



**CITY OF LOCKPORT**  
**DEPARTMENT OF COMMUNITY DEVELOPMENT**  
Heather Peck, Director of Planning & Development  
Tammy Kam, Program Administrator  
1 Locks Plaza  
Lockport, NY 14094  
716-439-6686

**REQUEST FOR PROPOSALS (RFP)**  
**2024 FIRST TIME HOMEBUYER ASSISTANCE PROGRAM**

**RFP Issue Date: Monday, July 8th, 2024.**

**Questions & Inquiries Due Date: Friday, July 19th, 2024.**

Please contact Tammy Kam, Program Administrator at 716-439-6686 or by email at:  
[tkam@lockportny.gov](mailto:tkam@lockportny.gov).

**Notice of Intent to Respond Due Date: Wednesday, July 31st, 2024 by 4:00 pm.**

Any organization interested in responding to this RFP is required to submit the attached application along with required documentation for consideration.

**Response Submission Date: Mailed, delivered or emailed no later than Wednesday, July 31st, 2024, 4:00pm.**

Mailed proposals should be sent U.S.P.S mail or hand delivered, be clearly labeled, and submitted to:

**City of Lockport**  
**Department of Community Development**  
**Lockport City Hall, 2<sup>nd</sup> Floor**  
**Attention: Heather Peck, Director**  
**One Locks Plaza**  
**Lockport, NY 14094**

**Anticipated Contract Start-Up Date: Monday, August 12th, 2024.**

## **OVERVIEW:**

The City of Lockport Community Development Department is seeking submittals from qualified Community Based Organizations (CBO) to assist in the administration of the city's First Time Homebuyer Assistance Program. The city received \$450,000 in NYS HOME funds to provide first time homebuyer assistance to 20 low-income homeowners. Assistance will be provided in the form of grants to income-eligible individuals and families to assist in the purchase of their first home, with down payment and closing cost assistance. The program will assist individuals and/or families purchase their first home, and will further seek to ensure that all homes purchased are safe, stable and affordable.

This HOME Program will be offered city-wide, to income eligible homeowners. Only potential owner-occupied and single-family properties will be considered for these HOME Program funds. The Community Development Department is seeking proposals to contract with a HUD approved counseling agency to assist the city's Program Administrator with pre-purchase homebuyer counseling, as well as homebuyer intake, eligibility and income verification.

Any organization interested in applying to provide services under this contract must meet the requirements specified in this Request for Proposals (RFP). Respondents must have qualified staff on hand for this contract and be ready to begin work on the anticipated contract start-up date of **August 12th, 2024**.

## **INTRODUCTION:**

The City of Lockport Community Development Department works to improve the overall availability of housing and quality of residential neighborhoods within the City of Lockport. This includes partnering with local and regional agencies to offer assistance, opportunities and other programs to make homeownership accessible and resources for skill growth and development to make more employment and economic growth opportunities available for residents.

To be considered for a contract, the applicant must:

- document they have been in existence as an experienced housing organization for at least one year prior (documentation of HUD certified counselors is required);
- document they are familiar with the administration of a First Time Homebuyer Program including any experience with HOME program forms and procedures (setup/revisions and completion, disbursements, particularly the PARS (personnel activity report), monitoring, and contract analysis);
- document the experience and the capacity of the program staff, board members and the organization to implement the proposed scope of services in a timely manner;
- document by its immediate past and current activities that it can implement the eligible activities and tasks including assistance with loan closing;
- document that they have developed partnerships with other private and public entities, including area lenders and the real estate community;

A fixed fee schedule will be negotiated and the selected contractor will be compensated for the satisfactory performance and completion of the tasks associated with the contract. Payments will be made in accordance with a schedule of fixed fees payable monthly upon completion and submission of a payment request with the required back-up documentation.

The term of the contract will be for an initial period of 21 months (tentative contracts dates are **August 12th, 2024 – June 30th, 2026**, or the completion of the program, whichever comes first). The City of Lockport shall have the sole exclusive right to offer the option to extend the period of each contract, if necessary.

