



2025-2027 Homeownership Education & Counseling Unified Request for Proposal (RFP) Info Session April 24, 2025

Abigail Behl, Minnesota Housing

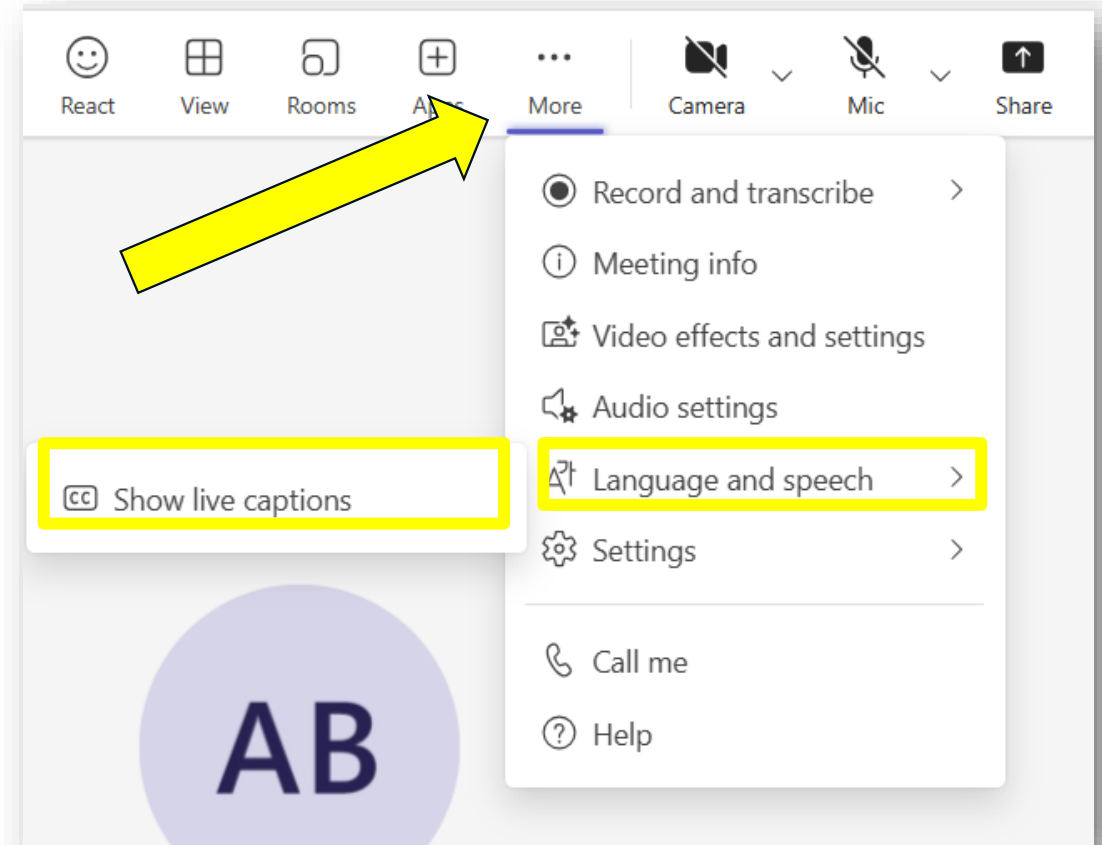
Melissa Pugh, Minnesota Housing

Karen Pederson, Minnesota Homeownership Center

Need Live Captioning?

