



## **Request for Qualifications**

### **Homebuyer Program Administration Services**

The City of Livermore (the "City") is seeking a qualified consultant (the "Consultant") to provide services to support the administration of the City's Affordable First-Time Homebuyer Programs (a.k.a. the Below Market Rate ("BMR") Homebuyer Program and the Mortgage Assistance Program ("MAP"), collectively, the "Programs").

The City of Livermore generates affordable homeownership opportunities (BMR for-sale units) through its Inclusionary Housing Program. The City also provides a Mortgage Assistance Program which provides down payment and closing cost assistance loans, using local and State CalHome funding, for first-time homebuyers, who have incomes between 80% and 120% of Area Median Income (AMI).

The City's Inclusionary Housing Ordinance was first adopted in 2000. The ordinance requires developers of new for-sale residential projects to provide between 10% and 20% of units (depending on location within the City) to be made available for purchase to low, median and moderate-income households, at or below 80%, 100% and 120% of Area Median Income, respectively. The BMR units are subject to silent mortgages, second mortgages and resale restrictions with the purchasers to secure the City's affordable housing interest in the units. The City currently has 196 BMR ownership units and mortgage assistance loans in its portfolio. More information on these Homeownership Programs can be found on the City's website: <https://www.livermoreca.gov/departments/community-development/housing-human-services/affordable-homeownership-programs>

In accordance with all applicable Federal, State, and local laws, the contract for Affordable Homeownership Program services will include, but is not limited to the following:

#### **General Administration Services**

- Consultant will be the primary contact for questions from the public about the BMR and MAP programs, and will handle inquiries and correspondence from applicants, real estate agents, lenders, escrow and loan servicing agents, and current BMR homeowners and/or MAP borrowers.
- Consultant will utilize the City's procedures, ordinance(s), resolution(s), and guidelines in the implementation of the BMR and MAP Programs.
- Consultant will develop a report form in conjunction with the City representative and submit quarterly activity reports.
- Consultant will provide suggestions to the City for potential modifications to the City's application process, procedures, and/or guidelines to ensure effective operation of the Program.

- (If applicable) Consultant will maintain marketing content for the Program, including information on Consultant's website, and other material as needed.
- Consultant will maintain a list of local lenders interested in providing loans to qualified Program applicants.
- When requested by the City, Consultant will advise and assist City staff on matters related to the Program.
- As necessary, and/or requested by the City, Consultant will provide access to translation in other languages.
- Consultant will conduct quarterly in-person workshops to educate the public on the City's affordable homeownership programs.
- Consultant will utilize the City's HomeKeeper database to manage the BMR and DPA portfolios, and will keep all data in HomeKeeper accurate and current.

## **BMR Program Services**

- **New BMR Units**
  - **Advertising:** Assist with the development of program marketing information and project-specific collaterals for prospective BMR buyers on the new developments where the new BMR units will be located. Consultant will assist City with marketing new BMR opportunities via website, flyer or posters, e-blasts, social media, etc. using imagery, language and design consistent with City standards.
  - **Waitlist Creation and Management:** Consultant will use the City's Homekeeper software and associated forms and applications to prepare an online pre-application to conduct an annual solicitation for applications to the Program to solicit buyers for available units and to establish and maintain a waiting list in accordance with the City's Program guidelines. Establishing a waitlist includes, but is not limited to, distributing and receiving applications through electronic methods, sorting all applicants into the appropriate City priority point system, conducting an annual "lottery-style" selection process for new applicants, and communicating results with the applicants. Maintenance of the waiting list includes reviewing required annual applications for eligibility to remain on the waiting list.
  - **Selection Process Administration:** Conduct workshop detailing instructions on the application process; use the City's Homekeeper system to collect full applications and required documents to determine eligibility based on unit availability, sales prices, and unit size; and obtain conditional approval or disqualification letter from the City as applicable.
  - **Manage Transaction Through Closing:** Consultant will manage the entire sale process through close of escrow, including but not limited to the following tasks:
    - Prepare the sales schedule in coordination with the projects' developers for City approval.
    - Adhere to appropriate deadlines to ensure the timely delivery of qualified applicants to the developer.
    - Coordinate with or arrange for homebuyer education consistent with U.S. Department of Housing and Urban Development (HUD) standards.
    - Be available to answer any questions regarding the BMR Program and facilitate escrow closing.

