COUNTY OF HENRICO
DEPARTMENT OF FINANCE
PURCHASING DIVISION
CONTRACT EXTRACT
NOTICE OF AWARD/RENEWAL

DATE:	March 25, 2024
CONTRACT COMMODITY/SERVICE: *(include contracting entity if cooperative)*	Home Purchase Assistance Program
CONTRACT NUMBER:	2553A
COMMODITY CODE:	918.63
CONTRACT PERIOD:	October 1, 2023 through September 30, 2024
RENEWAL OPTIONS:	Nine one-year renewal options through 2034
USER DEPARTMENT:	Community Revitalization
Contact Name:	Cara Kaufman
Phone Number:	804.501.7612
Email Address:	kau006@henrico.us
HENRICO COOPERATIVE TERMS INCLUDED:	Yes
SUPPLIER: Name:	Housing Opportunities Made Equal of Virginia, Inc.
Address:	626 East Broad Street, Suite 400
City, State:	Richmond, VA 23219
Contact Name:	Thomas Okuda Fitzpatrick
Phone Number:	804.354.0641
Email address:	tfitzpatrick@homeofva.org
ORACLE SUPPLIER NUMBER:	24755
BUSINESS CATEGORY:	Small Business
PAYMENT TERMS:	Net 45
DELIVERY:	As Requested
FOB:	Destination
BUYER: Name:	Oscar Knott
Title:	Purchasing Director
Phone:	804.501.5649
Email:	kno008@henrico.us

This contract is the result of a competitive solicitation issued by the Department of Finance, Purchasing Division. A requisition must be generated for all purchases made against this contract and the requisition must reference the contract number.

I. INTRODUCTION

A. Purpose

The intent and purpose of this Request for Proposal ("RFP"), and the resulting contract, is to obtain services from a qualified firm to administer a Home Purchase Assistance Program, including but not limited to the administration of a downpayment and closing costs assistance program for qualifying employees of the County of Henrico, Virginia, Henrico County Public Schools ("HCPS"), and Henrico County, Virginia constitutional officers, collectively referred to as "County Employee(s)", in accordance with the Scope of Services section of the solicitation.

B. Background

The housing market in the United States has experienced a drastic increase in average sale prices. In Henrico County, Virginia, the median home sale price rose from $240,000 in 2017 to $360,000 in 2022. This dramatic change in average sale price was not matched equally with the change in County Employee salaries over the same period of time. This makes homeownership especially difficult for many County Employees. In addition, the average rent increased 28% from 2021 to 2022. At this time, there are no indicators that pricing will come down for homebuyers or renters in the near future. By providing incentives for renters to become homeowners, the number of rental units available to the community will increase and the number of homeowners will continue to grow.

It is the desire of the County of Henrico, Virginia (the "County") to attract quality County Employees as well as incentivize existing County Employees to stay, by offering a five-year forgivable loan to first-time, qualified County Employees to purchase a home. It is the expectation of the County that the Home Purchase Assistance Program will be implemented by an external agency with experience managing first-time homebuyer financing.

The County is seeking offerors with experience in administering downpayment and closing costs assistance program in the form of homebuyer education, needs assessment, identifying housing options, implementing housing assistance programs and follow up. The County's Department of Community Revitalization ("DCR") is responsible for administering the program for the County.

II. SCOPE OF SERVICES

A. General Requirements

The Successful Offeror shall provide all labor, supervision, materials, equipment, etc. for the development, implementation and administration of a home purchase assistance program, generally including, but not limited to:

1. Working with various County departments to market and promote the program to County Employees.
2. Providing at least 8-hours of Housing and Urban Development ("HUD") certified homeownership counseling to eligible County Employees.
3. Developing a program application and assist County Employees with completing the program application.
4. Reviewing applications to determine if the County Employee is eligible to receive assistance under the program.

5. Underwriting and approving deferred forgivable loans based on program requirements and guidelines.
6. Disbursing funds for homebuyer's closing.
7. Recording deed of trust and deed of trust notes at the Henrico County Court Clerk's office to secure the County's investment.
8. Recording Certificates of Satisfaction when an assisted County Employee has satisfied all program requirements or paid all outstanding balances.
9. Providing program status reports to DCR.
10. Maintaining programmatic and financial records and completing all forms and reports necessary to document compliance with all program requirements.

B. Deliverables

The Successful Offeror shall minimally provide the following deliverables:

1. Create an application portal for employees to submit program applications.

   The Successful Offeror shall create a web-based application portal for County Employees to apply to the program. The portal must be live on or before the date the program is open to County Employees. The portal shall allow County Employees to upload all required documentation to verify program eligibility.
2. Collaborate with the County departments of DCR, Media Relations, Human Resources, Finance and HCPS to develop materials and implement a marketing and communications plan.

   The Successful Offeror will provide a schedule of activities they will perform to educate County Employees about the home purchase assistance program and work with the afore mentioned County departments to develop program marketing materials in the form of pamphlets, social media messages and a program webpage.
3. Underwrite and approve deferred forgivable loans to County Employees applying for assistance based on program requirements guidelines.

   For each interested County Employee, the Successful Offeror will verify income, assets, debt and property details to assure client can be approved for the mortgage and the forgivable loan.
4. Prepare the Deed of Trust and Note and act as trustee on behalf of the County for each employee assisted.

