



**Homeownership Education,  
Counseling and Training (HECAT) Fund  
Overview and Request For Proposal Instructions  
2023-2025**

# Homeownership Education, Counseling and Training (HECAT) Fund 2023-2025 Program Overview and RFP Instructions

The Greater Minnesota Housing Fund (GMHF), Family Housing Fund (FHF), Minnesota Homeownership Center (the Center), and Minnesota Housing Finance Agency (Minnesota Housing) announce the anticipated availability of limited funds under the Homeownership Education, Counseling and Training (HECAT) Fund. Minnesota Homeownership Center, Greater Minnesota Housing Fund, Family Housing Fund, and Minnesota Housing may be referred to individually as a Funding Partner and collectively as the Funding Partners.

The focus of this Request for Proposal (RFP) is to provide financial support to eligible organizations to deliver a variety of homeownership education, advising and training services to Minnesotans. Eligible services include homebuyer education, 1:1 homebuyer services (financial wellness and homebuyer advising), home equity conversion mortgage counseling, and foreclosure prevention advising.

## Role of Funding Partners

Funding Partners have come together to offer HECAT resources through a single statewide RFP process. Each of the Funding Partners contributes financial resources and participates in the grant-making process. Below is a summary of each Partners' role in this RFP.

**Minnesota Housing:** Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts. Minnesota Housing's Board approves final awards. Minnesota Housing is responsible for administering Grant Contract Agreements, financial reporting and monitoring.

**Minnesota Homeownership Center:** Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts. The Center's Board of Directors approves final awards. The Center is responsible for program-related reporting for the HECAT Fund. The Center provides standards, program models, and certification and training opportunities that support HECAT programs. The Center provides program-related technical assistance and participates in monitoring of the funding recipients.

**Greater Minnesota Housing Fund:** Participates in selection committee review scoring process and determining and approving award amounts. GMHF's Board of Directors approves final awards.

**Family Housing Fund:** Participates in selection committee review scoring process and determining and approving award amounts. FHF's Board of Directors approves final awards.

## Funds Available and Funding Priorities

Up to \$3,000,000 is anticipated to be available statewide over a two-year period (October 1, 2023 – September 30, 2025). This amount is subject to change prior to selections and is contingent upon funding contributions. The use of some funds may have donor-imposed restrictions.

The anticipated maximum award amount is \$225,000 for this RFP cycle, with a possibility of up to \$300,000 award maximum for significant outliers, due to limited available funds. HECAT Funding Partners strive for an equitable

geographic distribution of funds, as well as to ensure to the best of their ability that services are provided on a statewide basis.

Funding Partners will give priority in awarding HECAT Funds to RFP applicants that demonstrate intent and ability to serve underserved populations, as defined by the Funding Partners as:

- Low- to moderate-income households (<80% State or Area Median Income)
- Individuals and/or households of color (BIPOC households)
- Single heads of households with minor children
- Individuals with disabilities

Additionally, Funding Partners will prioritize performance outcomes from the 21-23 HECAT program term to determine funding awards for the 23-25 HECAT program term.

This RFP is subject to all applicable federal, state, and municipal laws, rules, and regulations. Minnesota Housing reserves the right to modify or withdraw this RFP at any time and is not able to reimburse any applicant for costs incurred in the preparation or submission of the RFP. It is the policy of Minnesota Housing and the Funding Partners to further fair housing opportunities in all Minnesota Housing programs and to administer its housing programs affirmatively, so that all Minnesotans of similar income levels have equal access to programs regardless of race, color, creed, religion, national origin, sex, sexual orientation, marital status, status with regard to receipt of public assistance, disability, or family status.

In the 2023-2025 program term, the Funding Partners are instituting a funding model in which the HECAT award is determined. This Funding Model is defined as an award structure based on the proposed number of workshops to be delivered, the total number of households to be counseled, and, for current HECAT grantees, the client outcomes that reflects prior performance. Client Outcomes are defined as the results of Grantee's services performed through this program which include Homebuyer Education, 1:1 Homebuyer Advising & Financial Wellness, Foreclosure Advising, and Home Equity Conversion Mortgage Counseling. The performance measurements are based on applicable program data.

To review the HECAT Funding Model changes, see [Appendix A](#) Funding Model, Disbursements and Client Outcomes. The Funding Model is subject to change prior to the execution of the Grant Contract Agreement.

### Financial Leverage

We consider all sources of leverage when scoring the RFP. RFP's which demonstrate the intent to secure funding from other sources to support the housing counseling programs is encouraged but not required.

### Eligible Applicants

Eligible Applicants include the following:

- Local units of government and political subdivisions;
- A nonprofit organization as defined in [Minn. Stat. 462A.03 Subd. 22](#):
  - a housing and redevelopment authority;
  - a partnership, joint venture, corporation, or association established for purpose not involving pecuniary gain to the members, partners, or shareholders; or
  - a private nonprofit corporation (established under and in compliance with [Chapter 317A](#)).

