

Homeownership Education and Counseling Unified Request for Proposals (RFP) Frequently Asked Questions (FAQ)

Minnesota Housing Homeownership Education and Counseling staff received the following questions and provided the associated answers related to the Homeownership Education and Counseling Unified RFP. The deadline to ask questions was April 30, 2025, at 11:59pm, and the final FAQ will be posted on or before May 9, 2025.

Minnesota Housing held a Homeownership Education and Counseling Unified RFP Information Session on April 24, 2025. A recording of the presentation and the slide deck can be found on the [Minnesota Housing Website](#) under the “application for funding” tab.

Program Overview

Q1: For HECAT, do organizations need to have a HUD-certified housing counselor on staff at the time of application? If not, can we include time in the workplan for staff to become certified, and can we budget for testing fees? Also, does the organization itself need to be HUD certified, or is it enough for staff to pass the HUD certification exam?

A: No, HUD housing counselor certification is not required for HECAT. Instead, staff must be certified in the specific service or program area they will deliver under the grant. For example, an advisor providing foreclosure counseling must complete a course like the Foundations of Foreclosure Advising offered by the Homeownership Center or a similar, approved training. If your staff are not yet certified in a required service area, you may include time in your work plan for them to complete the necessary training and certification. You may also include training and certification costs in your budget.

Q2*: Homeownership Capacity indicated that at least one staff needs to go through financial capability or empowerment certification. HECAT indicated that HUD, HomeAdvisor or home counseling certification was a requirement for one of the staff. Can grant funds be proposed to help cover the staff time and costs to obtain those certifications? And is that something that can be built into the beginning of the work plan to give staff the opportunity to obtain the required certifications, or are we only able to apply if we have staff that are currently hired and have those certifications?

A: One of the application questions asks applicants to describe the steps they have taken to prepare or build the necessary capacity to effectively deliver services. Applicants can explain how their program is uniquely positioned to deliver HECAT services and include their plan for

how to do so. Organizations selected for funding can use HECAT funds for professional development.

For Homeownership Capacity, the Manual states that staff need to be certified within the grant term, so organizations can apply if staff are not certified at the time of application.

Professional development training opportunities, including Financial Capability Certification training, may be offered by Minnesota Housing to grantees, free of charge, during the grant term.

*Question 2 and Answer are a re-phrasing of a question asked and answer provided during the RFP Information Session held on April 24, 2025. A recording of the presentation and the slide deck can be found on the [Minnesota Housing Website](#) under the “application for funding” tab.

Q3: Based on the timeline shared, it looks like returning grantees should anticipate a gap in funding (between the current contract ending in September and the new contract starting in December), even if awarded again. Is that correct?

A: Correct. Current HECAT and Homeownership Capacity contracts expire September 30, 2025. Our anticipated Homeownership Education & Counseling RFP timeline shows Minnesota Housing presenting recommended grantee selections to the board no later than November 2025. If possible, Minnesota Housing may present selections to the board earlier, and the grant term may begin as early as October 2025. If awarded funds through the RFP, grantees will only receive funding for services performed during the grant period.

Q4: If the grant contracts start in December will that also change the reporting periods?

A: The reporting schedule for both HECAT and Homeownership Capacity grantees will be based on the start and end dates of the grant term.

Selected Homeownership Education, Counseling and Training (HECAT) grantees are required to abide by the reporting requirements outlined in the Grant Contract Agreement, including

- Submit semi-annual and final expenditure reports to MHFA.
- Submit quarterly reports to the Minnesota Home Ownership Center.

Selected Homeownership Capacity grantees are required to abide by the reporting requirements outlined in the Grant Contract Agreement, including:

- Provide a narrative based on activities, trends and other items in the Program Performance Narrative Report. Minnesota Housing will review the Narrative Reports on a semi-annual basis on or after the due date.
- Report on the Program Performance Threshold(s) client data in the Data Collection System (DCS) on a quarterly basis.

Q5: When we are doing projections for the HECAT RFP, are we considering October – December numbers into our year 1 figures? Or should our year 1 figures be January – September 2026? Are we going to be able to back bill for services provided in those months?

A: Year one figures can cover October 2025- September 2026 and year two can cover October 2026 – September 2027.

Our anticipated RFP timeline shows Minnesota Housing presenting recommended grantee selections to the board no later than November 2025. If possible, Minnesota Housing may present selections to the board earlier, and the grant term may begin as early as October 2025. If awarded funds through the RFP, the grantee will only be able to bill for services performed during the grant period.