   The Successful Offeror will draft a Deed of Trust and Deed of Trust Note and record the above referenced documents in the Henrico County Clerk's Office within 15 days of settlement.
5. Oversee the requisition and disbursement of funds.

   The Successful Offeror will provide forgivable loan funds to the settlement agent for qualified County Employees to close on their home. The Successful Offeror will invoice the County the amount of funds provided for each qualified County Employee.
6. Oversee the recording of all legal documents and maintain these documents in a client file for a minimum of five years following the recordation of the Certificate of Satisfaction.

   The Successful Offeror will keep records of all legal documentation regarding each assisted County Employee's proof of eligibility and all loan closing documents on site at the Successful Offeror's primary office. Records will be available to DCR staff upon request.
7. Prepare and record Certificates of Satisfaction at the end of the forgivable loan period or when a previously serviced County Employee pays off the remaining balance before the

end of the forgivable load period, at the Henrico County Clerk's Office within 30 days of the end of the forgivable loan period or the loan payoff.

The Successful Offeror will be responsible for recording a certificate of satisfaction for each County Employee that satisfies the terms of the forgivable loan or pays back the remaining loan balance. The Successful Offeror will be responsible for recording the Certificate of Satisfaction in the Henrico Court Clerk's Office within 30 days.

8. Prepare copies of files and reports for DCR for verification of loan closing.

   The Successful Offeror shall submit supporting documentation with all invoices for reimbursement to DCR.

9. Conduct homebuyer education courses either in person or virtually.

   The Successful Offeror must provide at least eight hours of homebuyer education for each eligible County Employee taught by a HUD approved counselor. Homebuyer education can be provided by the Successful Offeror, or the Successful Offeror may partner with a qualified agency to provide this service. Regardless, a certificate of completion for each eligible County Employee is required to qualify for the home purchase assistance program.

   Where a national health emergency or similar restriction prevents the Successful Offeror from directly conducting homebuyer education courses, the Successful Offeror is permitted to accept equivalent training provided by other agencies, provided HUD homebuyer education requirements are met. Should this alternative approach be necessary, the Successful Offeror shall notify the County of this adjustment.

10. General loan servicing.

    The Successful Offeror will be responsible for all seen and unforeseen tasks related to loan servicing and client care.

11. Submit to DCR all reports necessary to document program activities and beneficiary data on a monthly basis.

    The Successful Offeror will submit a monthly report that includes the progress information outlined by DCR no later than the 10th day after the end of each month.

12. Respond to all County Employee inquiries regarding their loan.

    Once a County Employee is verified as meeting the employment related eligibility criteria, all inquiries regarding the program and the homebuying process and/or loan documents will be answered by the Successful Offeror.

13. Verify occupancy annually for previous clients during the forgivable loan period.

    On an annual basis, the Successful Offeror will distribute affidavits to County Employees assisted by the program to complete and return within 30 days of the month and day the County Employee closed on the home. The affidavits must ask the County Employee to verify that they continue to meet the requirements of the program (i.e., living in the home as their primary residence, etc.).

III. COUNTY RESPONSIBILITIES

The County will designate an individual to act as the County's representative with respect to the work to be performed under this contract. Such individual shall have the authority to transmit instructions, receive information, and interpret and define the County's policies and decisions with respect to the contract.

IV. ANTICIPATED PROCUREMENT SCHEDULE

The following represents the timeline of the process currently anticipated by the County:

COMMONWEALTH OF VIRGINIA

County of Henrico

Annual Contract for Home Purchase Assistance Program
Contract No. 2553A
Amendment No. 1
March 7, 2024

Whereas, the County of Henrico, Virginia (the "County") and Housing Opportunities Made Equal of Virginia, Inc. ("Contractor") entered into Contract No. 2553A (the "Contract") dated September 25, 2023, to provide home purchase assistance services when needed and requested by the County; and,

Whereas, by proposal dated February 29, 2024, Contractor has proposed to revise the current pricing and payment structure without changing the overall not-to-exceed total Contract amount of $360,000; and,

Whereas, the County wishes to accept Contractor's proposed revision to the current pricing and payment structure.

Now, therefore, the parties agree to amend the Contract as follows:

1. The compensation the County will pay to Contractor under this Contract shall be pursuant to Contractor's proposal dated February 29, 2024 (Exhibit 1A).

2. All other provisions of the Contract remain in full force and effect.

In witness whereof, the parties have caused this Amendment No. 1 to the Contract to be executed by the following duly authorized individuals:

Housing Opportunities Made Equal of Virginia, Inc.
626 East Broad Street, Suite 400
Richmond, VA 23219

Thomas Fitzpatrick (Mar 8, 2024 13:56 EST)

Thomas Okuda Fitzpatrick
Executive Director

03/08/2024
Date

County of Henrico, Virginia
P.O. Box 90775
Henrico, VA 23273

Oscar Knott, CPP, CPPO, VCO
Purchasing Director

03/18/2024
Date

APPROVED AS TO FORM:

Assistant County Attorney

03/15/2024
Date

Exhibit 1A

February 29, 2024

Oscar Knott, CPP, CPPO, VCO
Purchasing Director
Department of Finance – Purchasing Division

RE: RFP 23-2553-6JOK – Home Purchase Assistance Program
Sent via email: KNO008@henrico.us

Dear Oscar,

Housing Opportunities Made Equal of Virginia (HOME) would like to request a change to the payment structure for the Henrico County Employee Home Purchase Assistance Program without exceeding the current agreed upon funding limits. Since the inception of this initiative, both Henrico County and HOME have gained valuable insights that were not initially anticipated when drafting the contract. Following the program's implementation, we have identified several challenges with the current payment structure due to additional front-end work required. As such, we are requesting a modification to ensure that HOME's costs associated with delivering the service are adequately covered, while also securing our long-term ability to provide this crucial service.