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More actions > Language and speech > Show live captions



This presentation will be recorded and available online

- Overview of the Homeownership Education & Counseling Unified RFP
 - Overview of Homeownership Education, Counseling, and Training (HECAT) Program
 - Overview of Homeownership Capacity Program
- Scoring Criteria and Selection Process
- Detailed Application Instructions and Tips
- Questions

Our Mission: The Core Purpose

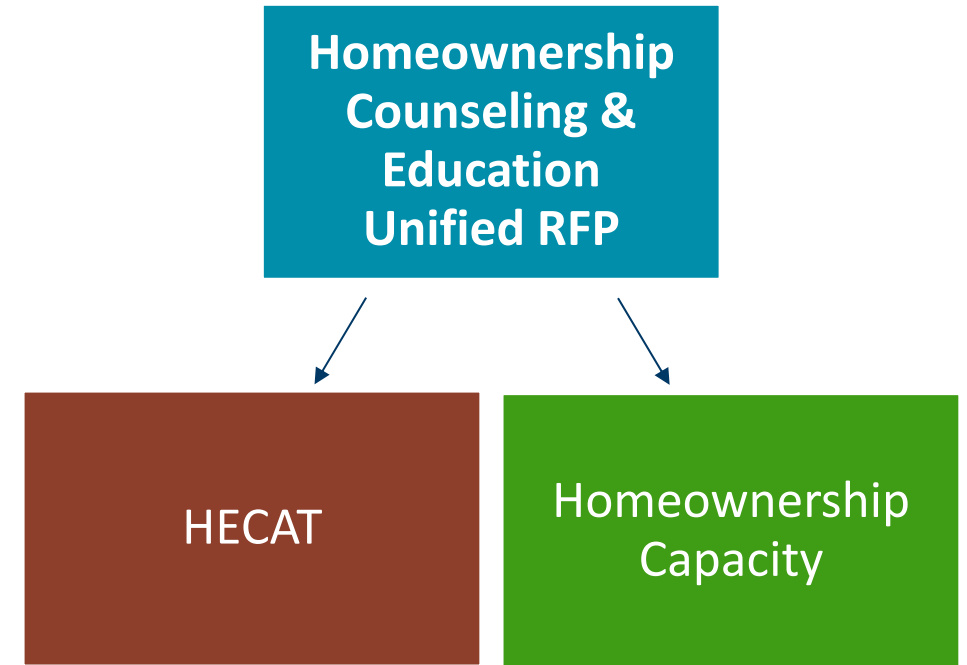
Housing is foundational to a full life and a thriving state, so we equitably collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

2025-2027 Homeownership Education & Counseling Unified RFP Overview

Application Deadline: Monday, May 12, 2025, at Noon

New in 2025: Unified RFP

- Unified RFP offering competitive funding for:
HECAT
and
Homeownership Capacity
- One simplified application = easier for applicants
- Applicants can apply for one program or both programs
- HECAT applicants do not compete with Homeownership Capacity applicants



Request for Proposal Basics

- **HECAT**

- Approximately \$2.5 million in funding for the 2025-2027 grant period
- No maximum award amount per grantee; available funds are limited
- We anticipate that approximately 29 to 35 HECAT grantees will be selected

- **Homeownership Capacity**

- Approximately \$2 million in funding for the 2025-2027 grant period
- No maximum award amount per grantee; available funds are limited
- We anticipate that approximately 18 to 21 Homeownership Capacity grantees will be selected

Eligible Applicants

HECAT & Homeownership Capacity

Eligible Applicants:

- Local units of government and political subdivisions
- Tribal government & Tribal Business Entities
- Non-profits w/501(c)(3) status
- Partnerships, provided the lead applicant is eligible

HECAT Overview

Karen Pederson | Associate Director



Homeownership Education, Counseling, and Training

HECAT funds support community-based services that help Minnesotans **prepare for, achieve, and sustain successful homeownership.**

Funding Partner Roles & Responsibilities

Minnesota Housing

- Leads the contracting process
- Manages grant disbursements
- Oversees financial compliance

Minnesota Homeownership Center

- Establishes the reporting framework and standards
- Oversees program compliance
- Supports grantees with tools, training, and technical assistance

Eligible Activities

- Homebuyer Education
- 1:1 Homebuyer Services
 - Financial Wellness (long-term advising)
 - Homebuyer Advising (short-term advising)
- HECM / Reverse Mortgage Counseling
- Foreclosure Advising

Adhere to the [HECAT Manual](#) and [Standards Guide](#)

Equitable geographic distribution & statewide coverage

Underserved Populations

- Low- to moderate-income households
- Black Indigenous People of Color (BIPOC)
- Single Heads of Households with minor children
- Seniors
- Individuals with disabilities
- Those facing barriers to accessing and maintaining homeownership

Applicants may utilize funding for administrative expenses.

