

FAQ – September 20, 2021

Marketing

Question: Will Minnesota Housing provide access to targeted households for any direct marketing campaigns or would the agency be expected to source the list?

Answer: The agency would be expected to source the list for direct marketing campaigns.

Question: What source material will be available to the agency to create the educational content?

Answer: Minnesota Housing is developing a program guide that will provide the primary content about HomeHelpMN. Program staff will also develop Frequently Asked Questions to share with homeowners interested in the program, and this content will provide approved language that educational content will draw from.

Question: How much collaboration should the agency expect to have with the centralized processing vendor and other vendors to ensure consistency?

Answer: We don't anticipate much direct work to take place between the marketing firm and the various other vendors. The one area where overlap may occur is during the setup of the entry-point website (to be created by the marketing vendor) and the processing website where applicants will enter their information.

Question: What is meant by "programmatic materials" for this campaign?

Answer: Programmatic materials refer to infographics, flyers, social media posts and other branded pieces that will be used by agency partners when representing the program.

Question: Does the website and design include the application portal design or just the landing page?

Answer: The website design includes only the public-facing domain, which will be found at HomeHelpMN.org. Like RentHelpMN.org, this will include the home page design as well as an internal page design for pages such as Resources, News coverage and a Learn More section. It won't include designing pages for the application portal.

FAQ – September 16, 2021

All RFPs

Question: Please clarify if references should be included with the RFP proposal or if just the contact information for the reference should be included.

Answer: Minnesota Housing's preference is for RFP respondents to include the complete reference in the RFP proposal, and not just the contact information for the reference. Any RFP proposal that only completes the reference contact information will continue to be reviewed, provided the reference responds to Minnesota Housing with a completed reference form within three business days of our request.

Question: Will interviews be conducted with RFP vendors who respond to the RFP?

Answer: Minnesota Housing reserves the right to interview vendors who respond to any RFP as part of its evaluation process if the Agency determines clarification is necessary on responses to the RFP. In cases where an interview component to the RFP is scored (such as for implementation of the HomeHelpMN program through the End-to-End services RFP), that is outlined in the Evaluation and Criteria section of the RFP. In cases where an interview component is not scored, an interview will only be conducted to clarify a responding contractors' submission.

Question: *Section 4 – Proposal Content* of the RFP includes item #6 – Cost Detail, which provides some Information as to pricing content but also refers to Attachment C. Attachment C provides some additional instruction but refers to an Attachment C "Form" which does not appear to exist.

1. Was there intended to be an Attachment C "Form" that might include the specific format you want cost provided, or should we just use the guidance in the Cost Detail and Attachment C sections in the RFP to develop our own format (tables, etc.) for presenting the costs?
2. The Item #6 Cost Detail Section appears to be in-line with the other Proposal Content items, so seems to suggest it gets submitted with the other requested sections as part of a single document, but Attachment C instructs to submit "Attachment C: Cost Proposal" as a *separate* document and *not* to put any Cost Detail information in the "Technical Proposal". Can you please clarify if you want cost submitted separately, and if so should we submit the 2 PDFs within a single email?

Answer: All documents will need to be submitted at the same time (in a single email), but the "cost proposal" will need to be submitted as a separate file. Respondents have the flexibility to develop their own format for presenting the cost as long as it covers all the deliverables that are requested in the RFP.

Marketing RFP

Question: Can a contractor submit a bid for a portion of the work requested in the RFP?

Answer: No, RFP responses that do not address all work areas of the RFP will be deemed incomplete. We encourage firms that wish to bid on only one or a few sections of the RFP identify a partner firm and submit a joint proposal that makes clear who the primary contractor is, who the subcontractor is, and who will perform which portions of the work.

Question: Translation Services: Page 9 of the RFP states: "Translation of brief content to be used in marketing materials (longer materials will be translated through a vendor via Minnesota Housing)." Can you provide clarification as to which items the Vendor vs. the Agency is responsible for translating? Can you clarify if the Vendor should include the cost for the translations of these items in their response or will the Agency assume these costs?