- If a non-profit corporation:
  - It has a current 501(c)(3) determination letter from the Internal Revenue Service; and
  - It is in good standing and authorized to do business in Minnesota.
- Multi-organization collaboration and partnership are welcomed but not required. In the case of multi-organization collaboration and partnerships, one organization must be the main applicant applying for funding and must be listed on the RFP. This organization will be the entity who enters into a contractual agreement with Minnesota Housing, if awarded funding.

## Eligible Use of Funds

HECAT may be used to support one or more of following activities:

**Homebuyer Services**, which may include:

- *Homebuyer Education.* In-person and/or virtual instructor-led homebuyer education classes (workshops/clubs) utilizing Home Stretch or other approved curriculum to teach the home buying process and prepare consumers for successful home ownership. Workshops are typically eight hours and delivered in single- or multi-day sessions. Clubs are typically 12 or more hours delivered over the course of several months.
- *1:1 Homebuyer Services.* Homebuyer Services includes Financial Wellness and Homebuyer Advising. Both are types of individuals, one-on-one services with a client and educator. Homebuyer Advising Services are designed to provide clients an ability to assess mortgage readiness, determine affordability, provide home buying information and referrals, and an ability to develop a customized action plan. Financial Wellness is designed for anyone considering buying a home as a primary residence who has significant barriers to mortgage readiness (long-term). Homebuyer Advising is designed for those who have few or no barriers to mortgage readiness (short-term).

**Foreclosure Prevention Advising**, which may include:

- Providing information to homeowners regarding the foreclosure process, prevention options and referral services
- Triage, assessment, and development of action plans with homeowners
- Communication with lenders/servicers regarding workout options

**Home Equity Conversion Mortgage Counseling**, which may include:

- Tailored one-on-one counseling to help consumers make informed decisions regarding Home Equity Conversion Mortgage and Reverse Mortgage programs.

**Note:** Applicants who are awarded funding for HECAT programs are required to follow all guidelines as established in the HECAT Manual of Minnesota Housing and the Standards Guide of the Minnesota Homeownership Center, including the Program Models for homebuyer services and foreclosure advising. All applicants should review the [HECAT Manual](#) and [Standards Guide](#) prior to completing RFP. The manual and guide may be updated during the grant period.

## Equity and Inclusion

Minnesota thrives because of its diversity of race, ethnicity, sexual orientation, gender identity, (dis)abilities, ages, families, and geographies. Discrimination and lack of access to resources and other barriers have led to disparities

that inhibit Minnesotans from achieving their fullest potential. Minnesota Housing centers communities most impacted by housing instability and disparities in its work to advance equity. This is a core value in all of Minnesota Housing's actions, including resources administered through the Homeownership Education Counseling and Training (HECAT) Fund Request for Proposals (RFP) process, which includes the awarding and allocation of grants.

### **Dates and Submission Information**

The RFP must be completed and submitted through the online RFP portal. Download the following RFP materials below or from the [Minnesota Housing website](#) to assist with preparing for submittal:

- [The HECAT Manual](#)
- [The Standards Guide](#)
- [Organizational Capacity Review Form](#)
- [The RFP Workbook](#) via Microsoft Excel
- [Applicant Certification Signature Page](#)

## RFP Due Date

The online [RFP](#) must be submitted no later than **3:00 p.m. on Friday, June 9, 2023**.

Complete and submit all 2023-2025 online RFP and the materials in the forms provided by Minnesota Housing to be considered for funding. The following will not be accepted:

- A partial or incomplete submission.
- RFPs submitted on forms that were **not** provided by Minnesota Housing for 2023-2025 HECAT Fund.
- Previous RFP documents and/or workbooks.
- Emailed, faxed, mailed, hand delivered, or late submissions.
- RFPs submitted by applicants that are not eligible for funding per the Eligible Applicant section.

## Submission Instructions

The online RFP is the only method for submitting your HECAT RFP. RFPs submitted any other way will not be accepted.

Review the attached [The RFP questions](#) sections and [RFP Tips on Completing the online RFP](#) to prepare your submission prior to transferring your agency's response into the online RFP.

Contact [Noemi Arocho](#) at 651.296.7994 if you are having any trouble using the online RFP. We encourage you to submit your RFP materials 1-2 days before the due date to avoid missing the deadline due to technical issues.

## Award Notification

Notification of HECAT Fund awards will be posted on [Minnesota Housing's website](#) in September 2023, pending final approval of all Funding Partners' board approvals. Grant Contract Agreements will be emailed to Grantees before October 1, 2023.

## Data Practices

Per the [Minnesota Government Data Practices Act](#), responses submitted by an applicant are private or nonpublic until the responses are opened. Once the responses are opened, the name and address of the applicant and the amount requested is public. All other data in a response is private or nonpublic data until completion of the evaluation process, which for the purposes of this grant, is when all Grant Contract Agreements have been fully executed. After a granting agency has completed the evaluation process, all remaining data in the responses is public with the exception of trade secret information as defined and classified in [Section 13.37 of the Minnesota Governmental Data Practices Act](#). A statement by an applicant that the response is copyrighted or otherwise protected does not prevent public access to the response.