Eligible administrative expenses include:

- Salaries/wages/fringe benefits of staff responsible for program oversight
- Marketing/ Advertising Materials (handouts, manuals, etc.)
- Travel
- Equipment/ Supplies
- Postage and delivery
- Printing and copying
- Rent and utilities
- Telephone/ Internet/ Technology
- Staff development/ training
- Credit report expenses
- Indirect expenses
- Disbursements to partner organizations/ Pass-through

HECAT Disbursements

- Grant funds will be disbursed according to the disbursement schedule found in the Grant Contract Agreement.
- The disbursement schedule is designed to provide the grantee with an initial up-front disbursement to strengthen program capacity.
- Future disbursements are linked to satisfactory performance and compliance with program requirements.

Homeownership Capacity

Melissa Pugh | Homeownership Programs Manager-Policy Specialist

Homeownership Capacity Program Overview

The Homeownership Capacity Program provides financial support to eligible nonprofit and government organizations that provide enhanced financial education and one-on-one financial coaching to Black, Indigenous, and People of Color (BIPOC) communities and low-income households who have the goal of homeownership.

Homeownership Capacity Program Overview

What does it mean to be “financially empowered?”

- Knowing when and how to find reliable information to make financial decisions
- Knowing how to process financial information to make financial decisions
- Knowing how to execute financial decisions and adapt as necessary to stay on track



Homeownership Capacity Program Services



**There are three eligible
Program Services eligible
under the Program:**

- 1) Financial Education
- 2) Financial Coaching
- 3) Post-completion Services

Homeownership Capacity Program Services

Financial Education may:

- assist with the Clients' knowledge of current and ongoing financial obligations;
- ability to feel secure in their financial future and more empowered to make financial choices that allow them to enjoy life;
- delivered in person, phone or online in a group setting; and
- topics must be discussed more general, be culturally relevant and allow for peer sharing.

Homeownership Capacity Program Services

Financial Coaching must be:

- Individualized based on the unique needs of each Client and their financial goals;
- non-judgmental, supportive and encouraging while providing the Client with tools to make informed financial decisions; and
- delivered in person, phone or online.

Homeownership Capacity Program Services

Financial Coaching should be culturally relevant to the Client(s) and may include, but are not limited to, the following topics:

- Financial goal attainment
- Money management skills
- Improved savings, debt levels and credit scores
- Financial confidence

Homeownership Capacity Program Services

Post-completion services are continued Financial Education or Financial Coaching after the Client had reached Program Completion or an Outcome. It may include:

- educational opportunities specific to post-home purchase (e.g., home maintenance basics, home insurance coverage, home equity, home sale, etc.);
- continued one-on-one Financial Coaching regardless of the Outcome;
- delivered to Clients in person, phone or online.

Homeownership Capacity Program Services

Post-completion services: Other financial empowerment services could include or be referred for the following, as applicable:

- Workforce or career development
- Entrepreneurship opportunities
- Educational opportunities
- Other services identified by the Client

Homeownership Capacity Fee for Service

Fee for Service Model

** Performance thresholds incorporated into the Program design*

+ Additional Fee for Service for achieving certain Program Performance Thresholds and has supporting documentation to support achievement.