Outlined below are the details of the activities provided at each level of service, along with the proposed amendments:

HOME Proposes the following payment structure:

Tier 1 ($100)
Henrico pays HOME $100 for each employee whose application is received and reviewed. HOME will pull and analyze an Equifax credit report of the employee (and co-applicant) for outstanding collections, judgments, charge offs and bankruptcies. The employee (and co-applicant) who meets the initial program criteria will be invited to attend the next Homebuyer Education class. Those who do not meet program criteria will be invited to attend our Credit & Money Management Education Class. Once they attend the Credit & Money Management class and resolve their credit obstacles, HOME will verify and invite them to the next Homebuyer Education class.

Tier 2 ($400)
Henrico pays for each employee (and co-applicant) who completes HOME's 4-hour homebuyer education class and submits requested financial documents for an appointment with a housing counselor. Preparation and review of submitted documents will occur for the initial counseling session for the employee (and co-applicant, if applicable). This includes court searches for judgements in areas they have lived, verification and calculation of all household income sources and assets, pulling and analyzing tri-merge credit report(s) along with the review of bank statements and tax returns.

Tier 3 ($1,000))
Henrico pays HOME $1,000 for each employee who receives at least 6 hours of counseling and case management to include the completion of the initial counseling session and follow-up sessions with the employee (and co-applicant). Activities are verifying and reviewing income and credit, comprehensive financial assessment of the household including the creation of a spending and savings plan, debt to income ratios, discussions of mortgage readiness, housing goals, housing affordability, eligibility for DPA and the creation of a housing action plan to purchase a home. Employees who are not mortgage ready will be provided follow-up sessions to review progress, counsel and modify steps as needed up to 12 months.

Tier 4 ($1,500)
Henrico pays HOME $1,500 when the employee (and co-applicant) is mortgage ready, meets program requirements, is approved, and receives financial assistance to purchase a home. Activities include the counselor preparing the file for program review and approval. Continuous counselor coordination and collaboration with the employee, real estate agent, lender and closing agent as needed. The counselor will prepare DPA funds reservation, obtain and review the purchase agreement, request and review lender documents, inspection report(s), closing agent documents along with preparation of the deed of trust and note. The counselor will also request funds from our finance department and clear the file to close. Once the closing is completed, the housing counselor will complete the file close out.

The total amount to be paid under this contract shall not exceed $360,000, as agreed upon in the original contract.

Post-purchase – Annually, HOME will provide all Henrico employees who purchase a home through this program, post purchase education during their 5-year affordability period. At their request, the employee may also receive post purchase housing counseling as needed.

Please let us know if these terms are acceptable. If you have any questions, please contact me at 804-905-6764 or via email at TFitzpatrick@HOMEofVA.org.

Sincerely,

Thomas Okuda Fitzpatrick

COMMONWEALTH OF VIRGINIA

County of Henrico

Non-Professional Services Contract
Contract No. 2553A

This Non-Professional Services Contract (this "Contract") entered into this 25th day of September 2023, by Housing Opportunities Made Equal of Virginia, Inc. (the "Contractor") and the County of Henrico, Virginia (the "County").

WHEREAS the County has awarded the Contractor this Contract pursuant to Request for Proposals No. 23-2553-6JOK, as modified by Addendum No. 1 (the "Request for Proposals"), for Home Purchase Assistance Program.

WITNESSETH that the Contractor and the County, in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:

SCOPE OF CONTRACT: The Contractor shall provide the services to the County as set forth in the Contract Documents.

COMPENSATION: The compensation the County will pay to the Contractor under this Contract shall be pursuant to Exhibit A.

CONTRACT TERM: The Contract term shall be for a period of one year beginning October 1, 2023 and ending September 30, 2024. The County may renew the Contract for up to nine one-year terms giving 30 days' written notice before the end of the term unless Contractor has given the County written notice that it does not wish to renew at least 90 days before the end of the term.

CONTRACT DOCUMENTS: This Contract hereby incorporates by reference the documents listed below (the "Contract Documents") which shall control in the following descending order:

1. This Non-Professional Services Contract between the County and Contractor.
2. The General Contract Terms and Conditions included in the Request for Proposals.
3. Contractor's Best and Final Offer dated September 20, 2023 (Exhibit A).
4. Contractor's Original Proposal dated July 19, 2023 (Exhibit B).
5. The Scope of Services included in the Request for Proposals.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound hereby.