## Selection Process

### Organizational Capacity:

Minnesota Housing will conduct an organizational capacity review of each applicant that is a nonprofit organization. The organizational capacity review is not an audit or a guarantee of the organization's financial health or stability. Rather, it assesses the organization's capacity to carry out the Program, if funded.

All nonprofit organizations must complete either the Organization Capacity and Review Form – Nonprofit Organizations and submit all required documentation. All other applicants are not required to complete an Organization Capacity and Review form.

**Reviewers Scoring:**

RFPs will be reviewed for eligibility by one Minnesota Housing staff and one Homeownership Center staff (“Reviewers”). A Reviewer from Minnesota Housing and the Homeownership Center may be referred to individually as a Reviewer or collectively as the Reviewers. Once determined eligible, each RFP will be scored by Reviewers. The funding committee (Funding Committee) is a group that consists of representatives from the Funding Partners noted above. RFPs that receive a total score of 70 percent or higher will move forward to the Funding Committee for funding determination. For returning RFPs, 70 points out of 100 would equal a total score of 70 percent. For new RFPs, 63 points out of 90 would equal a total score of 70 percent. Scoring 70 percent or higher does not guarantee funding.

Each returning RFP will be scored on the following criteria by the Reviewers:

Section:	Maximum Points
Program Areas and Information	40 points
Service Goals & Past Experience	40 points
Budget and Leverage	20 points
<b>Total Points for Reviewers Scoring</b>	<b>100 points</b>

Each new RFP will be scored on the following criteria by Reviewers:

Section:	Maximum Points
Program Areas and Information	40 points
Service Goals & Past Experience	30 points
Budget and Leverage	20 points
<b>Total Points for Reviewers Scoring</b>	<b>90 points</b>

**Funding Committee Scoring**

A representative from each Funding Partner participates in the Funding Committee determination. All RFPs are evaluated on a pass/fail basis. RFPs must pass 3 out of 4 categories to be eligible for funding.

The Funding Committee evaluates each RFP using the following areas as guidelines:

Criteria:	Pass/Fail
Staffing and agency capacity to deliver program(s)	Pass/Fail
Feasible delivery plan	Pass/Fail
A viable funding plan	Pass/Fail
Need and geographic coverage	Pass/Fail
<b>Total Points for Reviewers Scoring</b>	<b>Pass/Fail</b>

**Funding Determination**

The HECAT award is determined by the proposed number of workshops to be delivered, the total number of households to be counseled and for current HECAT grantees the Client Outcomes results in the prior HECAT performance period (See Appendix A).

**Final Recommendations and Award**

Each Funding Partner will present award recommendations to their respective Board of Directors to receive approval. If approval is obtained from each Board, final awards will be announced in September 2023 and Grant Contract Agreements will be emailed to Grantees before October 1, 2023.

## Grant Expectations and Reporting Requirements

All applicants who accept the awarded funding through their RFP will be required to:

- Comply with Grant Contract Agreement(s), [Minnesota Housing Community Homeownership Education Counseling and Training \(HECAT\) Fund Program Procedural Manual](#) and The Standards Guide.
- Comply with all local, state, and federal requirements.
- Comply with monitoring and financial reconciliation audits including site visits, providing information, and participating in evaluation and reporting conducted by Minnesota Housing.
- Maintain records for at least a minimum of six years after the termination or expiration of the Contract Agreement.
- Maintain financial records that document the use of all program funds. Review and reconciliation of such records may be requested at Minnesota Housing's sole discretion.
- Have an agency conflict of interest policy and take necessary steps to prevent individual and organizational conflicts of interests. All suspected, disclosed or discovered conflicts of interests must be reported to Minnesota Housing in a timely manner.
- Comply with all affirmative action and non-discrimination requirements noted in the Contract.
- Comply with [Minn. Stat. §201.162](#) by providing voter registration services for its employees and for the public served by the organization.

## RFP Information Sessions and Technical Assistance Webinars

One information and Q&A session will be held to present the HECAT Funding Model that includes a combination of a base award and client outcomes (see [Appendix A](#) for details).

A technical assistance webinar will provide an overview on completing the RFP and the online RFP system as well an opportunity to discuss HECAT approved services, reporting requirements and ask questions about this RFP.

Applicant participation in the one information session and the technical assistance webinar is strongly recommended. Register in advance using the links provided below.

### Information Session

**Date:** Friday, May 12, 2023

**Time:** 10:00 AM – 11:00 AM

[Register for Info Session 1](#)

### Technical Assistance Webinar

Friday, May 19, 2023

10:30 AM – 12:00 PM

[Register for TA Webinar](#)

A recording of the information session and technical assistance webinar will be posted on [Minnesota Housing's website](#).