Program Performance Thresholds + Incentives	Fee per Client	Program Services	*Conditions
Intake *	\$ 1,100.00	\$ 1,100.00	
Program Completion *	\$ 100.00	\$ 100.00	
+ Credit Change at Program Completion	\$ 100.00		<i>Credit Score at Intake must be <640 and must demonstrate =/> 50 point increase</i>
Outcome *	\$ 100.00	\$ 100.00	
+ Purchased a Home at Outcome	\$ 100.00	\$ 100.00	<i>Final Outcome is Purchased a Home</i>
TOTAL Potential Earning	\$ 1,500.00	\$ 1,400.00	

Scoring & Selection Process

Competitive Application Process HECAT & Homeownership Capacity

Threshold Criteria

To be considered, applications must meet minimum standards:

1. Applicant is eligible
2. Activities proposed for funding are eligible
3. Application is complete with all required items submitted on time

Competitive Criteria

There are two phases to the competitive scoring process:

1. Scored application to select finalists
2. Finalist Selections Meeting to select recommended grantees

HECAT APPLICATION SCORING CRITERIA

Category	Points
Organizational Capacity	20
Community Partnerships & Outreach	20
Equity	20
Qualifications & Past Performance	20
Budget & Leverage	20
Total Possible Score	100

For more detailed information on Scoring Criteria, see the Homeownership Education & Counseling Unified RFP Instructions

Scoring Criteria

Homeownership Capacity

HOMEOWNERSHIP CAPACITY APPLICATION SCORING CRITERIA

Category	Points
Organizational Capacity	20
Community Partnerships & Outreach	20
Equity	20
Qualifications & Past Performance	15
Program Design & Delivery	25
Total Possible Score	100

For more detailed information on Scoring Criteria, see the Homeownership Education & Counseling Unified RFP Instructions

Pre-Award Risk Assessment

New: Pre-Award Risk Assessment

- In 2023, the Legislature added a Pre-Award Risk Assessment Requirement for applicants, requiring Minnesota Housing to:
 - Conduct a pre-award risk assessment of organizations requesting grant awards of **\$50,000 or more**.
 - Assess the risk that a potential grantee cannot or would not perform the required duties of the grant.
 - Tribal Nations are not subject to the Pre-Award Risk Assessment.
- **Risk Assessment Outcomes:**
 - **Pass:** The potential grantee would likely be able to perform the duties of the grant without additional conditions,
 - **Pass with Conditions:** The potential grantee would likely be able to perform the duties of the grant with additional technical assistance or conditions, or
 - **Fail:** There is a substantial risk that the potential grantee cannot or would not perform the required duties of the grant

Pre-Award Risk Assessment Includes

- A Risk Assessment Form with questions to be completed by applicant as part of the application. Questions are not scored.
- Certification of no convictions of felony financial crimes by a principal, along with a list of principals being certified.
 - A principal is defined as a public official, board member, or staff (paid or volunteer) with authority to access funds or determine how funds are used.
- Financial Information as applicable to the applicant organization and detailed on the Risk Assessment Form.
- Evidence of good standing with the Minnesota Secretary of State.

Pre-Award Risk Assessment – Items to Keep in Mind

- Pre-award risk assessments are required for non-profit organizations, for-profit business entities, and political subdivisions that request grant awards of **\$50,000 or more**.
- All required Pre-Award Risk Assessment documents must be submitted with RFP application materials **by the application deadline** for an application to be complete and considered for funding.
- Minnesota Housing may request additional information from the applicant to clear up documentation or questions.
- The results of the pre-award risk assessment will not impact the scoring of an organization's competitive application for grant funds.
- Please reference the Homeownership Education & Counseling Unified RFP Instructions for more information on the pre-award risk assessment and the full list of required documents.

Application Instructions

Two-Part Online Application Process

STEP 1. (via [Cvent Application Website](#))

- ☐ Complete the Application Questions
- ☐ Upload Completed Funding Workbook(s) for each source of funds you are applying for
- ☐ Upload Completed [Application Signature Page](#) (only one is needed, even if you are applying for both HECAT and Homeownership Capacity)

STEP 2. Pre-Award Risk Assessment Documents (via [Secure Upload Tool Website](#))

- ☐ Upload Applicable Pre-Award Risk Assessment Form, Internal Controls Certification if applicable, and accompanying documents
- ☐ Upload Evidence of Good Standing with the [Minnesota Secretary of State](#)
- ☐ Upload Required Financial Information