Eligible Applicants

Q6: Who is eligible to apply for the Homeownership Capacity grant?

A: Eligible Applicants for HECAT and Homeownership Capacity include the following:

- Local units of government and political subdivisions;
- Tribal governments and Tribal Business Entities
- A nonprofit organization as defined in [Minn. Stat. 462A.03 Subd. 22](#), which may be any of the following;
 - 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,
 - a private nonprofit corporation (established under and in compliance with [Chapter 317A](#)).
 - If a non-profit corporation:
 - It also has a current 501(c)(3) determination letter from the Internal Revenue Service
 - It is in good standing and authorized to do business in Minnesota

Partnerships are welcome to apply, provided the lead applicant is one of the eligible applicants listed above. The lead applicant will be the only grantee. Any other members of the collaboration will be funded, if applicable, as sub-grantees or contractors. Grantees may contract with sub-grantees to perform some, but not all, of the contract obligations.

Eligible Activities and Expenses

Q7: Can I get more information on allowed expenses and how they differ between HECAT and Homeownership Capacity? We are a housing organization that offers financial counseling (credit score counseling, classes on purchasing a home, down-payment assistance overview, and are building out post purchase support) and I am trying to figure out how we will frame the requests differently.

A: We encourage you to review both the [HECAT Manual](#) and [Homeownership Capacity Manual](#) to understand each program's scope and funding model.

When applying for the RFP, we require a separate funding workbook be submitted for each source of funds being applied for. The funding workbooks for each program are similar but different.

The HECAT funding workbook includes a detailed budget template. If awarded grant funds, the budget submitted in the workbook would be included as an exhibit to the Grant Contract Agreement. Generally speaking, HECAT grantees may use the grant funds to provide administrative support or program support for activities specific to their program. Costs paid with grant funds must be spent on the costs identified in the grantee's approved budget. See the [Manual](#) for more information.

The Homeownership Capacity funding workbook does not include a budget template. Homeownership Capacity uses a fee-for-service model. The grantee is compensated on a fee-for-service basis for performing each Program Performance Threshold, obtaining required data and documentation, as applicable, and entering client data into the Data Collection System (DCS). As the Program Performance Thresholds are achieved, additional fees may be disbursed to the grantee. The fee-for-service at each Program Performance Threshold is outlined in Appendix A of the [Homeownership and Education Unified RFP Instructions](#). See the [Manual](#) for additional Program requirements.

Q8: For Homeownership Capacity, can we budget funds to cover the cost for staff to complete financial capability/empowerment certification that are required for one staff to obtain? Can we budget for more than one staff if it is an allowable cost?

A: The Homeownership Capacity workbook does not include a budget template. This is because the Homeownership Capacity program uses a fee-for-service model. The grantee is compensated on a fee-for-service basis for performing each Program Performance Threshold, obtaining required data and documentation, as applicable, and entering client data into the Data Collection System (DCS). As the Program Performance Thresholds are achieved, additional fees may be disbursed to the grantee. The fee-for-service at each Program Performance Threshold is outlined in Appendix A of the [Homeownership and Education Unified RFP Instructions](#). Generally speaking, grant funds must be used for program expenses, including staff training and development. Professional development training opportunities, including Financial Capability Certification training, may be offered by Minnesota Housing to grantees, free of charge, during the grant term.

Q9: Homeownership Capacity: For post purchase customers, how would we "count" or get paid for post purchase? Do we start a new intake to access a fee?

A: Do not start a new Client intake. If a client completes the program, the Outcome Data Form should be completed and supporting documentation, if applicable, should be retained in the client file. Applicable information from the Outcome Data should be entered into the Data Collection System (DCS). The grantee is compensated on a fee-for-service basis for performing each Program Performance Threshold, obtaining required data and documentation, as applicable, and entering client data into the DCS.

Q10: We have had issues with collecting payments for outcomes/file close out, etc. How will this be resolved for the new contract period? What will be the payment cadence for those additional payments?

A: We have become aware of this issue and are working on resolving back payments that are owed for outcomes.

Q11: We own our building; can we include our mortgage payment in expenses?

A: Mortgage payments are not an allowable expense.

Q12: The RFP Instructions state that “Financial Education” could be part of this grant, but how would this be billed/reimbursed? I understand how the individual 1:1 Financial counseling would be tracked/reimbursed, just wondering about the classes that we would teach?