## Program Contacts

If you have questions regarding the RFP or would like technical assistance with your RFP, please contact:

### Funding Model and RFP Questions

Karen Pederson

Minnesota Homeownership Center

651.236.8970

[karen@hocmn.org](mailto:karen@hocmn.org)

### Online RFP/Document Upload Questions

Noemi Arocho

Minnesota Housing

651.296.7994

[noemi.aroch@state.mn.us](mailto:noemi.aroch@state.mn.us)

# Homeownership Education, Counseling and Training (HECAT) Fund 2021-2023

## RFP questions

This section is intended to help applicants prepare to submit their RFP through the online RFP portal. Review this section in full prior to beginning the RFP.

### REQUIRED DOCUMENTS for the HECAT RFP

The following documents must be completed and uploaded with your RFP via the online [RFP](#) portal. RFPs without all required documents will be considered incomplete and will not be reviewed. All RFP materials can be downloaded from the [Minnesota Housing website](#).

1. Complete [RFP Workbook](#)
2. [Applicant Certification Signature Page](#)
3. [Organizational Capacity Review Form](#)
4. Organization’s 501(c)(3) tax status determination letter, if required in Applicant Overview section
5. Organization’s most recent 990 Tax Form or Financial Audit, if required in Applicant Overview section
6. Curriculum Outline, if applicable in Homebuyer Education section
7. [Affirmative Action Certification Form](#)

See the chart below for the required submission format and the naming convention for each document:

Document(s)	Format Required	Naming Convention
501(c)(3) <i>(Applicable for <b>new nonprofit applicants</b>)</i>	PDF	501c3_Agency Name
Financial documentation <i>(Applicable for <b>all nonprofit applicants</b>)</i>	PDF	Org Capacity_Agency Name
RFP Workbook <i>(REQUIRED for <b>all applicants</b>)</i>	Excel	Workbook_Agency Name
Applicant Certification Signature Page <i>(REQUIRED for <b>all applicants</b>)</i>	PDF	Signature page_Agency Name
Curriculum Name and Outline, <i>(REQUIRED if not using an already-approved Homebuyer Education curriculum)</i>	PDF	Curriculum_Agency Name
Affirmative Action Certification Form	PDF	Affirmative_Agency Name

### SECTION ONE – Applicant Information

**Organization Name** Use the organization’s full legal name, as it should appear on the HECAT Grant Contract Agreement if awarded funds

**Current HECAT Funding Status** *(Only one response may be selected)*

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**Not Currently HECAT Funded**

A. Organization's Mission Statement:

B. Year your organization was established (yyyy): \_\_\_\_\_

C. Year Organization started providing homeownership education and/or advising (yyyy) : \_\_\_\_\_

**Currently HECAT Funded**

**Entity Type** *(Only one response may be selected)*

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**Non-Profit with 501(c)(3) status**

1. Download the Organization Capacity and Review Form, complete in full, sign and upload.
2. Upload the financial document requested, per the Organization Capacity and Review Form.
3. If "Not Currently HECAT Funded" was selected previously, upload the 501(c)(3) with IRS.

**Governmental Entity or Subdivision**

**Partner Organization Information**

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Is your organization proposing to fund other organization(s) or contractor(s) to provide **direct client services**? This means passing funds received under HECAT on to organizations/contractors that will also be providing HECAT-related services in partnership with your organization. The applicant organization will be responsible for management and oversight of any direct service partnerships.

**No**

**Yes** *If "Yes" is selected, answer these additional questions:*

A. Name(s) of the partner organization(s) and/or contractor(s). Be sure to include these partner organizations in the **Vendor Relationships worksheet** in the [RFP Workbook](#).

B. Specify the roles and responsibilities of each partner organization and/or contractor and why this collaboration is a good fit.

## SECTION TWO – Program Areas and Information

Indicate the HECAT program area(s) for which you are applying for funding. For each program you select, you must also indicate whether the program is new or if it is a program currently funded by HECAT. For program descriptions, see the [Eligible Use of Funds](#) section above.

### HOMEBUYER EDUCATION

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#### Is Homebuyer Education (Workshops or Clubs) included in your HECAT RFP for 2023-2025?

- No (if No, then skip to 1:1 Homebuyer Services: Financials Wellness)
- Yes (if Yes, then answer next question)

A. **Is this a new Program Area that is not currently HECAT-funded?**

- New
- Currently Funded

B. **Indicate the curriculum you are using (*Only one response may be selected*):**

- Home Stretch
- Pathways Home
- Realizing the American Dream
- Other\*

*\* Currently, Home Stretch, Pathways Home, and Realizing the American Dream are the only approved curricula. If you are using a different curriculum, you must upload a document with the name and an outline of the curriculum to be considered for approval. Upload it as a PDF using the document title format "Curriculum\_Agency Name."*

C. **What format is used to deliver instructor-led Homebuyer Education? (check all that apply)**

- In-person

List the city(s) where workshops will be delivered

- Virtual

**Other than English, list additional languages your Homebuyer Education will be taught in**

### 1:1 HOMEBUYER SERVICES: FINANCIAL WELLNESS

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#### Is 1:1 Homebuyer Services: Financial Wellness included in your HECAT RFP for 2023-2025?