Preparing to Apply

1. Review the Unified RFP Application Instructions
2. Review the Unified RFP Application Questions
3. Review application checklist at the end of the instructions
4. Determine which documents apply to you
5. Gather your documents early on
6. Allow enough time to complete the application
7. Follow the submission requirements

Tips for Completing the Application Questions

1. We suggest you review the [Unified RFP Application Questions](#) and prepare your responses offline in a separate document.
2. Directly answer each question and be clear and concise.
3. Use plain language wherever possible. Explain any technical terms that would not be commonly understood by the general public.
4. Do not submit materials that are not requested (letter of support, photos, brochures, etc.). Unrequested materials will not be reviewed.

Notes on Using Cvent Application Website

- The Cvent Application Website saves information that is entered, but not submitted.
 - NOTE: the application portal times out after 20 minutes and does not save information after that point.
- Responses to application questions can only be submitted through the Cvent Application Website. We cannot accept responses in another format.
- If you are having technical issues, email counselingandeducation.mhfa@state.mn.us **as soon as possible.**

Beginning your Application

Open the [Application Website](#). Type in contact information, double-check the email address, and click “Next.” Proceed through the application and complete all fields.



The screenshot shows a web application form for Minnesota Housing. At the top, the Minnesota Housing logo is displayed. Below it, the title of the application is "Homeownership Education & Counseling Unified Request for Proposals Application". The form includes the following information:

- Grant Term:** Anticipated Grant Term: December 2025- September 2025
- Application deadline:** Monday, May 12, 2025, 12 p.m. Central Time
- Authorized Representative (Main program contact):**
 - * Authorized Representative First Name:
 - * Authorized Representative Last Name:
 - * Authorized Representative Email:
 - * Authorized Representative Title:
 - * Authorized Representative Telephone:
- Next** button

Upload Documents Funding Workbook(s)

- Applicants complete a Funding Workbook for each source of funds they are applying for

Funding Workbook

Instructions: All applicants must complete and submit the Application for Funding Workbook for each source of funds they are applying for. If applying for funding from both HECAT and Homeownership Capacity, applicants must complete and submit separate workbooks for each program.


*** HECAT applicants**

Download the HECAT [Application for Funding Workbook](#).

All tabs listed below must be completed according to the instructions in the Workbook.

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

The completed HECAT [Application for Funding Workbook](#) must be uploaded in Excel format using the document title format "HECAT Workbook_Agency Name."

 Click to Upload

Supported file types: xls, xlsx. Upload 1 file up to 10 MB.


*** Homeownership Capacity applicants**

Download the [Homeownership Capacity Application Funding Workbook](#)

All tabs listed below must be completed according to the instructions in the Workbook.

- General Info
- Proposed Goals
- Staff Exp & Training

The completed [Homeownership Capacity Application Funding Workbook](#) must be uploaded in Excel format using the document title format "Homeownership Capacity Workbook_Agency Name."

 Click to Upload

Supported file types: xls, xlsx. Upload 1 file up to 10 MB.

Previous

Next

Upload Documents Signature Page


- Applicants complete one Signature Page, even if applying for both sources of funds

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 and scan the completed signed document.

* Upload as a PDF using the document title format "SignaturePage_Agency Name."

 Click to Upload


Supported file types: ai, bmp, doc, docx, eps, gif, jpg, jpeg, msg, ost, pdf, png, pst, ppt, pptx, tiff, tif, txt, xls,.xlsx. Upload 1 file up to 10 MB.

[Previous](#) [Finish](#)

Submit Your Application

- Select finish to submit your application:
- Confirmation Message:

Previous

Finish 

Homeownership Education & Counseling Unified Request for Proposals Application

Thank you for submitting your application to the 2025-2027 Homeownership Education & Counseling Unified RFP.

If you need to make changes to your application prior to the application deadline, you can do so by logging into the [Application Website](#) with the e-mail address that you used to start this application.