Answer: We request that the consultant handle translation of the text content of the marketing materials they develop, such as advertising content, radio scripts, taglines and social media designed posts. Longer materials developed, such as applications, lists of frequently asked questions, or full pages of web content, will be handled by Minnesota Housing. We ask that consultants' bids include estimated costs of translations of the marketing materials you propose to develop for the campaign.

Question: Languages for translated materials: Can you confirm the languages that materials need to be translated into? The RFP mentions English, Spanish, Somali, and Hmong languages in various sections (page 8).

Answer: We intend to provide in the four languages noted above: English, Spanish, Somali and Hmong.

Question: Printing advertisements: Page 8 of the RFP states "Vendor to coordinate printing for advertisements; Agency to coordinate printing for partners." Will the government reimburse for printing costs since the RFP mentions "coordination" only? Who are the "partners" referenced by the RFP in the above statement?

Answer: Please include the cost of printing you anticipate in your work plan in your cost detail. For example, if a consultant proposes to conduct a direct mail campaign as part of their work plan, they should include the estimated print cost for this item in their bid.

"Partners" refer to community-based organizations Minnesota Housing will contract with to assist individual homeowners with their questions, mortgage modifications or application submissions. These field partners will be called "Community Connectors." They are being

selected through a separate RFP process. Minnesota Housing will take responsibility for the cost of printing any marketing materials we intend to provide to Community Connectors so they can help promote the program.

Question: Program name and logo: The RFP states that the program name is HomeHelpMN but also requests on page 8 that the Vendor “Develop user-friendly program name and logo (HomeHelpMN) as a companion to, but not to be confused with, RentHelpMN.” Is HomeHelpMN the official name of the program to be marketed, or is the Agency rebranding the program name/logo through this RFP?

Answer: The name of the program will be HomeHelpMN. It will be the Minnesota version of the federal program called the Homeownership Assistance Fund by the U.S. Treasury. Like RentHelpMN, HomeHelpMN will need to follow the [StaySafeMN brand guidelines](#) developed by the Governor’s office.

Question: Media Budget: The RFP Attachment C (page 4) mentions that: “The rate(s) identified in the Cost Proposal must include all costs, including but not limited to: travel expenses, mass mailings, fees, commissions, compensation, equipment and other charges.” Can respondents assume that media costs (e.g., the cost to advertise on the radio) are NOT to be included in these rates, but will be treated as a reimbursable expense?

Answer: We expect media placement costs to be included in the Cost Detail.

Question: Media Budget: Does the State have an estimated advertising budget for marketing HomeHelpMN?

Answer: We anticipate the advertising budget may be up to, but no more than half of the total budget proposed in the cost detail.

Question: Media Buying: Does the State have a media buying agency with whom they already work and with whom vendors will need to collaborate?

Answer: Minnesota Housing has worked with media buying agencies for other programs, including the current RentHelpMN program. We do not have a media buying firm procured for the HomeHelpMN program. Please include any plans to subcontract with a media buying firm, if anticipated in your work plan.

Question: Will the website be expected to be built from scratch and require many pages and coding, or will be simple website that would be built from WordPress or something similar?

Answer: You can look at [RentHelpMN.org](https://renthelpmn.org) as a model for the website. Number of pages and extent of content on HomeHelpMN.org is anticipated to be similar. We are interested in the use of WordPress or a similar, easy-to-use web platform. We anticipate this will be a brand-new, stand-alone website built from scratch, but welcome ideas to build on what currently exists for RentHelpMN.org (built in HubSpot; this is not necessarily the preferred web platform).

Question: How much of the \$128 million is expected to be put towards the marketing and outreach services for this campaign?

Answer: We have submitted our HomeHelpMN COVID-19 Homeowner Assistance Fund plan to the U.S. Department of the Treasury for review. Included in this plan is our budget proposal for marketing and outreach services. The plan is included in our August 26, 2021 Board materials starting on page 131 [here](#). Budget numbers should be reviewed as 'up to' amounts.

Question: How much was spent on marketing, outreach and advertising the RentHelpMN campaign?

Answer: Approximately \$400,000.

Question: Is there an incumbent for this project from the RentHelpMN campaign?

Answer: We contracted with two firms for RentHelpMN. HomeHelpMN is a separate open competitive procurement process.