- No (if No, then skip to 1:1 Homebuyer Services: Homebuyer Advising)
- Yes (if Yes, then answer next question)

A. **Is this a new Program Area that is not currently HECAT-funded?**

- New
- Currently Funded

**1:1 HOMEBUYER SERVICES: HOMEBUYER ADVISING**

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**Is 1:1 Homebuyer Services: Homebuyer Advising included in your HECAT RFP for 2023-2025?**

- No (if No, then skip to *Home Equity Conversion Mortgage (HECM) Counseling*)
- Yes (if Yes, then answer the next question)
  - A. **Is this a new Program Area that is not currently HECAT-funded?**
    - New
    - Currently Funded

**HOME EQUITY CONVERSION MORTGAGE (HECM) COUNSELING**

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**Is Home Equity Conversion Mortgage (HECM) Counseling included in your HECAT RFP for 2023-2025?**

- No (if No, skip to *Foreclosure Prevention Advising*)
- Yes (if Yes, then answer the next question)
  - A. **Is this a new Program Area that is not currently HECAT-funded?**
    - New
    - Currently Funded

**FORECLOSURE PREVENTION ADVISING**

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**Is Foreclosure Prevention Advising included in your HECAT RFP for 2023-2025?**

- No (if No, then skip to *All Programs Proposed for Funding*)
- Yes (if Yes, then answer the next question)
  - A. **Is this a new Program Area that is not currently HECAT-funded?**  New
    - Currently Funded

**ALL PROGRAMS PROPOSED FOR FUNDING**

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*Answer the following questions for all of the programs for which your organization is requesting funding. If you're requesting funds for multiple programs, indicate where differing approaches will be used and note any other differences between programs.*

**Organization Capacity:** Describe your organizational capacity to deliver services.

- A. Describe staff experience delivering homeownership education and advising program(s) or like programs if new to these services

- B. Any changes or challenges your organization is experiencing, e.g. turnover in board, organizational leadership, program management or staff. How do these changes impact your homeownership education and advising program(s) and your organization overall?

- C. Describe how your organization and program has adapted to meet needs of the current housing environment.

**Serving BIPOC Households:** What steps has your organization taken or will your organization take to fulfill the objectives to serve BIPOC households? Examples include strengthening relationships with BIPOC communities, increasing staff diversity, improving cultural competency and targeting program marketing to BIPOC households. Please be specific.

**Geographic Distribution and Partnerships –** We strive for an equitable geographic distribution of funds in order to meet the needs of consumers, while ensuring that services will be provided throughout the state.

- A. List each city in which your organization has a physical office location. Then, list the county or counties that make up your organization’s service area.

Office Locations (city or cities):	
County or Counties Served:	

- B. Are any of the office locations or counties served listed above an expansion to a new geographic area your organization has not served in the past?

- No  
 Yes (if Yes, then answer the next question)

1. Describe the reason for the change in service area and the need for the expansion. Include whether other organizations are currently providing homeownership education and advising services in the new geographical area, and if so how you are collaborating.

- C. Describe ways your organization is involved in your local housing/homeownership community that advances equitable access to homeownership for underserved populations (Low- to moderate-income, BIPOC households, single-parent households, individuals with disabilities). Be specific about how this involvement creates opportunities for underserved communities to access your homeownership education and advising program(s). For example, describe partnership with affordable rental housing property to share information about financial wellness service with tenants.

**SECTION THREE – Service Goals & Past Experience**

For returning applicants, we will evaluate progress towards goals using the results reported in HomeKeeper. For applicants not currently HECAT funded or new programs, we will evaluate your experience delivering similar programs.

**Applicants not currently HECAT funded or returning RFPs requesting funding for a new program area(s) only:** Complete the *Demonstrated Experience Chart* below to indicate the actual number of households served during the 18-month period of **October 1, 2021– March 31, 2023** for ALL of the programs for which your organization is requesting funding:

<b>Homebuyer Education</b> <i>or Similar Workshops/Clubs</i>	# of Workshops held
<b>1:1 Homebuyer Services: Financial Wellness</b> <i>or Similar Program</i>	# of Households Counseled
<b>1:1 Homebuyer Services: Homebuyer Advising</b> <i>or Similar Program</i>	# of Households Counseled
<b>Home Equity Conversion Mortgage (HECM) Counseling</b>	# of Households Counseled
<b>Foreclosure Prevention Advising</b>	# of Households Counseled

Complete the *Chart* below to indicate the number of anticipated workshops during the **October 1, 2023– March 31, 2025** if your organization is requesting funding for Homebuyer Education:

<b>Homebuyer Education</b> <i>or Similar Workshops/Clubs</i>	# of Workshops anticipated for 23-25 program term
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## SECTION FOUR – RFP Workbook

*Instructions:* Download the [RFP Workbook](#).

All applicants must complete and submit the [RFP Workbook](#). All tabs, listed below, must be completed according to the instructions in the [RFP Workbook](#).

- General Info
- Staff Exp & Training
- Outreach Plan
- Leverage
- Staff Salaries
- Budget
- Vendor Relationships

The completed [RFP workbook](#) must be uploaded in **Excel format** using the document title format “Workbook\_Agency Name.”