To have a complete application, you also need to provide the applicable financial and Pre- Award Risk Assessment documents by the application deadline.

Refer to the [Homeownership Education & Counseling Unified RFP Instructions](#) to see the:

1. Application Checklist section for required documents
2. Submission Instruction section for how to submit the applicable required financial and Pre-Award Risk Assessment documents

Minnesota housing is unable to contact applicants prior to the application deadline to confirm whether their application is complete.

If you have any questions, please contact counselingandeducation.mhfa@state.mn.us

Editing Application or Changing Uploads

You may make edits to your application **prior to the application deadline:**

1. Return to the [Application Website](#).
2. Enter your name and email address. Be sure the email address matches the email address you entered when you created the application.
3. Use the “Previous” and “Next” buttons to navigate through the pages and update fields as needed.
4. Be sure to navigate to the last page and click “Finish.”



Uploading Pre-Award Risk Assessment Documents

What needs to be uploaded?

Pre-Award Risk Assessment Documents (via [Secure Upload Tool](#))

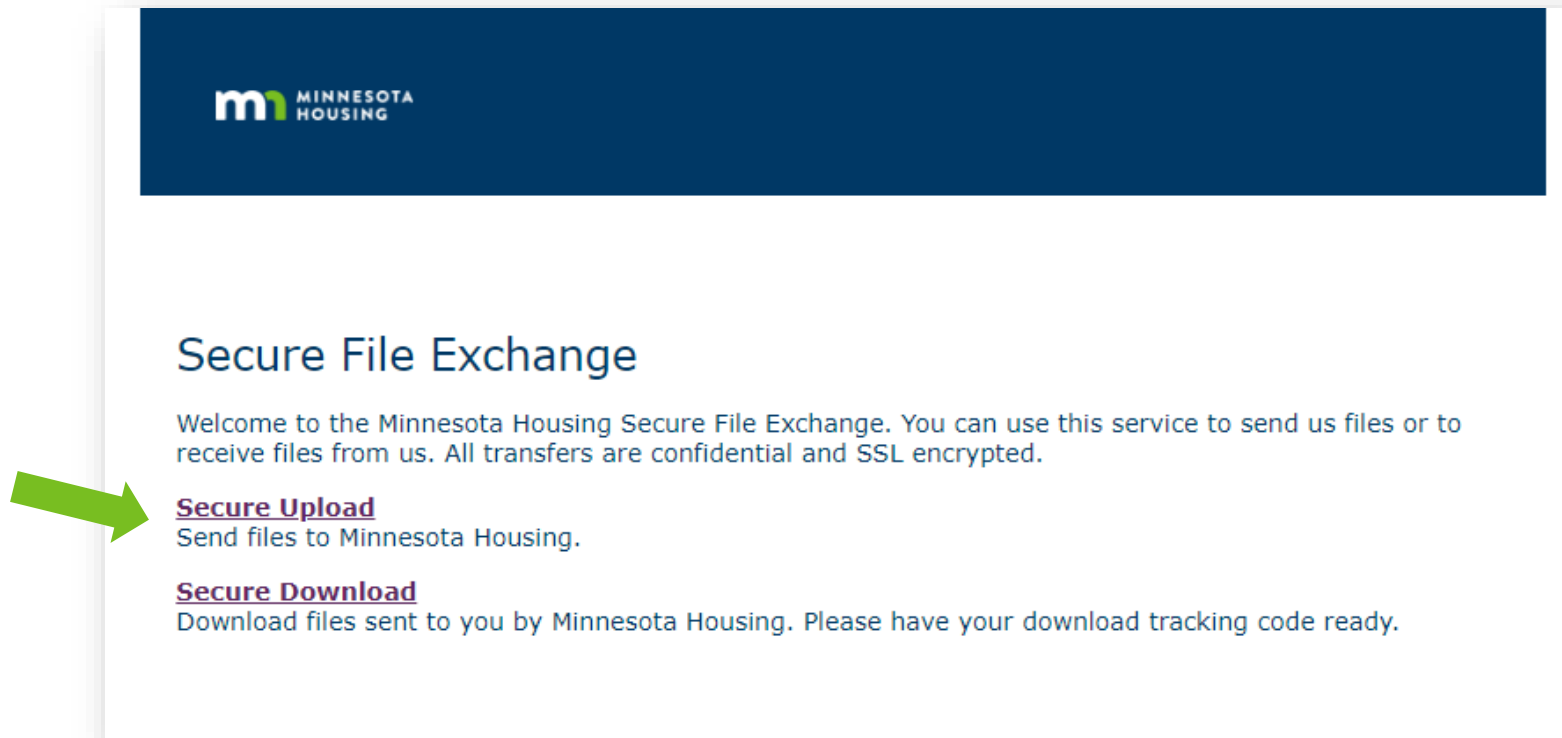
- ☐ Upload Applicable Pre-Award Risk Assessment Form, Internal Controls Certification if applicable, and accompanying documents
- ☐ Upload Evidence of Good Standing with the Minnesota Secretary of State
- ☐ Upload Required Financial Information