[Remainder of page intentionally left blank; signature page to follow]

Housing Opportunities Made Equal of Virginia, Inc.
626 East Broad Street, Suite 400
Richmond, VA 23219

Thomas Fitzpatrick (Sep 28, 2023 10:28 EDT)

Signature

Thomas Okuda Fitzpatrick,
Executive Director

Printed Name and Title

09/28/2023

Date

County of Henrico, Virginia
P.O. Box 90775
Henrico, VA 23273-0775

Signature

Oscar Knott, CPP, CPPO, VCO

Purchasing Director

09/28/2023

Date

APPROVED AS TO FORM

Alyssa Brown (Sep 28, 2023 10:36 EDT)

Assistant County Attorney

09/28/2023

Date

Exhibit A

Housing Opportunities Made Equal of Virginia

626 East Broad Street, Suite 400
Richmond, Virginia 23219

804-354-0641
VA Relay: 711
Fax: 804-354-0690

www.HOMEofVA.org
help@HOMEofVA.org

OFFICERS

Sharon Stewart-Murphy
Chair

Michael N. Herring
Vice Chair

Kathryn Howell
Vice Chair

Stephanie Theofanos
Vice Chair

Christy Omarzai
Secretary

Meghan F. Harris
Treasurer

Marianne S. McGhee
Immediate Past Chair

BOARD OF DIRECTORS

Dale S. Batten
Carol N. Brown
Kimberly E. Dickerson
Eric Dunn
Elizabeth Hancock Greenfield
Chris Jefferson
Julie McConnell
Linda R. Melton
Dessie B. Nash
Adam L. Northup
Kevin Osborne
Mona A. Raza
Agustin E. Rodriguez
Juan Santacoloma
Michael J. Thorne-Begland

EXECUTIVE DIRECTOR

Thomas Okuda Fitzpatrick

September 20, 2023

Oscar Knott, CPP, CPPO, VCO
Purchasing Director
Department of Finance - Purchasing Division

RE: RFP 23-2553-6JOK - Home Purchase Assistance Program
Sent via email: KNO008@henrico.us

Dear Oscar,

We received Henrico's counteroffer to Housing Opportunities Made Equal of VA's (HOME) suggesting funding structure in your letter dated September 18, 2023.

Henrico proposed the following:

1. The County will pay $1,000 to HOME, for each employee household that successfully completes a minimum of 4 hours of homebuyer education and is provided a minimum of 6 hours of one-on-one counseling and case management. The total amount for this activity cannot exceed $120,000.
2. In addition to the fee payment for education and counseling, the County will pay $1,750 to HOME, for each employee household that receives assistance under this program and purchases a home that meets all program requirements. The amount to be paid for this work shall not exceed $210,000.
3. Additionally, HOME continues providing homebuyer education and counseling to prospective County employees until all funds are exhausted, which includes providing this service after the $120,000 limit is met and without additional funding for this activity.

Total fee payment not-to-exceed: $330,000.

HOME proposes the following counteroffer to the above options:

1. Henrico pays HOME $1,000 for each employee intake completed. This task will be considered complete when the employee successfully completes a minimum of 4 hours of homebuyer education, is provided a minimum of 6 hours of one-on-one counseling, and the creation of a housing action plan. The total amount for this activity cannot exceed $120,000.
2. In addition to the fee payment for education and counseling, Henrico pays HOME $2,000 for each employee household that receives assistance under this program and purchases a home that meets all program requirements. The amount to be paid for this work shall not exceed $240,000.

The total amount to be paid under this contract shall not exceed $360,000.

If this final amount needs to remain $330,000, then we can negotiate the total number of employee clients HOME will work with. We will not be able to provide additional non-compensated work under this contract, and therefore removed the third paragraph.

Please let us know if these terms are acceptable. If you have any questions, please contact me at 804.354.0642 or TFitzpatrick@HOMEofVA.org.

Sincerely,

/s/ Thomas Okuda Fitzpatrick

Exhibit B

HENRICO COUNTY RFP-23-2553-6JOK

Housing Opportunities Made Equal of Virginia, Inc.

Table of Contents

Tab 1 – Introduction and Signed Forms 1
- a. Cover Letter 2
- b. Proposal Signature Sheet 3
- c. Business Classification Form 4
- d. Virginia State Corporation Commission Registration 5
- e. Proprietary/Confidential Information 6
- f. Insurance Specifications 7-9

Tab 2 – Statement of the Scope 10-11

Tab 3 – Default, Termination and Barred Certification Statement 12-13

Tab 4 – Qualifications, Experience, Resumes, and References 14
- a. Qualifications, Experience, Resumes, and References 15
- b. Brenda Dorazio's Resume 16-18
- c. Brenda Hick's Resume 19-20
- d. Mia Morgan's Resume 21-22
- e. Sophie Schectman's Resume 23
- f. Jason Wiedel's Resume 24
- g. Reference List 25

Tab 5 – Service Approach and Methodology 26-28

Tab 6 – Pricing / Cost Proposal 29-34

Tab 7 – Exceptions 35-36

Tab 8 – Assumptions 37-38

Tab 9 – Appendices 39-40

TAB 1 - INTRODUCTION AND SIGNED FORMS

Housing Opportunities Made Equal of Virginia

626 East Broad Street, Suite 400
Richmond, Virginia 23219

804-354-0641
VA Relay: 711
Fax: 804-354-0690

www.HOMEofVA.org
help@HOMEofVA.org

OFFICERS

Sharon Stewart-Murphy
Chair

Michael N. Herring
Vice Chair

Kathryn Howell
Vice Chair

Stephanie Theofanos
Vice Chair

Christy Omarzai
Secretary

Meghan F. Harris
Treasurer

Marianne S. McGhee
Immediate Past Chair

BOARD OF DIRECTORS

Dale S. Batten
Carol N. Brown
Kimberly E. Dickerson
Eric Dunn
Elizabeth Hancock Greenfield
Chris Jefferson
Julie McConnell
Linda R. Melton
Dessie B. Nash
Adam L. Northup
Kevin Osborne
Mona A. Raza
Agustin E. Rodriguez
Juan Santacoloma
Michael J. Thorne-Begland