## SECTION FIVE – HECAT RFP Signature Page

*Instructions:* Download the [Applicant Certification Signature Page](#).

All applicants must complete and submit the RFP Certification Signature Page. Enter the Date, Printed Name, Title, Organization, Phone Number, and Email Address for the authorized signer for organization and electronically sign. Electronic signatures are accepted. If an electronic signature is not used, print, sign, scan the completed signed document, and upload as a PDF using the document title format “SignaturePage\_Agency Name.”

## Appendix A

### Homeownership Education, Counseling and Training (HECAT) Fund 2023-2025 Funding Model, Disbursements and Client Outcomes

Beginning the 2023-2025 program term, the HECAT Funding Partners are instituting a Funding Model. This Funding Model is subject to change prior to the execution of the Grant Contract Agreements and may be amended at any point during the contract term by Minnesota Housing and the Funding Partners.

#### Funding Model and Disbursements

The below chart illustrates the Funding Model and disbursement frequency. Items below are subject to change prior to the execution of the Grant Contract Agreement.

Funding Model and disbursements are as follows:

Disbursement Schedule	Amount	Disbursement Frequency
Advanced Payment 1	50% of Year One Award	1 Disbursement
Advanced Payment 2	50% of Year One Award	1 Disbursement
Advanced Payment 3	50% of Year Two Award	1 Disbursement
Advanced Payment 4	50% of Year Two Award	1 Disbursement
<b>Potential Total Award</b>	<b>100%</b>	<b>Up to 4 Disbursements</b>

#### Client Outcomes

The charts below illustrate each program areas' client outcomes and the measurements which will impact current HECAT grantees' total award for the 2023-2025 HECAT program term, if awarded funding. Additionally, the charts below illustrate measurements for each program area's client outcomes and the measurements which will impact future HECAT awards.

Attend the [Information Sessions](#) to learn more.

#### Homebuyer Education

Outcomes for Homebuyer Education	Meets Expectations	Exceeds Expectations
Clients attend homebuyer education prior to signing a purchase agreement	55% of clients	75% of clients
Clients demonstrate increased knowledge in the homebuying process	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	<i>Proportion of BIPOC households served equals the median number of <a href="#">BIPOC renters</a> in service area.</i>	<i>Proportion of BIPOC households served exceeds the median number of <a href="#">BIPOC renters</a> in service area by 20%.</i>

### 1:1 Homebuyer Advising & Financial Wellness

Outcomes for Homebuyer Advising and Financial Wellness	Meets Expectations	Exceeds Expectations
Clients indicate increased comfort, confidence and understanding after meeting with an advisor.	75% of clients	95% of clients
Clients improve their mortgage readiness score	75% of clients	95% of clients
Organization demonstrates support of BIPOC households	<i>Proportion of BIPOC households served equals the median number of <a href="#">BIPOC renters</a> in service area</i>	<i>Proportion of BIPOC households served exceeds the median number of <a href="#">BIPOC renters</a> in service area by 20%.</i>

### Foreclosure Advising

Clients gain understanding after meeting with an advisor	75% of clients	95% of clients
Clients gain confidence after meeting with an advisor	75% of clients	95% of clients
Clients avoid foreclosure	65% of clients	85% of clients
Organizations produce equitable outcomes for BIPOC households	White and BIPOC households served avoid foreclosure at the same rate.	No measure for exceeds on this item.

### Home Equity Conversion Mortgage Counseling (HECM)

Outcomes for HECM	Meets Expectations	Exceeds Expectations
Clients indicates a basic understanding of HECM and alternatives	75% of clients	95% of clients
Clients indicate an increased confidence in making a decision about their mortgage financing	75% of clients	95% of clients

### Minnesota BIPOC Renter Households by County

For service areas that include multiple counties, the median % of Renter Housing Units used to determine whether grantee meets or exceeds expectations will be calculated by taking the midpoint across all counties in the service area. The exact median for each grantee will be calculated and included in the HECAT Grant Contract Agreement. The following are provided as examples using the 2019 5YR Estimates from the American Community Survey. We anticipate having the 2020 census data to use for the 2023-2025 HECAT Grant Contract Agreements

<b>% of BIPOC Renter Housing Units</b>	
<b>STATEWIDE (Median)</b>	<b>31.5%</b>
<b>METRO (Median)</b>	<b>14.4%</b>
<b>BY COUNTY (Median)</b>	
Aitkin	5.5%
Anoka	28.0%
Becker	21.8%
Beltrami	33.1%
Benton	20.8%
Big Stone	8.8%
Blue Earth	16.2%
Brown	14.4%
Carlton	18.0%
Carver	16.7%
Cass	32.0%
Chippewa	15.7%
Chisago	3.9%
Clay	19.2%
Clearwater	15.5%
Cook	32.0%
Cottonwood	24.4%
Crow	2.4%
Dakota	32.6%
Dodge	14.5%
Douglas	6.5%
Faribault	16.6%
Fillmore	8.2%
Freeborn	20.1%
Goodhue	12.6%
Grant	5.9%
Hennepin	40.8%
Houston	9.9%
Hubbard	12.3%
Isanti	8.3%
Itasca	11.5%
Jackson	7.9%
Kanabec	12.1%
Kandiyohi	31.6%
Kittson	3.7%
Koochiching	10.4%
Lac qui Parle	3.9%
Lake	7.3%
Lake of the Woods	6.3%
Le Sueur	18.9%
Lincoln	8.5%
Lyon	23.0%