A: The Homeownership Capacity program operates using a fee-for-service model. The grantee is compensated on a fee-for-service basis for performing each Program Performance Threshold, obtaining required data and documentation, as applicable, and entering client data into the Data Collection System (DCS). As the Program Performance Thresholds are achieved, additional fees may be disbursed to the grantee. The fee-for-service at each Program Performance Threshold is outlined in Appendix A of the [Homeownership and Education Unified RFP Instructions](#). Generally speaking, when administering Homeownership Capacity activities, including Financial Education, the grantee would have clients complete required intake forms, complete the Financial Education services, and enter the applicable client information into the DCS. More information on this can be found in the [Homeownership Capacity Manual](#).

Application Materials

Q13: Can you clarify which application materials should be submitted for an organization applying for both HECAT and Homeownership Capacity funding? My understanding from the RFP Instructions is that an organization applying for both programs would complete one Application, one Signature Page, two Funding Workbooks (one for HECAT and one for Homeownership Capacity), and one Pre-Award Risk Assessment. Is that correct?

A: Correct. If an organization is applying for funds from both the HECAT program and the Homeownership Capacity program, they would complete one Application, one Signature Page, two Funding Workbooks (one for HECAT and one for Homeownership Capacity), and complete one submission of Pre-Award Risk Assessment documents, as applicable.

Q14: Is there a way to get the application questions without going through the portal screen by screen to prepare our answers?

A: A PDF file of the Homeownership Education & Counseling Unified Application Questions can be found on the [Homeownership Education & Counseling](#) website, under the “application for funding” tab.

Q15: We are having issues with the required spreadsheet titled "HECAT Application for Funding Workbook" downloaded from the RFP website. In the both the Budget and Vendor Relationships tabs of the workbook, all fields are locked, and we are unable to edit/input any information into the required cells.

A: The workbook was updated as of April 22, 2025 and the editable version is available on our [website](#).

Q16: Who’s name can be on the signature page? Can it be different than the one who’s email was used in the application?

A: The Application Signature page must be signed by someone who is authorized to on behalf of the applicant organization. The person who signs the signature page can be different than the person who enters their name and email into Cvent to start the application.

Q17: If hiring new staff, would we be adding them to the Staff Exp & Training tab of the HECAT Application for Funding Workbook?

A: Yes, please include them in the Staff Exp & Training tab. Label them as “New Hire” and include as much information as possible, including their anticipated certification date. The chart does allow for future dates to be entered. Also include their anticipated salary and FTE information in the Staff Salaries tab.

Q18: Where on the Minnesota Housing website can I find the HECAT & Homeownership Capacity Funding Request for Proposal?

A: When you’re on the [website](#), click the “application for funding” tab and scroll down to [“Homeownership Education & Counseling Unified RFP Application Questions.”](#) This document contains all of the application questions and is to be used as a reference document. When you’re ready to fill out the actual application, you’ll scroll down to the “Ready to Apply” section and click on the link to [the application website](#).

Q19: In the HECAT Application for Funding Workbook, under the “Staff Exp & Training” tab, what should we include for “years of experience” for each staff person? Can we include experience outside our organization or work done in other countries or sectors?

A: Yes, you should include the total number of years of relevant professional experience, not just time at your organization. This can include experience in housing counseling, financial coaching, real estate, banking, or other related fields even if the work was done in the private sector or

outside the United States. The goal is to capture a full picture of each staff person's experience that supports their qualifications for the work proposed.

Q20: The page that opens C-vent goes directly to main program contact information. Can I work on the application and stop and come back to it? If so, how?

A: Yes, you can start an application and then come back to finish it later. The Cvent application website saves information that is entered but not submitted. To resume editing, go to the Cvent application website, enter your name and email address (be sure that the email address matches what you entered when you created the application) and then use the "previous" and "next" buttons to navigate through the pages and update fields as needed.

Q21: I have logged into the portal and tested the word/character length allowed there for submitted answers. There don't seem to be character limits for the longer narrative questions. Can you confirm that this is correct? Do you recommend any particular length that we should aim to keep our responses to?

A: Correct, if a word/ character limit is not noted for the question, the answer submitted can be any length. There's no recommended length for responses to the application narrative questions. We do recommend that you keep responses to questions clear and concise and use plain language wherever possible. Explain any technical terms that would not be commonly understood by the general public.

Q22: Where do we enter expiration date for the certifications listed in the workbook? I do not see a column for this.

A: The instructions in the "Staff Exp& Cert" tab of the Homeownership Capacity Funding Workbook state that "For staff not yet certified, enter the anticipated date of certification; and the expiration date for all certifications listed."

We've been made aware that the column for the certification expiration date is missing. Please disregard the instruction to list the "expiration date for all certifications listed." This will not impact application scoring.