Question: Does Minnesota have memorandums of understanding in place with servicers to facilitate sharing mortgage and payment data?

Answer: Loan servicers will be required to enter into a legal agreement with Minnesota Housing prior to any financial assistance being applied on behalf of a homeowner. Third party authorizations and appropriate data sharing disclosures are required to participate in the program.

Question: Is there a specific budget for HUD-approved organizations providing housing counseling services?

Answer: We have submitted our HomeHelpMN COVID-19 Homeowner Assistance Fund plan to the U.S. Department of the Treasury for action. Included in this plan is our budget proposal for housing counseling/legal services. The plan is included in our August 26, 2021 Board materials starting on page 131 [here](#). Budget numbers should be reviewed as 'up to' amounts.

Comment: Additional task suggestion: If not covered by counseling network, grassroots community outreach is a must for helping income and socially disadvantaged populations navigate the application process.

Response: We are issuing a fourth RFP to support Community Connectors with grant resources for community engagement. Information is now posted on the [website](#) on who to contact to learn more about this RFP.

Question: If a potential teaming partner that is pursuing the separate Marketing and Outreach RFP or the Housing Counseling and Legal Services RFP's as a Prime allowed to be included as a teaming partner for the end-to end-services?

Answer: We did not prohibit subcontracted services from any of the RFPs. If subcontracting for services, note that throughout the RFP, additional information on subcontracted services is requested (for example, qualification/experience, cost of subcontracted services) and additional provisions apply to any subcontracted services (for example, data security, foreign outsourcing of work as prohibited, payment provisions, insurance conditions). In addition, subcontracting much follow federal procurement requirements in Uniform Guidance.

Question: Would a potential teaming partner be disqualified for pursuing the Marketing and Outreach or Housing Counseling and Legal Services RFP's as a Prime if they are included as a sub-consultant or teaming partner?

Answer: No. See note above about subcontracted services.

Question: Would a turnkey solution be considered?

Answer: Yes. See note above about subcontracted services.

Counseling RFP

Question: The flow charts seem to show that housing counselors will only be involved if:

An ineligible client indicates an interest in counseling and when a client is current on the mortgage/has no mortgage, but is behind on HOA dues, homeowners' insurance, or taxes. In all other cases, that is in instances where a mortgage is not current, it seems the Central Processing Center will be working with the client on loss mitigation, servicer intervention, determining amount of eligibility, etc. Is that the case? The workflow charts don't seem consistent with the narrative on page 6, "The housing counseling agencies will have two primary functions... "

Answer: At this time, this is how we expect to program delivery to work, though specific responsibilities may be subject to change. The Centralized Processing Center is responsible for managing the pre-screening, intake and application processing for the property charge default/other homeowner track and mortgage reinstatement only track. The Centralized Processing Center will have the option to escalate calls to a housing counselor for clients in either of these tracks, according to triage protocols to be developed by Minnesota Housing, and

which a contractor responding to an RFP can provide recommendations for. It is anticipated that this triage to housing counselors will be relatively modest with the Centralized Processing Center responsible for the majority of cases. For clients in the loan modification track, the Centralized Processing Center is responsible for pre-screening and intake. At this point, clients will be triaged to work either with a housing counselor or the Centralized Processing Center in the application stage where the responsibilities of both parties could involve application processing, documentation collection and in the case of housing counseling triage, additional counseling. We anticipate significantly more volume of cases being directed to housing counseling agencies at this stage as loss mitigation options are reviewed.

Question: If the answer to the above question is yes, then the next question might be moot. But, how will the CPC manage the referral of clients to housing counselors? How will they make sure they are referring to agencies in a way that would balance the caseload?

Answer: We will develop a triage protocol with the Centralized Processing Center and Housing Counseling Agency(ies), subject to Minnesota Housing's approval, for clients in the various tracks. We will monitor and manage demand in various tracks to appropriately balance caseloads.

Question: Are you at liberty to share who has responded to the RFP for the Centralized Processing Center [End to End Services RFP]?