<b>McLeod</b>	12.9%
<b>Mahnomen</b>	66.2%
<b>Marshall</b>	7.7%
<b>Martin</b>	7.8%
<b>Meeker</b>	6.9%
<b>Mille Lacs</b>	14.7%
<b>Morrison</b>	9.0%
<b>Mower</b>	36.6%
<b>Murray</b>	13.0%
<b>Nicollet</b>	15.0%
<b>Nobles</b>	49.9%
<b>Norman</b>	12.2%
<b>Olmsted</b>	31.2%
<b>Otter Tail</b>	10.9%
<b>Pennington</b>	9.4%
<b>Pine</b>	11.1%
<b>Pipestone</b>	13.6%
<b>Polk</b>	23.0%
<b>Pope</b>	4.0%
<b>Ramsey</b>	45.5%
<b>Red Lake</b>	3.4%
<b>Redwood</b>	13.5%
<b>Renville</b>	16.7%
<b>Rice</b>	25.5%
<b>Rock</b>	1.7%
<b>Roseau</b>	10.1%
<b>St. Louis</b>	14.0%
<b>Scott</b>	31.5%
<b>Sherburne</b>	15.8%
<b>Sibley</b>	23.3%
<b>Stearns</b>	24.8%
<b>Steele</b>	18.2%
<b>Stevens</b>	28.7%
<b>Swift</b>	18.5%
<b>Todd</b>	24.0%
<b>Traverse</b>	27.9%
<b>Wabasha</b>	7.4%
<b>Wadena</b>	10.4%
<b>Waseca</b>	19.4%
<b>Washington</b>	20.4%
<b>Watonwan</b>	32.5%
<b>Wilkin</b>	2.2%
<b>Winona</b>	12.0%
<b>Wright</b>	7.3%
<b>Yellow Medicine</b>	14.8%

## Appendix B

# Homeownership Education, Counseling and Training (HECAT) Fund 2023-2025 Tips for Completing the Online RFP

The HECAT Fund RFP will be completed and submitted through Minnesota Housing's online portal. To help the process go smoothly, here are a few tips. This document will be updated with additional questions and posted on our website while the RFP is open. The RFP date will be placed in front of the question in red so applicants can easily identify new questions.

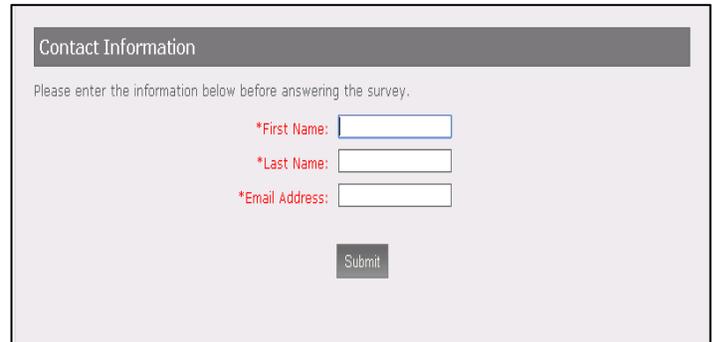
### Before starting the online RFP

- **Where do I find the RFP materials including the complete list of RFP questions?**  
All RFP materials can be found on [Minnesota Housing's website](#) and in the [RFP questions](#) section of this document
- **Where should I draft my responses to the online RFP form questions?**  
You may find it helpful to draft your answers in Microsoft Word and then copy and paste your answers into the online RFP.
- **Is there a character limit for responses?**  
Yes, to ensure that all responses to the questions are clear and precise, the online HECAT RFP includes character limits. Refer to the [RFP questions](#) section for limits on each question. There will not be a character counter. This is another reason why it is important to draft the responses to the RFP questions in a Microsoft Word document prior to transferring the responses. Use Microsoft Word's word count to stay within the allowable character limit of each question.
- **How do I prepare the additional documents that must be submitted through the online RFP form?**  
Review the [RFP questions](#) section for further details regarding what documents must be submitted by the applicant, naming conventions, and other document requirements.
- **Who should complete the online RFP form?**  
Applicants are strongly encouraged to determine **one person** that will enter responses and submit the RFP on behalf of your organization. Multiple RFPs from each nonprofit or governmental entity will **not** be accepted. While multiple users and emails can enter RFP responses under the same user and email, it is not recommended. Instead, it is recommended the responses to the [RFP](#) be drafted in Microsoft Word and transferred over by the identified individual when ready for submission.
- **Is the online RFP compatible with Chrome, Firefox, Edge?**  
Yes. The online RFP may be completed and submitted through any internet browser.