- Create the “City Loan Documents” (Deed of Trust, Promissory Note, Resale Restriction Agreement, Requests for Notice of Default and any other applicable documents). Review documents with the buyers and coordinate signing of documents.
  - Provide Escrow Instructions and facilitate recordation of the City’s documents with the title company prior to close of escrow. Once complete, ensure City receives copies of all closing documents.
- **Existing BMR units**
  - **Refinances:** Consultant will provide information on City subordination requirements for lenders and owners and answer phone and email inquiries. Consultant will review and process requests for refinancing in accordance with Program guidelines.
  - **Resale of Existing BMR Homes:** Consultant will administer the resale process for units sold back through the Program and will follow the City’s established “Steps to Reselling your BMR Home” procedures including: marketing the unit through the City’s program waitlist (as applicable); coordinating with the seller and listing agent to ensure necessary inspections are completed; holding at least one “open house” for prospective buyers; screening and identifying eligible buyers; acting as City’s liaison on buyers eligibility and loan approval through close of escrow; and processing City Loan Documents to ensure close of escrow meets program deadlines (90 days in most cases).

## **Mortgage Assistance Program Services**

Consultant will administer, process, and screen applications for the City’s Mortgage Assistance Program (“MAP”). Similar to the aforementioned BMR Program Services, Consultant will market the program, collect and screen applications and process the transaction through the close of escrow.

## **Conflict of Interest**

Through Consultant’s response to this RFQ, Consultant warrants that it presently has no interest, and will not acquire any interest, direct or indirect, financial or otherwise, that would conflict in any way with the performance of the described in this Request for Qualifications, and that it will not employ any person having such an interest. Consultant agrees to advise the City immediately if any conflict arises. Consultant further understands that it and its staff members must abide by all applicable statutes, rules, and regulations regarding conflicts of interest, including the Political Reform Act, Government Code Section 1090, and implementing regulations, including Title 2, Division 6, Section 18700 of the California Code of Regulations, and following.

## **Submittal Content**

Two copies of Consultant’s response to this Request for Qualifications should be submitted to the Housing and Human Services Division of the Community Development Department, and

must be received by 5:00PM on Friday, April 19, 2024. The following should be included in the proposal:

A. Entity

1. Identification of the Consultant, with names, positions, addresses, telephone numbers and e-mail addresses of key team members.
2. Intended role of each partner / staff member in the organization who will be involved in the implementation of the contract and identification of the person in the organizational structure. Please note area of responsibility and anticipated tasks.

B. Experience

1. Description of previous related housing programs administered, including number of years of experience and how this relates to the City's scope of services in the RFQ.
2. Role of agency / firm and staff in such programs.
3. At least 2 client or agency references for Consultant's experience with relevant programs.

C. Implementation Plan

1. Provide a brief summary of the Consultant's Implementation Plan for provision of the services required.

D. Schedule of Fees – Summarize the compensation requested and provide a schedule of fees (fixed and transactional).

E. Other Materials

1. Cover letter, with contact information for submittal, signed by authorized agency representative.

**Evaluation Criteria**

1. Emphasis will be placed on the directly relevant qualifications and capacity of the Consultant to administer the City's Affordable Homeownership Program. Submittals will be evaluated based upon the following criteria and considerations:

- Ability to meet RFQ goals and objectives.
- Type and tenure of experience of the agency / firm and its staff.

2. Program Service Delivery:

- Proposed location, staffing and type of services.
- Ability to implement technology in program administration.
- Ability to use and maintain HomeKeeper to manage the City's BMR and DPA portfolios.
- Multi-lingual staffing and language accessibility.
- Agency & staff training and certifications related to the services

3. Costs:

- Detail of proposal and clarity of costs / fees: (i.e., overhead vs. program, fixed and transactional, etc.)
- Fee level and cost efficiency compared with industry standards.
- What are the typical annual program costs anticipated?
- Financial sustainability of program costs.

### **Submittal Deadline for Proposals**

Proposals must be delivered to the City of Livermore no later than 5:00 PM on **Friday, April 19, 2024.**

### **Contact Information**

Proposal responses or questions regarding this RFQ may be addressed to:

Fran Reisner, Housing and Human Services Manager  
City of Livermore  
1052 S. Livermore Avenue  
Livermore, CA 94550  
(925)960-4583  
fdreisner@livermoreca.gov

### **Reference Documents:**

**City of Livermore Professional Services Agreement**

**City of Livermore Insurance Requirements for Consultants**