Answer: Per [Minn. Stat. § 13.591](#), only the name of the responding contractors to the requests for proposals (RFP) could be made public on the due date of the proposals. All other information contained in a contractor's response to the RFP, other than the name of the contractor, is classified as nonpublic data, as defined in [Minn. Stat. § 13.02](#), and remains nonpublic data until the completion of the evaluation process. The completion of the evaluation process occurs when the governmental entity has completed negotiating the contract with the selected vendor. (See, [Minn. Stat. § 13.591](#).)

Question: Are there any restrictions/guidance on length of the RFP response?

Answer: No, respondents should complete the RFP information as required in each of the applicable RFPs.

Question: On page 6, under General Services Requirements... the last bullet on the page. What does "user help capabilities" mean?

Answer: This is referring to technical support for the software application from the vendor for Minnesota Housing staff and for people who are applying for assistance. We would like to be able to get assistance from our provider via phone and email. Adding other methods of contact such as chat would also be fine.

Question: Do program services need to be provided directly by a counselor who speaks those languages, or may, for instance, a translation service be used in conjunction with the counselor to assist those who seek Program services?

Answer: Housing counselors should have consistent access to translation resources for the languages outlined in the RFP (Spanish, Hmong and Somali) to be conversant with mortgage and real estate terms to confidently assist Limited English Proficiency (LEP) clients with quality service. Exhibit E also outlines specific federal requirements under Title VI of the Civil Rights Act of 1964 related to protection to persons with "Limited English Proficiency" in any program or activity receiving federal financial assistance.

End to End Services RFP

Question: If it is asked not to include Non-Public/Trade Secret data (as defined by [Minn. Stat. § 13.37](#)), may we also provide the agency with a redacted version of the RFP?

Answer: The contractor may elect to submit the RFP without Non-Public/Trade secret data either by omitting this information or through a redacted version. We will keep such data secure through existing policies and procedures and if the redacted information is pertinent to the application review process, it will not be considered for that purpose.

Question: Is a Call Center considered a subcontractor?

Answer: A vendor may provide call center services as part of its team or may subcontract for those services. If subcontracting for these services, note that throughout the RFP additional information on subcontracted services is requested (for example, qualification/experience, cost of subcontracted services) and additional provisions apply to any subcontracted services (for example, data security, foreign outsourcing of work as prohibited, payment provisions, insurance conditions).

Question: Will the processor be required to validate applicant data against any third-party data? Are there specific systems / sources you will require validation from? (Examples may include identity, unemployment, or income)

Answer: The contractor will be required to validate application underwriting criteria, and contractor should propose what validation methods are anticipated.

Question: Please elaborate on MHFA requirements regarding "assistive Technology standards" and "inclusive customer service to meet customers with specialized accommodation needs".

Answer: See the following web page to understand State of MN requirements for accessibility: <https://mn.gov/mnit/about-mnit/accessibility/it-procurement.jsp> (click on the products tab)

Question: Will the agency require applicants to digitally upload verification documents only, or will they be able to submit paper documents and/or e-fax? Please describe agency requirements on physical document and e-fax submission.

Answer: The vendor must be able to accommodate both digital and paper or e-fax documents.

Question: Please describe the current MHFA call center system (PBX, IVR, CRM) the selected vendor will use, or does MHFA require the selected vendor to bring a contact center technology solution?

Answer: We will not be using our own call center and are not staffed to do so. We expect the vendor to provide these services or subcontract to provide these services.

Question: In addition to bringing the web-based application for intake and processing systems, does MHFA require the selected vendor to access any MHFA applications/tools to perform the required functions? If so, please provide a list of these applications/tools.

Answer: The answer is not known at this time.

Question: Bottom of pg. 4 and top of pg. 5 explains the role of housing counseling providers for the program. Pg. 7, C.2 states “ability to assign specific applications to specific processors, including participating counseling agencies, to ensure efficient and responsive work queues for homeowner processing.”

1. What is the level of effort expected to be assigned to housing counseling agencies?
2. Who will review/approve the work on the applications processed by the counseling agencies?

Answer:

1. We anticipate a broad need for two levels of counseling services: core counseling services and comprehensive counseling services. Core counseling services would be provided in the Property Charge Default/Other Assistance and Reinstatement only tracks. Comprehensive counseling would be provided in the Loan Modification track as a more thorough review of loss mitigation is required.