#### **GENERAL INFORMATION:**

**NOTICE TO APPLICANT:** Before submitting a proposal, the applicant shall become fully informed as to the extent and character of the work required and is expected to completely familiarize themselves with the requirements of the solicitation and specifications, as well as the regulations found at: <https://hcr.ny.gov/nys-home-program> governing this state program. No consideration will be granted for any alleged misunderstanding of the material to be furnished or work to be done, it being understood that the submission of a proposal is an agreement with all the items and conditions referred to herein.

**ORAL PRESENTATIONS:** The City of Lockport reserves the right to conduct individual interviews with finalists and to request best and final offers from any or all finalists. Each applicant may be required to provide oral presentations to discuss their proposed management techniques, answer questions from city staff, and/or clarify their technical submittal.

**NEW YORK STATE LOBBYING ACT:** All Bidders are required to execute an Affirmation of Understanding and Agreement that the Bidder will comply with the procedures and restrictions under the New York State Lobbying Act (Act), including but not limited to permitted contacts during the bidding and award process. Bidders must also execute a disclosure regarding any prior findings that the Bidder violated the Act.

**WITHDRAWAL OF THE PROPOSAL:** The proposal may be withdrawn upon written request from the applicant prior to the proposal closing date.

#### **CONTRACTOR SELECTION:**

Contractor selection will be conducted by the city of Lockport Community Development Department and will be awarded to the lowest qualified bidder and be subject to:

- Minority and Woman-Owned Business Enterprise (MWBE) participation goals as defined by the State of New York;
- Equal Employment Opportunity Requirements, Diversity Practices;
- Service-Disabled Veteran-Owned Business participation goals as defined by the State of New York, and NYS Comptroller Requirements for Responsible Vendors.

**SUBCONTRACTING:** Any person undertaking a part of the work under the terms of the Contract, by virtue of any agreement with the contractor, must receive approval of the City of Lockport prior to any such undertaking. In the event the contractor desires to subcontract some

part of the work specified herein, the contractor shall furnish with their proposal the names, qualifications, and experience of their proposed subcontractors. Subcontractors shall conform, in all respects to the provisions specified for the contractor. The contractor shall, however, remain fully liable and responsible for the work done by their subcontractors. The City of Lockport may terminate the Contract if the subcontracting is done without prior approval.

**FORMATION OF AGREEMENT/CONTRACT WITH SUCCESSFUL CONTRACTOR:**

The Contract to be negotiated as a result of this RFP shall be by and between the selected contractor and the City of Lockport and shall contain but shall not be limited to provisions included in this RFP. By submitting a proposal in response to the RFP, the applicant accepts the terms and conditions set forth herein, as well as any additional terms and conditions required for adherence to federal regulations, sound fiscal management principles and the policies of the City of Lockport.

**SCOPE & REQUIREMENTS:** The City of Lockport seeks Proposals from experienced housing organizations to participate, as a Community Based Organization (CBO), in the First Time Homebuyer Assistance Program for the City of Lockport. The CBO(s) selected under this RFP will be notified and will meet with City of Lockport Community Development Department staff to finalize their individual work plans, benchmarks, and fee for services schedule.

**Proposed Scope of Work will minimally include:**

**• Marketing and Outreach**

- Assist City of Lockport Community Development Program Administrator (CDPA) with outreach to be conducted at neighborhood events, home buyer classes, social media, on CBO websites, etc.
- Assist CDPA with outreach to area lenders, real estate agencies, and groups providing financial education.
- The CBO will conduct educational sessions and webinars for prospective first-time homebuyers.

**• Loan Application**

- Working in partnership with the CDPA, the CBO must fully explain the Program guidelines and processes as part of the initial interview and screen process.
- The CBO will receive and process all applications and review them for accuracy, completeness, and appropriate supporting documents necessary to determine income eligibility.
- The CBO will assist applicants that submit incomplete applications by informing them of the information needed to complete the application package.
- The CBO must verify the applicant has qualified for a mortgage loan with a mortgage financing institution.
- The CBO must verify the applicant attends a housing counseling session customized to the consumer.
- The CBO will work with the CDPA to provide follow-up for any non-responsive applicant to finalize eligibility for the program.