### Entering responses in the online RFP

- **How do I begin entering responses into the online RFP?**

Click on the link provided to access the HECAT [RFP online](#). On the first page of the RFP, you will begin by entering your name and email address. Remember to designate only **one** user and email. Only this user and email address will be able to reenter and make edits to the RFP (if applicable). If you plan to have more than one staff person at your organization work on the RFP (not recommended), everyone will need to use the same user name and email address that was used to start the RFP. **Multiple submissions from the same applicant will not be accepted.**



- **How do I move from page to page in the online RFP?**

Once you have entered your contact information and clicked SUBMIT, to move forward, click

NEXT. To go back, click PREVIOUS. A progress bar at the top will let you know how far along you are in the RFP. A red asterisk next to a question indicates that the question is required. You must complete it before clicking NEXT. There is a max character limit per response. There will not be a character counter. This is another reason why it is important to draft the responses to the [RFP questions](#) prior to transferring the responses to the online RFP use Microsoft Word's word count to stay within the character limit.

- **Does my work get saved in the online RFP?**

Yes. The online RFP form will automatically save your work on each page once you select NEXT.

- **Does the online RFP time out? What happens to my work if my computer times out?**

With any online RFP, there is the potential that if the page is open too long, it may "time out." Please note that you can only stay on a single page of the online RFP for **one hour** before the RFP will time out through the RFP tool. Even though you may be answering questions, the system reads the lack of **page** movement as inactivity. Once it times out, your answers on that page will be lost. Answers on any previous pages will be saved. Don't forget that your browser can also time out. We recommend preparing your answers in Microsoft Word and transferring your responses into the online RFP when you're ready to submit.

- **What if I want to make a change to a previously completed question?**

Responses to questions can be revised at any time until the RFP due date and time.

If you have exited or were timed out of the online RFP, you will need the name and email address the RFP was started under to access the questions.

If you are in the online RFP form, you can go back to previous pages by clicking PREVIOUS at the bottom of each page.

Go to the question(s) and make your edits. Click NEXT at the bottom of the page when you are finished, and the changes will be saved. Clicking NEXT does not submit your RFP. See the Submitting Your RFP section below to ensure your revisions are submitted.

- **Do I have to use the same computer when working in the online RFP form?**

No. You may access the online RFP from any computer with internet access. You will need the user and email address that the RFP was started under to continue where you left off.

- **Does the online RFP form have a spell check function?**  
Yes. The online RFP includes a spell check function. Misspelled words will show up with a red line underneath. Right click the word to see any suggested changes. The online RFP does not have a grammar check function. We recommend reviewing the [RFP questions](#) section to prepare your response and transferring your response to the online RFP.
- **Where do I enter the additional documents required as part of the RFP process?**  
The online RFP will automatically prompt you to upload the necessary supporting documentation to your RFP at the end of the RFP. Review the [RFP questions](#) section and the chart above to prepare your additional documentation. You will navigate to the location of the file on your computer by clicking Choose File and then press Upload to add it to your RFP. Maximum file size is 10 MB for each document uploaded. Be sure to upload the correct document with all completed information. Once the online RFP has been submitted, documents uploaded will be accepted and will be scored accordingly.
- **Will I be reminded that I have started the online RFP and have yet to submit it?**  
Yes. If the online RFP has been started but not been submitted before the user exits out of it, an email will be sent to the email address entered on the Contact Information page that the RFP is incomplete. Incomplete RFPs will not be considered or accepted by Minnesota Housing. An automatic email notification will also be sent once the RFP has been submitted. See below for further details.

### Submitting Your RFP

- **How do I submit my RFP?**  
Once you've completed all the questions and uploaded the required documents, you will select FINISH. A confirmation screen will appear letting you know that the RFP was submitted and received by Minnesota Housing.
- **Will I receive a confirmation email that my RFP has been submitted?**  
Yes. You will also receive a confirmation email that includes your complete RFP. If you do not receive this email within 5 mins of selecting FINISH, check your Junk Email or email [Noemi Arocho](#).
- **What if I need to make a change after submitting my RFP?**  
If you need to make changes to your RFP **after** you press FINISH, go back to the online [RFP](#) link and enter the user name and email address used when you started the RFP. You will see a screen notifying you that your RFP has been submitted. Press EDIT to make changes to the RFP. Go through all pages, make any necessary changes and then press FINISH to re-submit. This will replace any previous RFPs and will be the one reviewed by Reviewers. You will be able to make edits and re-submit until the RFP due date, Friday, June 9, 2023, at 3:00 p.m. **After 3:01 p.m., applicants who have previously completed the RFP will no longer be able to edit or re-submit.**
- **Will the online RFP system accept late RFPs?**  
No. The online RFP system will automatically shut down at 3:01 p.m. on Friday, June 9, 2023. If an applicant has not submitted their RFP on or before 3:00 p.m., the online RFP system will not accept it. Therefore, we highly recommend submitting your RFP at least 1-2 days in advance of the due date.

For more information on the RFP, review the [RFP Program Overview and RFP Instructions](#) for further details.