2. The Centralized Processing Center is responsible for final review and the underwriting approval in cases where a counseling agency is assigned to support processing.

Question: Does MHFA expect the vendor to provide any support related to the communication to or training of housing counselor organizations or other homeowner support / advocacy groups?

Answer: Yes, Minnesota Housing expects the End-to-End contractor to establish effective communication, triage, application processing and application underwriting approval channels

with the housing counseling organizations. Training for each contracted service (End-to-End and Housing Counseling) will be negotiated at the time of contract development. Any identified need for housing counseling training will be managed directly from the Housing Counseling/Legal Services for Impacted Households contract. Other broad-based forms of communication to homeowner support or advocacy groups will be managed from the Marketing and Outreach contract.

Question: In the References section of the RFP, it reads, "References should demonstrate the full range of the servicers". Is the correct word "servicers" or is it supposed to be "services"?

Answer: The correct word is services.

Question: Are there any disbursement milestones or targets MHFA is trying to meet?

Answer: Contractor responses can indicate disbursement processing times with the RFP proposal, and should be timely. Disbursement targets will be managed relative to completed application approved for processing.

Question: How does the State currently address queries that arise from the payment disbursement process/non-payments, etc.? Is the vendor expected to respond to these queries?

Answer: Contractor response should describe how payment disbursement queries, including non-payments, will be addressed directly by the contractor. A response should include both the need for status updates to flag these issues, as well as a proposed resolution process. See answer directly below for intended disbursement process, though a contractor can certainly propose a new banking solution. Any such new proposed solution should account for process development in the implementation timeline.

Question: Will the disbursement of funds be done from state systems, or is MHFA expecting a new banking solution with submitted proposals?

Answer: We anticipate that funds disbursement will occur outside of specifically defined state processing systems, but subject to state approval in a batch processing format for approval from the state for payment disbursement.

Question: Please articulate MHFA's in-state, in-USA contact center staffing requirements for the vendor to comply with. Please articulate remote work vs. onsite contact center expectations and requirements

Answer: The RFP does not have in-state requirements for the contractor to comply with. Remote vs. onsite work for contract center expectations should be articulated in the contractor's response, and how what is proposed will provide exemplary customer service to

Minnesota homeowners and the state of Minnesota in its administration of the HomeHelpMN COVID-19 HAF program.

Question: Please clarify what, if any, requirements MHFA has regarding the use of in-state or out-state subcontractors to fill roles of call center agents

Answer: The RFP does not indicate a requirement for the use of in-state or out-state subcontractors to fill call center agent roles. Contractor proposals should specify this.

Question: What is the expected turnaround time to process an application?

Answer: Contractors should provide expected timeframes for them based on the services they outline in the RFP proposal.

Question: Please share any historical data and forecasted Volumes / Average handle time for Call Center services across Voice, Chat, and email.

Answer: We don't have forecasted expectations for call center services, however, have recent program experience using call center services. For the RentHelpMN program (COVID 19 Emergency Rental Assistance), which is not directly comparable, call volume has ranged from close to 4,000 calls per week at the time the program launched to a peak of 6,400 calls per week.

Question: Please provide the anticipated volume split of calls by language? Which languages are supported by Language Line (English, Spanish, Hmong, and Somali)?

Answer: While an estimate, we roughly anticipate that call volume may break out as follows:

- About 97% of the calls will be in English
- Just over 1% of the calls will need Spanish services
- Just under 0.5% will need Hmong services
- 0.1% to 0.2% will need Somali services
- A little over 1% would need services in other languages

Call volume is subject to change when the program opens, of course.

Question: Thank you for sharing MHFA's expected business hours, evenings and Saturdays would be required. Please further articulate what specific hours within each will be expected of the vendor.

Answer: The vendor response should provide specific evening and Saturday hours that services will be provided as part of the proposal response.

Question: Please explain the difference in support that is expected from the housing counseling agencies and the call center agents in supporting homeowners in their application process.