EXECUTIVE DIRECTOR

Thomas Okuda Fitzpatrick

July 19, 2023

Mr. Oscar Knott, CPP, CPPO, VCO
County of Henrico
8600 Staples Mill Road
P.O. Box 90775
Henrico, VA 23273-0775

RE: RFP No. 23-2553-6JOK

Dear Mr. Knott,

Please find attached RFP for the Henrico County Home Purchase Assistance Program.

Sincerely,

Donna M. Stallings

Donna M. Stallings
Director of Grants

ATTACHMENT A
PROPOSAL SIGNATURE SHEET

My signature certifies that the proposal as submitted complies with all requirements specified in this Request for Proposal ("RFP") No. 23-2553-6JOK – Home Purchase Assistance Program.

My signature also certifies that by submitting a proposal in response to this RFP, the Offeror represents that in the preparation and submission of this proposal, the Offeror did not, either directly or indirectly, enter into any combination or arrangement with any person or business entity, or enter into any agreement, participate in any collusion, or otherwise take any action in the restraining of free, competitive bidding in violation of the Sherman Act (15 U.S.C. Section 1) or Sections 59.1-9.1 through 59.1-9.17 or Sections 59.1-68.6 through 59.1-68.8 of the Code of Virginia.

I hereby certify that I am authorized to sign as a legal representative for the business entity submitting this proposal.

LEGAL NAME OF OFFEROR (DO NOT USE TRADE NAME):
Housing Opportunities Made Equal of Virginia, Inc.
ADDRESS:
626 E. Broad Street, Suite 400
Richmond, VA 23219
FEDERAL ID NO: **23-7303018**
SIGNATURE:
NAME OF PERSON SIGNING (PRINT): **Thomas Okuda Fitzpatrick**
TITLE: **Executive Director**
TELEPHONE: **804-354-0641**
FAX: **804-354-0690**
EMAIL ADDRESS: **tfitzpatrick@homeofva.org**
DATE: **July 19, 2023**

ATTACHMENT B
BUSINESS CATEGORY CLASSIFICATION FORM

Company Legal Name: **Housing Opportunities Made Equal of Virginia, Inc.**

This form completed by: Signature:_____Title: **Executive Director**

Date: **July, 19, 2023**

PLEASE SPECIFY YOUR BUSINESS CATEGORY BY CHECKING THE APPROPRIATE BOX(ES) BELOW.

(Check all that apply.)

- ☒ **SMALL BUSINESS**
- ☐ **WOMEN-OWNED BUSINESS**
- ☐ **MINORITY-OWNED BUSINESS**
- ☐ **SERVICE-DISABLED VETERAN**
- ☐ **EMPLOYMENT SERVICES ORGANIZATION**
- ☐ **NON-SWaM (Not Small, Women-owned or Minority-owned)**

SUPPLIER REGISTRATION – The County of Henrico encourages all suppliers interested in doing business with the County to register with eVA, the Commonwealth of Virginia's electronic procurement portal, http://eva.virginia.gov.

eVA Registered? ☑ **Yes** ☐ **No**

If certified by the Virginia Minority Business Enterprises (DMBE), provide DMBE certification number and expiration date.

_____**NUMBER** _____**DATE**

DEFINITIONS

For the purpose of determining the appropriate business category, the following definitions apply:

"Small business" means a business, independently owned and controlled by one or more individuals who are U.S. citizens or legal resident aliens, and together with affiliates, has 250 or fewer employees, or annual gross receipts of $10 million or less averaged over the previous three years. One or more of the individual owners shall control both the management and daily business operations of the small business.

"Women-owned business" means a business that is at least 51 percent owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest is owned by one or more women who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more women.

"Minority-owned business" means a business that is at least 51 percent owned by one or more minority individuals who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more minority individuals.

"Minority individual" means an individual who is a citizen of the United States or a legal resident alien and who satisfies one or more of the following definitions:

1. "African American" means a person having origins in any of the original peoples of Africa and who is regarded as such by the community of which this person claims to be a part.

2. "Asian American" means a person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands, including but not limited to Japan, China, Vietnam, Samoa, Laos, Cambodia, Taiwan, Northern Mariana Islands, the Philippines, a U.S. territory of the Pacific, India, Pakistan, Bangladesh, or Sri Lanka and who is regarded as such by the community of which this person claims to be apart.

3. "Hispanic American" means a person having origins in any of the Spanish-speaking peoples of Mexico, South or Central America, or the Caribbean Islands or other Spanish or Portuguese cultures and who is regarded as such by the community of which this person claims to be a part.

4. "Native American" means a person having origins in any of the original peoples of North America and who is regarded as such by the community of which this person claims to be a part or who is recognized by a tribal organization.

