

Overview

The Neighborhood Reinvestment Corporation (dba NeighborWorks® America) seeks proposals from a consultant or group to design, implement and operate a national performance assessment program of reverse mortgage counselors in FY2010.

1. Background

NeighborWorks America is a congressionally chartered public nonprofit corporation that provides opportunities for families to live in affordable homes improve their lives and strengthen their communities. NeighborWorks America provides financial support, technical assistance, and training to over 230 organizations working in affordable housing and community revitalization throughout the United States. Each of the local NeighborWorks organizations is governed by a voluntary board of directors comprised of community residents, business leaders, and representatives of the local government.

NeighborWorks America is dedicated to providing the highest quality training to the affordable housing and community development field through its Training Division. The Training Division develops and implements over 150 different events each year that serve its network organizations, the community development field as a whole, and the staff of NeighborWorks America, awarding more than 20,000 completion certificates each year.

The NeighborWorks America Center for Homeownership Education and Counseling (NCHEC) is working with the U.S. Department of Housing and Urban Development (HUD) to provide training and technical assistance to the housing counselors that work with senior homeowners considering the FHA-insured reverse mortgage product known as a Home Equity Conversion Mortgage (HECM).

The HECM product enables seniors to borrow against the equity in their homes, use the funds for any purpose and repay the loan only when they no longer occupy the home as their principal residence. To ensure that potential borrowers understand all the costs, responsibilities and benefits of the loan program, HUD requires that seniors attend an information session with a qualified HECM counselor prior to obtaining a loan.

A qualified HECM counselor must be listed on the [HUD HECM Counselor Roster](#) and is required to cover specified topics in the course of every counseling session (See Attachment A: HECM Counseling Process HECM Counseling sessions last an average of 60 minutes but this can vary. Counseling may be provided in person or via the telephone.

To ensure that counselors are in compliance with HUD HECM counseling requirements, NeighborWorks America is seeking proposals for a performance assessment program designed to provide a neutral assessment of counselor performance as determined by adherence to HUD specifications on required topics. Such a program would involve individuals (“clients”) posing as potential HECM borrowers and participating in all the steps for a HECM counseling session either on the phone or in person.

- Initial call/Intake
- Counseling Session
- Follow Up
- Close out/Outcome letter

Clients will use a background story provided by NeighborWorks America and then complete a questionnaire addressing counselors' adherence to required elements of HECM counseling.

Information gleaned from these sessions will be used to

- Improve training and technical assistance
- Direct specific feedback to individual counselors
- Provide HUD with data that may be used in updates to counseling protocol.

2. Purpose

The purpose of the RFP is to solicit proposals and bids from firms to:

- Work with NeighborWorks America to design all elements of a performance assessment program, including procedures and instruments or questionnaires to be used by clients.
- Carry out 175 mystery shopping sessions – at least 25% of which must be face to face - with a random selection of HUD HECM Counselors between April and September 2010.
- Provide NeighborWorks America and HUD with data on a timely basis, as described below.

3. Requirements

Successful candidate will

- Provide review and input on client questionnaire
- Ensure that individuals who will be acting as clients are available to participate in a training session
- Be able to provide valid contact information for clients to track counselor follow up
- Complete 175 sessions between April and August 2010
- Provide completed questionnaires to NeighborWorks contact within five business days of counseling session
- Provide verbatim responses from clients to open ended questions
- Adapt questionnaire and procedures as necessary to address any policy changes on standard requirements for HECM Counseling.

4. Proposal Contents

Please provide a 4-5-page proposal including the following:

- Your capacity to satisfy the requirements in this RFP. Provide information about your experience and knowledge of designing and implementing mystery shopping programs in general and of the financial services industry in particular and experience in evaluating professional advisors of any type.
- 3 references from organizations to which you have provided similar services
- Budget, including specific information on set up fees, costs per shop, any charges to add or delete questions and any charges for modifications to the process.
- Proposed timeline

5. Proposed Evaluation Criteria

NeighborWorks America reserves the right to determine which bidders have met the base requirements of this RFP. In addition, NeighborWorks America may reject, in whole or in part, any and all proposals, waive minor irregularities in proposals, allow an offer or to correct minor irregularities and negotiate with all responsible efforts in any matter deemed necessary to serve the best interest of NeighborWorks America.

NeighborWorks America reserves the right to reject any and all proposals when such rejection is in the interest of NeighborWorks America, to reject the proposal of a bidder who has not met the prerequisites of the bid proposal or who has previously failed to perform properly or complete on time contracts of a similar nature, and to reject the proposal of a bidder who is not in the sole opinion of NeighborWorks America, able to perform the contract to the sole satisfaction of NeighborWorks America.

NeighborWorks America also reserves the right to waive any informalities and technicalities in the bidding. NeighborWorks America reserves the right, however, to award the contract in accordance with its best interest and will not be required to accept the lowest bid. Responses will be evaluated using the following criteria:

- Capacity and the qualifications of the vendor; ability to provide all the services requested.
- Evidence of successfully conducting similar services for other agencies, companies or organizations.
- The soundness of the plan proposed for carrying out the assignment
- Cost/fees

6. Proposal Submission

A copy of the proposal to this RFP must be received by Monday, May 10, 2010, in any one of the following forms

- E-mailed as an MS Word or PDF attachment to lbarriere@nw.org
- Faxed to:
(202) 376-2658
Attn: Laura Barriere
Reverse Mortgage Project Manager
NeighborWorks America
- Mailed to:
Laura Barriere
Reverse Mortgage Project Manager
NeighborWorks America
1325 G Street NW Suite 800
Washington, DC 20010

Any questions about the proposal can be addressed to Laura Barriere at lbarriere@nw.org or hecminfo@nw.org.

7. Award Date

Proposal shall be evaluated – including interviews of selected firms – by NCHEC staff. The contract will be awarded on or before May 21, 2010. The selected contractor will then enter into a contract through a letter of agreement and Task Order.

Attachments

- A. HECM Counseling Process