Answer: At this time, this is how we expect to program delivery to work, though specific responsibilities may be subject to change. The Centralized Processing Center is responsible for managing the pre-screening, intake and application processing for the property charge default/other homeowner track and mortgage reinstatement only track. The Centralized Processing Center will have the option to escalate calls to a housing counselor for clients in either of these tracks, according to triage protocols to be developed by Minnesota Housing, and which a contractor responding to an RFP can provide recommendations for. It is anticipated that this triage to housing counselors will be relatively modest with the Centralized Processing Center responsible for the majority of cases. For clients in the loan modification track, the Centralized Processing Center is responsible for pre-screening and intake. At this point, clients will be triaged to work either with a housing counselor or the Centralized Processing Center in the application stage where the responsibilities of both parties could involve application processing, documentation collection and in the case of housing counseling triage, additional counseling. We anticipate significantly more volume of cases being directed to housing counseling agencies at this stage as loss mitigation options are reviewed.

Question: With 70,000 being the anticipated amount of households, is that amount the minimum, maximum, or the average? If it's the average, what is the range?

Answer: The HomeHelpMN COVID-19 Homeowner Assistance Fund plan, which can be found starting on page 160 of the [August 26, 2021 board packet](#), outlines the estimated need. The 70,000 household overall need estimate was a mid-point estimate with a potential range of +/- 15,000. If the economy continues to improve, the need will likely be lower when the program launches. In addition, we estimate that about 85% of all the households in need have an income below the HomeHelpMN income limit.

Question: We understand that there is a separate RFP for marketing services to promote the HomeHelpMN COVID-19 Homeownership Assistance Fund. Can you share the timeline for marketing efforts in relation to when the fund will go live?

Answer: We anticipate that the marketing contract with the selected vendor will be in place for a minimum of 60 days prior to the launch of the program.

Question: Based on the RFP being released prior to a holiday weekend and the complexity of the project, we'd like to respectfully ask for a two-week extension.

Answer: The RFP was posted with a 21-day posting period, consistent with the state of Minnesota requirements. The RFP deadline is unchanged. Responses received after End Date will not be considered, even if errors or delays were caused by issues outside of responders' control.

Question RE: 11.2 Ownership. The State owns all rights, title, and interest in all of the intellectual property rights, including copyrights, patents, trade secrets, trademarks, and service marks in the Works and Documents created and paid for under this Contract. The Documents shall be the exclusive property of the State and all such Documents must be immediately returned to the State by the Contractor upon completion or cancellation of this Contract. To the extent possible, those Works eligible for copyright protection under the United States Copyright Act will be deemed to be "works made for hire." The Contractor assigns all right, title, and interest it may have in the Works and the Documents to the State. The Contractor must, at the request of the State, execute all papers and perform all other acts necessary to transfer or record the State's ownership interest in the Works and Documents.

Question 1: In the beginning of the above section 11.2, it states that "the state owns all rights, title, and interest in all of the intellectual property rights." Should we assume that the state wishes to retain ownership of the software?

Answer: Minnesota Housing does not need to own the software but will need to own the data. This includes a need to have access to our data in a useable format after we no longer have access to the software application which could be done by exporting the data into a database after the program ends or retaining access to the vendor software for the required retention period. Ideally the vendor should propose costs for each method so we can optimize cost reasonableness with data retention needs. Per Minnesota Law we are required to retain the data for six years.

Question 2. Further to Question #1, If the prime contractor utilizes subscription software to deliver the "service" to the state, does the state want to contract directly with the software providers or purchase as a "service" through the prime contractor.

Answer: Minnesota Housing does not need to contract directly with the software provider, but the contractor must demonstrate that the appropriate contractual due diligence is in place for Minnesota Housing to retain ownership rights of the data and to ensure access to complete data in a usable format for the required retention period of six years.

Question: What do you anticipate as the average daily call volume in the 1st, 2nd, 3rd then average monthly call volume going forward?

Answer: We estimate that there are up to 70,000 homeowners statewide that may need financial assistance for mortgage and other homeownership related delinquencies, but demand may be lower than the initial estimate at the time the program is launched and with the program income limits. The RFP respondent should describe how they plan to staff up and ensure efficient processing and satisfactory customer service and be responsive to a high, but unknown, volume of calls.