NOTE: [Instructions on how to use the Secure Upload Tool](#) are on our website

Pre-Award Risk Assessment Documents - Secure Upload

Use the [Secure Upload Tool: https://mnhousing.leapfile.net](https://mnhousing.leapfile.net)

- Do not submit these documents through email or the Cvent Application Website.
- They will be rejected and deleted.



Secure Upload

Enter Recipient Email: counselingandeducation.mhfa@state.mn.us

Secure Upload

Enter the email of the recipient for this transfer

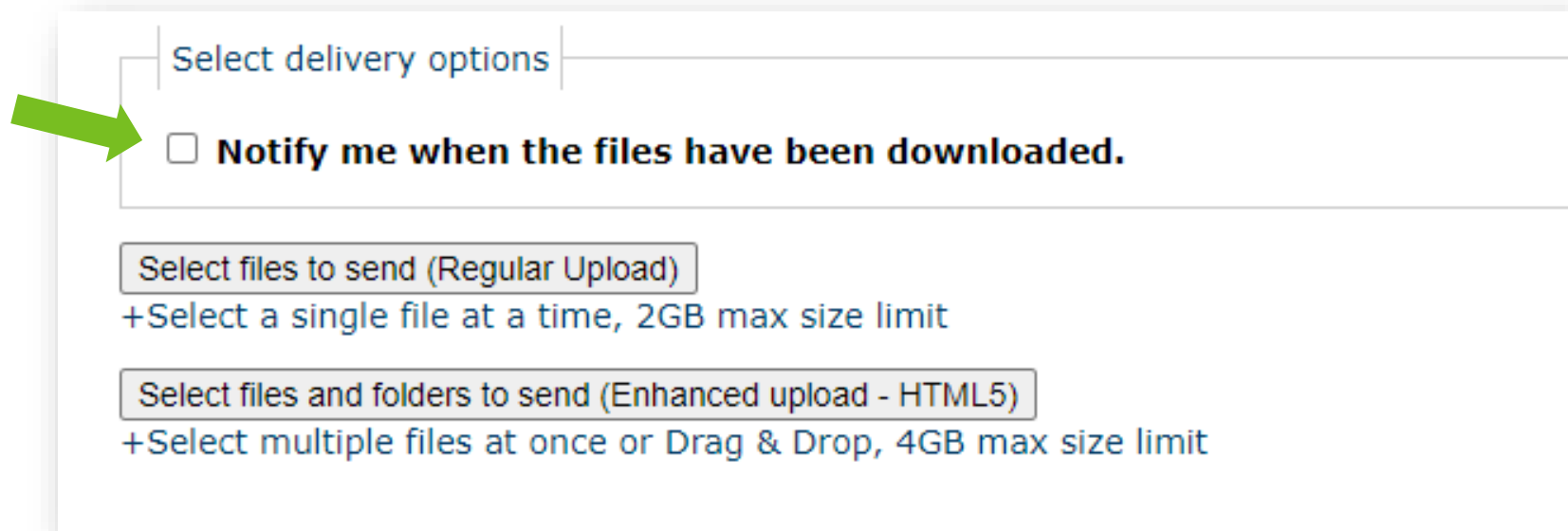
Recipient Email

Start

Secure Upload

Top of the page enter: Name, Email Address

Scroll down to locate the file upload link – check “Notify me”:



Select delivery options

☐ **Notify me when the files have been downloaded.**

Select files to send (Regular Upload)
+Select a single file at a time, 2GB max size limit

Select files and folders to send (Enhanced upload - HTML5)
+Select multiple files at once or Drag & Drop, 4GB max size limit

Final Notes

Application Deadline: Monday, May 12, 2025, at 12:00pm Central Time


Accessing RFP Materials

All RFP Materials can be found on our website:

mnhousing.gov > Homeownership > Community Initiatives Programs > Homeownership Education, Counseling and Coaching

See the “Application for Funding” Tabs

Home / Homeownership / Community Initiatives Programs / Homeownership Education Counseling and Training Fund & Homeownership Capacity



Homeownership Education & Counseling

Homeownership Education, Counseling and Training (HECAT) Fund

HECAT provides financial support to eligible nonprofit organizations and governmental entities to deliver a variety of homeownership education, counseling and training services to Minnesotans.

Menu

[Community Initiatives Programs](#)
[Impact Fund](#)
[Homeownership Education Counseling and Training Fund & Homeownership Capacity](#)
[Manufactured Home Community Redevelopment](#)
[Workforce Homeownership Program](#)

Related Items

[Housing Loan Programs](#) >
[Home Improvement Overview](#) >

Consumers

Application for Funding

Program Information

HECAT Awards

Questions?

For more information, please contact counselingandeducation.mhfa@state.mn.us.

In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.

Homeownership Capacity

Homeownership Capacity provides financial support to eligible nonprofit and government organizations that provide enhanced financial empowerment and homeownership training to Black, Indigenous, and People of Color (BIPOC) communities and low-income renters who have the goal of homeownership.

Consumers

Application for Funding

Homeownership Capacity Awards

Key Dates (Anticipated Timeline)

Date	Activity
Monday, April 14, 2025	RFP posted via the Minnesota Housing website, eNews and State Register
Thursday, April 24, 2025	Minnesota Housing holds an RFP information Session/Technical Assistance Session from 9:30-10:45am
Wednesday, April 30, 2025	Final call for questions by 11:59pm Central Time
Wednesday, May 7, 2025	Final FAQs posted to the Minnesota Housing website in response to RFP questions submitted
Monday, May 12, 2025	Applications due by 12:00pm Central Time (refer to the Submission Instructions section below)
Thursday, November 20, 2025*	Minnesota Housing staff recommends selections to Minnesota Housing's board
Friday, November 21, 2025	Minnesota Housing notifies all applicants of selection decisions
No later than December 15, 2025	Upon Grant Contract Agreements being fully executed, Grant Contract Agreement term begins
September 30, 2027	Grant Contract Agreement term ends (no activities funded after this date)

NOTE: The timeline above is for informational purposes only. All dates and times can be modified without notice at the sole discretion of Minnesota Housing.

Accommodation Requests

- If you need an accommodation to apply, please contact Abigail Behl via email at counselingandeducation.mhfa@state.mn.us or phone at 651.296.8276.
- Accommodation requests must be received seven business days prior to the application deadline to allow time to process the request.
- Phone calls for accommodation requests only.

Questions

- Submit questions via email to counselingandeducation.mhfa@state.mn.us:
 - Abigail Behl, Homeownership Policy and Programs Specialist
 - Melissa Pugh, Homeownership Policy and Programs Specialist
- No other staff are authorized to respond to questions from potential applicants
- All questions and answers will be posted to the Homeownership Education & Counseling Webpage

Thank You!

Questions?

counselingandeducation.mhfa@state.mn.us