"Service disabled veteran business" means a business that is at least 51 percent owned by one or more service disabled veterans or, in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more individuals who are service disabled veterans and both the management and daily business operations are controlled by one or more individuals who are service disabled veterans.

"Service disabled veteran" means a veteran who (i) served on active duty in the United States military ground, naval, or air service, (ii) was discharged or released under conditions other than dishonorable, and (iii) has a service-connected disability rating fixed by the United States Department of Veterans Affairs.

"Employment services organization" means an organization that provides community-based employment services to individuals with disabilities that is an approved Commission on Accreditation of Rehabilitation Facilities (CARF) accredited vendor of the Department of Aging and Rehabilitative Services.

ATTACHMENT C
Virginia State Corporation Commission (SCC)
Registration Information

The Offeror:

☒ is a corporation or other business entity with the following SCC identification number:
01338896 -OR-

☐ is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust **-OR-**

☐ is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the Bidder in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from Bidder's out-of-state location) **-OR-**

☐ is an out-of-state business entity that is including with this bid/proposal an opinion of legal counsel which accurately and completely discloses the undersigned Bidder's current contracts with Virginia and describes why those contracts do not constitute the transaction of business in Virginia within the meaning of §13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

Please check the following box if you have not checked any of the foregoing options but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for bids: ☐

ATTACHMENT D

PROPRIETARY/CONFIDENTIAL INFORMATION IDENTIFICATION

NAME OF OFFEROR: Housing Opportunities Made Equal of Virginia, Inc.

Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the Offeror must invoke the protections of Va. Code § 2.2-4342(F) in writing, either before or at the time the data or other materials are submitted. The Offeror must specifically identify the data or materials to be protected including the section(s) of the proposal in which it is contained and the pages numbers, and state the reasons why protection is necessary. A summary of trade secrets and proprietary information submitted shall be submitted on this form. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. Va. Code § 2.2-4342(F) prohibits an Offeror from classifying an entire proposal, any portion of a proposal that does not contain trade secrets or proprietary information, line item prices, or total proposal prices as proprietary or trade secrets. If, after being given reasonable time, the Offeror refuses to withdraw such classification(s), the proposal will be rejected.

SECTION/TITLE	PAGE NUMBER(S)	REASON(S) FOR WITHHOLDING FROM DISCLOSURE

ATTACHMENT E

COUNTY OF HENRICO

INSURANCE SPECIFICATIONS

The following insurance coverages and limits are required in order to provide goods, services, construction, professional and non-professional services to Henrico County general government agencies and Henrico County Public Schools. These requirements are specific to this procurement and may or may not be the same for future requests.

Please be sure and review the Additional Requirements Section

The Successful Bidder/Offeror shall carry Public Liability Insurance in the amount specified below, including contractual liability assumed by the Successful Bidder/Offeror, and shall deliver a Certificate of Insurance from carriers licensed to do business in the Commonwealth of Virginia and that is representative of the insurance policies. The Certificate shall show that the policy has been endorsed to add the County of Henrico and Henrico County Public Schools named as an additional insured for the Commercial General Liability coverage. ***The certificate must not show in the description of operations section that it is issued specific to any bid, job, or contract.*** The coverage shall be provided by a carrier(s) rated not less than "A-" with a financial rating of at least VII by A.M. Best or a rating acceptable to the County. In addition, the Successful Bidder/Offeror shall agree to give the County a minimum of 30 days prior notice of any cancellation or material reduction in coverage.

Workers' Compensation

Statutory Virginia Limits
Employers' Liability Insurance - $100,000 for each Accident by employee
$100,000 for each Disease by employee
$500,000 policy limit by Disease

Commercial General Liability

$1,000,000 each occurrence including contractual liability for specified agreement
$2,000,000 General Aggregate (other than Products/Completed Operations)
$2,000,000 General Liability-Products/Completed Operations
$1,000,000 Personal and Advertising injury
$ 100,000 Fire Damage Legal Liability

Business Automobile Liability – including owned, non-owned and hired car coverage

Combined Single Limit - $1,000,000 each accident

Umbrella Liability

$2,000,000 Per Occurrence and in the aggregate

Additional Requirements

In addition to the requirements above, the Successful Bidder/Offeror shall thoroughly review the scope of work that is included and if any of the following are included in the services that will be provided, the following additional insurance will be required, if required:

☐ **Professional Liability - $2,000,000 Per Occurrence (or limit in accordance with Statute for Medical Professional)**
Required if the Scope includes providing advice or consultation including but not limited to; lawyers, bankers, physicians, programming, design (including construction design), architects & engineers and others who require extensive education and/or licensing to perform their duties.

☒ **Cyber Liability - $2,000,000 Per Occurrence**
Required if the Scope includes the collection and electronic transmittal of Personal Health Insurance (PHI), or any other demographic data on individuals including but not limited to Name, Address, Social Security Numbers or any other sort of personally identifying information.

☐ **Abuse and Molestation Coverage - $1,000,000 Per Occurrence**
Required if the scope of work includes the offering of professional or non-professional services to any child or student where one on one contact or consultation is to be provided.

☐ **Pollution Liability - $1,000,000 Per Occurrence**
Required if the scope of work involves the use (other than in a motor vehicle) or removal of a substance or energy introduced into the environment that potentially has an undesired effect or affects the usefulness of a resource. These include, but are not limited to Asbestos, PCB's, Lead, Mold, and Fuels.

