



**Seattle Office of Housing  
Request for Proposals  
Homeowner Stabilization Program**

***Proposals are due by 5PM on November 15, 2021***

**OH Background**

The Office of Housing (OH) works to equitably increase opportunities for people of all incomes to live in safe, healthy, affordable homes throughout Seattle. Through investments of public funds, including the Seattle Housing Levy, OH supports the development, preservation, operation, and maintenance of affordable rental housing and homeownership opportunities. OH engages with community and organizational partners to implement policies, programs, and place-based planning initiatives that help prevent the displacement of low-income renters and homeowners.

**Summary**

OH is seeking proposals to stabilize existing homeowners, especially in communities of color and community at high risk of displacement. ***To ensure that solutions are driven by, and responsive to, the community, OH is asking respondents to propose a program design and implementation plan that they believe will best address community priorities.*** Up to \$875,000 will be available via Seattle's Equitable Communities Initiative Task Force recommended investments.

**Homeowner Stabilization RFP Goals**

Racist and discriminatory policies and investment patterns in the housing market have produced an ongoing pattern of inequity and disproportionate burdens experienced by Black, Indigenous, and People of Color (BIPOC). These communities face higher barriers to housing access and have experienced disproportionate rates of housing cost burden, evictions and foreclosure as compared to White households. Over the past four decades rates of Black homeownership, in particular, have declined precipitously in the nation as a whole and in Seattle especially. These losses have been and remain devastating to individual families' well-being with impacts that include displacement from historically and culturally desirable neighborhoods, damage to the community fabric, and lost opportunities to build wealth across generations.

Investments made through this RFP will address historic and ongoing inequities in housing with targeted strategies that help existing homeowners retain ownership of their homes, especially in communities of color and at high risk of displacement.

**Proposal Components**

OH encourages creative thinking and collaborative partnerships to meet homeowner needs. Proposals can include:

- Provision of new services not currently available, including through loans, grants and direct technical assistance
- Enhancements to existing programs to increase effectiveness or reach new populations
- Strategies to increase participation in established offerings such as the City of Seattle's home repair, weatherization and foreclosure prevention programs and King County's property tax exemption for senior and disabled households.

Only households with incomes at or below 80% of the area median income are eligible for loans, grants or direct services funded with City of Seattle dollars. If RFP funds are used to create a rental unit - for example an Accessory Dwelling Unit - the rental unit must serve a household at or below 80% AMI. We encourage creative proposals that leverage other non-City resources to reach a broader set of homeowners, including those above 80% AMI.

No matter the strategy or mix of strategies proposed, OH will expect that the respondents' expertise and deep knowledge of community needs will inform the design and subsequent implementation of the proposed program elements.

### **Funds Available**

Up to \$875,000 may be available through this RFP. The majority of funds should directly benefit homeowners through loans, grants and/or direct services. Available funding may be awarded to a single comprehensive proposal or allocated among multiple successful proposals that each achieve targeted but complementary outcomes.

### **Respondents**

Respondents may include community-based organizations, community development financial institutions, or partnerships between several different types of organizations. For each RFP response, at least one organization in the applicant team must be a non-profit community-based entity.

### **Proposals**

Respondents may propose to deliver a single comprehensive program with complementary elements involving collaboration between multiple organizations. Alternatively, respondents may choose to propose delivery of a specific element of a potential program. For example, a proposal may be for only outreach and community engagement. OH may facilitate collaborative opportunities among respondents that propose complementary programmatic elements.

Proposals should address the questions below. If the proposal is only for a specific part of a potential program – for example community outreach– please answer the questions that pertain to that aspect of the program.

Any strategy or proposal will need to be consistent with the Fair Housing Act and other laws and regulations that protect people from discrimination (including but not limited to discrimination based upon race, color, religion, sex, disability, familial status, or national origin) when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

#### **A. *Program Approach***

Describe your proposed program, including:

- a. Services to be provided
- b. Type and level of financial assistance to be provided
- c. How the proposed services will help stabilize homeowners and mitigate displacement
- d. How homeowners in communities of color and at high risk of displacement will know about and access the proposed services
- e. What community/communities the program will focus on serving
- f. Number of homeowners to be served

- g. What community engagement, data, research or information was used to inform the proposed program

**B. Program Implementation**

Describe the overall approach for program implementation, including:

- a. Timeframe for launching the program
- b. Collaboration with other organizations and how responsibilities will be assigned
- c. Other resources that are being leveraged
- d. Program goals and how program will be evaluated to determine if those goals have been met.
- e. Organization(s)' experience in implementing the type of program described above.
- f. Organization(s)' experience in reaching the community/communities the program will focus on serving
- g. Bios of key staff responsible for implementing program

**C. Budget**

Provide a budget that specifies the level of funding dedicated to:

- a) Contracted or in-house staff services provided to homeowners,
- b) Direct financial assistance to homeowners and the form of assistance
- c) Administrative or other overhead costs,
- d) Any other proposed uses of City resources specific to the proposed program element(s).
- e) Additional, non-city funding sources, uses and amounts

**D. Cover Sheet**

Provide a cover sheet with the following information:

- a) Name of all applying organization
- b) Organizational type for all applying organizations, including tax-exempt status
- c) Date of incorporation for all applying organizations
- d) Board members of all applying organizations
- e) Primary contact person and contact information

**Information Session**

OH will host two virtual information sessions regarding the RFP:

*Information Session 1*

October 12 from 3:00-4:00PM

[Click here to join the meeting](#) or call [206-686-8357](tel:206-686-8357) (Phone Conference ID: 244 914 623#)

*Information Session 2*

October 14 from 9:00-10:00AM

[Click here to join the meeting](#) or call [206-686-8357](tel:206-686-8357) (Phone Conference ID: 711 293 480#)

If you cannot attend the information sessions or would like additional technical assistance please contact Jennifer LaBrecque at [jennifer.labrecque@seattle.gov](mailto:jennifer.labrecque@seattle.gov) to schedule a meeting.

## **Selection Criteria & Process**

Proposals will be evaluated on the following criteria:

*Meets demonstrated needs:* Community input, data or research indicate that the program is meeting a demonstrated need.

*Affirmatively marketed:* Taken together, the program approach and respondent's experience will result in targeted outreach to ensure homeowners in communities of color and at high risk of displacement are being served.

*Effective Implementation:* The program approach is feasible and will result in meeting stated program goals.

*Leverages other resources:* The proposed program approach leverages existing resources in the community.

*Organizational capacity and experience:* Respondents have the demonstrated capacity and experience to deliver the proposed program.

## **Due Date**

**Proposals are due by 5PM on November 15, 2021.** Proposals should be submitted electronically to [jennifer.labrecque@seattle.gov](mailto:jennifer.labrecque@seattle.gov).

## **Review and Selection Process**

OH may follow up with some or all of the respondents to conduct interviews or seek additional information. OH retains the right to negotiate with respondent(s) on the final program design and implementation plan. In the event that OH elects to accept more than one proposal, the funding allotted to this solicitation will be apportioned among the proposals in amounts determined as part of these negotiations. The Office of Housing Director will make final funding decisions.

## **Disclaimers and Disclosure**

This RFP is not a commitment or contract of any kind. OH reserves the right to pursue any and all ideas generated by this request. Costs for developing submissions are entirely the responsibility of the applicant and shall not be reimbursed. OH reserves the right to alter timelines, amend or retract the RFP, waive as informality any irregularities in submittals, and/or reject any and all submissions. OH reserves the right to waive any requirements of this RFP when it determines that waiving a requirement is in the best interest of OH.

All proposals and related materials become the property of the City upon delivery to OH. State law, RCW Ch. 42.17, provides that public records are subject to public inspection and copying unless specifically exempted. RCW Ch. 42.17 enumerates limited exemptions a public agency's obligation to disclose public records. If the applicant believes that portions of its proposal are exempt from disclosure to third parties, the applicant must clearly label the specific portions sought to be kept confidential and specify an exemption that the applicant is relying on. However, acceptance of a proposal containing such designations by OH is not an agreement that such material is legally confidential, and OH cannot guarantee that such information will not be disclosed.

The applicant recognizes and agrees that the City will not be responsible or liable in any way for any losses that the respondent may suffer from the disclosure of information or materials to third parties, nor for any use of information or materials by third parties. RCW 35.81.095 provides in part: "A municipality shall not be required to select or enter into a contract with any proposer or to compensate the proposer for the cost of preparing a proposal or negotiating with the municipality."