- **Education**

- The CBO will ensure that all applicants complete the minimum number of hours required by HUD for homebuyer education, including both workshops and individual counseling. A CBO with a HUD certified counselor may provide both the individual counseling and workshops in-house. CBOs with no HUD certified counselor must refer the educational component to an agency with a HUD certified counselor.

- **Loan Closing**

- The CBO will meet with the applicant to review the terms and conditions of the program prior to the scheduled closing of the loan by Community Development staff. This includes re-payment terms and residency requirements.

- **Client Documentation & Records**

- Working in partnership with the CDPA, the CBO will create and maintain a file for each applicant/household, including those that are denied assistance. All records and files containing private/protected information of any individual or household who applies for assistance must be kept secure and confidential. Access to confidential information should be available to those employees who have a need to know. Hard copies of information/documents should be kept in a locked cabinet and/or room and electronic copies should be password protected.

**INSURANCE REQUIREMENTS:** The CBO must, prior to the contract execution, and for each extension of the contract, furnish to city of Lockport any required certificates of insurance as evidence of coverage.

**EVALUATION & SELECTION:** The city of Lockport reserves the right to accept any application and negotiate an agreement with any respondent. The successful respondents will be required to comply with all applicable equal opportunity laws and regulations. The city of Lockport reserves the right to reject any or all submissions, or to waive any defect or irregularity. At its sole discretion, the city of Lockport reserves the right to contact bidders and ask them for required information omitted from the bid package. The City of Lockport may contact bidders by telephone or by email during its review of a bid package to clarify submitted information. The city of Lockport further reserves the right to award contracts to the respondents that, in the judgment of the selection staff and the City of Lockport Community Development Department, best serves the need of the residents of the City of Lockport.

**EVALUATION AND SELECTION:** Staff will conduct a completeness review evaluation on all responses received by the closing deadline. Finalists may be selected for interviews. Staff shall first review each Proposal for compliance with the mandatory requirements of this RFP. Failure to comply with any requirements of this procurement may disqualify a CBO's Proposal. Qualification Proposals will not be opened publicly.

**FINAL BENCHMARKING AND SELECTION:** Each proposal received shall be subject to the same review and evaluation process. Proposals will be reviewed and will be evaluated by the Community Development Staff.

**CONTENT OF SUBMISSIONS GENERAL INSTRUCTIONS:** To receive consideration under this RFP, submissions must be made in accordance with the following general instructions. The proposal must minimally include the following information:

- Date of Submission:
- Legal Name of Organization (CBO):
- Address:
- Telephone Number:
- Website
- Address:
- Name of Board Chair / President:
- Name of Executive Director:
- Email Address:
- Date Organization was Organized & Type of Organization:
- Tax Status & State Char Number:
- Federal Identification Number:
- Corporate Boundaries:
  
- Is the organization a Housing and Urban Development (HUD) certified housing counseling agency? Yes \_\_\_ No \_\_\_\_
  
- Does the agency have HUD certified counselors on staff? Yes \_\_\_ No \_\_\_\_  
How many certified counselors? \_\_\_\_\_

**Organization Experience & Capacity**

- The CBO must document by its immediate past and current activities and demonstrate that they can implement the tasks and administer the programs associated with the proposed scope of work in a timely manner.
- The CBO must document their experience in performing similar work.
- The CBO must document their experience dealing with area lenders and realtors.
  - a. Provide a history/overview of your organization including length of time in existence.
  - b. Describe your organization’s experience in marketing and delivery of any homebuyer assistance programs, particularly those targeted to low-moderate income homebuyers, over the past two years. Describe how management evaluates the administration of programs to ensure contract compliance and timeliness.
  - c. Describe your current staffing. Include the experience of current staff working with Federal funds and required regulations such as determining income/program eligibility, and counseling/education.
  - d. Describe any of your organization’s community partnerships, linkages or collaboration developed with any other private or public entities, including area lenders and the real estate community.