☐ **Explosion, Collapse & Underground Coverage (XCU)**
Required of a Contractor in limits equal to the General Liability Limit when the Scope includes any operations involving Blasting, any work underground level including but not limited to wires, conduit, pipes, mains, sewers, tanks, tunnels, or any excavation, drilling, or similar work.

☐ **Builders Risk Coverage**
Required if the scope of work includes the ground up construction of a structure. Limit of insurance shall be 100% of the completed value of the structure. For projects for the renovation of an existing structure, The County shall insure the Builder's Risk with the Contractor being responsible for the first $10,000 of any claim.

☒ **Other as Specified Below**
Errors and Omissions Coverage with a limit of $2,000,000 per claim.

NOTE 1: The commercial general liability insurance shall include contractual liability. The contract documents include an indemnification provision(s). The County makes no representation or warranty as to how the Bidder/Offeror's insurance coverage responds or does not respond. Insurance coverages that are unresponsive to the indemnification provision(s) do not limit the Bidder/Offeror's responsibilities outlined in the contract documents.

NOTE 2: The intent of this insurance specification is to provide the coverage required and the limits expected for each type of coverage. With regard to the Business Automobile Liability and Commercial General Liability, the total amount of coverage can be accomplished through any combination of primary and excess/umbrella insurance. This insurance shall apply as primary insurance and non-contributory with respect to any other insurance or self- insurance programs afforded the County of Henrico and Henrico County Public Schools. This policy shall be endorsed to be primary with respect to the additional insured.

NOTE 3: Title 65.2 of the Code of Virginia requires every employer who regularly employs three or more full-time or part-time employees to purchase and maintain workers' compensation insurance. If you do not purchase a workers' compensation policy, a signed statement is required documenting that you are in compliance with Title 65.2 of the Code of Virginia.

NOTE 4: The Certificate Holder Box shall read as follows:
County of Henrico Risk Management
PO Box 90775
Henrico, VA 23273

TAB 2 – STATEMENT OF THE SCOPE

Tab 2 – Statement of the Scope

Since 1989, HOME has helped over 2,502 low-to-moderate-income families in the region to purchase their first home, with 311 of these families purchasing in Henrico County. Of those 311 families, 161 became successful first-time homeowners through the work of a Henrico DPA Program funded by Henrico County. Over a 12-month period, this proposed project will provide comprehensive housing counseling, homebuyer education, and down payment and closing cost assistance to Eligible First-Time Henrico County Employee homebuyers who are 18 years of age or older. This assistance will be offered to Henrico County Employees who are interested in purchasing a home in Henrico County. Participating families will receive four hours of homebuyer education and a minimum six hours of individual housing counseling and case management services. This is to ensure that families who purchase homes through this program are equipped with the skills needed to become successful, long-term homeowners. In addition, this program not only stabilizes and builds wealth for the families who purchase a home, but the County as a whole benefits from increasing its homeownership rate and subsequently the tax base of the county.

TAB 3 – DEFAULT, TERMINATION AND BARRED CERTIFICATION STATEMENT

Tab 3 – Default, Termination and Barred Certification Statement

Housing Opportunities Made Equal of Virginia, Inc. has not defaulted on any government contract in the last five years, nor has a government entity terminated a contract with the Offeror for cause in the last five years, nor have any of its officers, directors, partners, or owners been barred from participating in any procurements by any federal, state, or local government body.

TAB 4 – QUALIFICATIONS, EXPERIENCE, RESUMES, AND REFERENCES

Tab 4 – Qualifications, Experience, Resumes, and References

HOME of VA's mission is to ensure equal access to housing for all people. We enforce fair housing laws, empower individuals with the skills and knowledge they need to successfully obtain or maintain their housing, and educate to change systems. We have provided fair housing and housing counseling services for over 50 years, administered down payment and closing cost assistance utilizing federal funds for over 30 years, provided Mobility services to Housing Choice Voucher holders for 7 years, and provided Housing Stability services to renters facing eviction for the past 3 years. All of our counselors are HUD certified professional housing counselors.

There are 3 FTEs Counselors who are all HUD-certified and nationally certified to provide pre-purchase services (please see attached resumes). The direct supervision of the program is done by the Program Manager and Director of Housing Counseling and Education who are both HUD-Certified Counselors and Licensed Mortgage Loan Originators.

Resumes and Reference List Attached

Brenda R. Dorazio

10300 Colony Village Way, #316 ★North Chesterfield, VA 23237 ★(804) 590-5772
Linked In: http://www.linkedin.com/in/BrendaDorazio email: Brenda.R.Dorazio@hotmail.com

Summary

Dedicated professional with a diversified work history in the USA and abroad. Passionate about assisting people achieve their dreams via education and communication. Thrives in a culturally diverse setting. Effective teammate and leader.

CORE STRENGTHS

Communication Skills- written and verbal
Problem solving and troubleshooting
Strong interpersonal and relationship building skills
Quality client/customer service relations
Personnel Management
Budget Management
Great analytical skills
Strong numbers aptitude
Organizational skills and detail oriented
Retail Management

Computer Skills: ***Windows, Microsoft Office, Internet, Social Media Networks, Zoom, quick to learn new software***
Languages: ***English and Spanish, native and working proficiency, read, write, and speak***

WORK EXPERIENCE

Program Manager
Housing Opportunities Made Equal of Virginia, Inc. Richmond, VA 2021 to Present

- Provide overall leadership, supervision, and coordination of the homeownership team.
- Work with Director of Housing Counseling & Education to implement all program activities.
- Monitors performance and provides program coordination in the areas of intake, assessment, counseling, education, outreach, recordkeeping, program evaluation and publicity. Works with the team to develop a work plan, timeline, and individual assignments.
- Conducts timely performance planning and evaluation, coaching, and supervision.
- Monitors progress on individual and team activities.
- Assess and document training needs of staff as it relates to the provision of quality services and on-going. maintenance of their housing certifications and licenses. Provide in-house training sessions.
- Ensure timely and relevant communication between team members and management staff on all program activities.

Loan Officer Assistant
McLean Mortgage Corporation, Richmond, VA 2020 to 2021

- Provided support to the loan originator in a highly productive environment.
- Organized and tracked active loans. Monitored loan files and provided status updates to clients and originator.
- Performed administrative duties, maintained appointment calendar, and scheduled closings.
- Accurately obtain & review applicant's credit history. Started loan applications in the Encompass system.
- Obtain client documents and review for completeness and need of supporting data.
- Prepared file for loan submission.
- Worked with processing, underwriting, and closing teams to deliver a smooth loan closing.

Senior Housing Specialist
Housing Opportunities Made Equal of Virginia, Inc., Richmond, VA 2014 to 2020

- Support the staff in the absence of Director of Housing Counseling and Education.
- Provide on-the-job training, mentoring and support to new trainees.
- Manage and update the scheduling of housing counseling education calendar.
- Provide comprehensive education and counseling via group or individual sessions in the areas of housing, financial management and credit recovery to potential home buyers or other specialty groups.
- Complete intake and preliminary evaluation for potential homebuyers.
- Develop an individualized comprehensive plan for each potential homebuyer to assist them in achieving their housing or financial goals. Provide referrals to other programs as appropriate.
- Interact and advocate for clients with real estate agents, lenders, inspectors, and attorneys during the homebuying process.
- Prepare client file evaluations and present them to the review committee for approval of down payment and closing cost assistance. Perform follow up sessions and close files upon resolution or inactivity.
- Administer financial assistance to qualified homebuyers in accordance with program regulations and procedures.
- Conduct file and programmatic monitoring in accordance with the program compliance requirements and the monitoring of client outcomes.
- Lead community info sessions about HOME services and assist the outreach for Spanish speaking community.

Housing Counselor
Southside Community Development & Housing Corporation, Richmond, VA 2012 - 2014

- Initially assigned as Bilingual Receptionist providing administrative support to the Counseling and Development programs. Promoted to Housing Counselor on March 2013.
- Provide Housing Counseling and referral services to homeowners, renters, mortgagers, potential renters, potential mortgagers, and homeless clients.
- Work with clients to identify their basic needs and establish ongoing plans that lead client to self-sufficiency.
- Provide bilingual interpreting and translation services to and for Hispanic clients as needed.
- Facilitate group meetings with clients and pertinent organizations. Organizes and implements workshops in home-buying and foreclosure at housing fairs, and other outreach opportunities.
- Network with community, government, and other organizations as required, building relationships to enhance effectiveness. Assist in the marketing of the organization and its programs in multiple venues.
- Directly assist with the administration of the Henrico County Repair Program. Responsible for counseling under Emergency Home Loan Program, National Foreclosure Mitigation Program and Making Home Affordable.
- Routinely complete weekly, monthly, quarterly, and yearly reports submitted internally and to grantees.

4th Grade Teacher, High School Spanish Teacher
West End Christian School, Hopewell, VA 2010 -2011

- Prepared and implemented lesson plans for Bible, Spelling, Handwriting, Math, and Science in the fourth-gradelevel which integrated and stimulated several learning styles.
- Developed lesson plans for Spanish I and II that utilized proper language form with active oral and written practice and incorporated the use of games and dialogue whenever possible for an interactive experience.
- Developed assessments to indicate the level of learning and indicated any deficiencies. Corrected assignments and prepared reports for staff and parents.
- Participated in various parent-teacher conferences to update parents on student's progress and developed a plan for success for each student.

Sabbatical 2003 to 2011

- Studied Master level courses at the University of Oklahoma until 2004.
- Home–schooled my child from 2005 until 2011.
- Collaborated in the founding of The Richmond Enrichment Studio, a homeschool cooperative 2007-2009
- Taught elementary, middle, and high school level Spanish lesson at various homeschool cooperatives 2007-2009
- Assumed leadership of Focused on Learning and reorganized as The Christian Homeschool Academy in 2008.

Intern
Department of Veteran Affairs (VRO) 2003
Fort Walton Beach, FL

- Observed and studied the department's overall operations. Acquired knowledge about the laws, policies, and procedures directing the department through inquiry and self - study.
- Shadowed intake, goal development, re-admission, transfer of classes, and employment assistance counseling sessions.
- Effectively communicated with veterans explaining the overall purpose of the program, entitlements, options, clarification of the process, and benefits.
- Obtained intake information from veterans.
- Gathered information from higher education institutions, vendors, and other Veteran Administration departments.
- Drafted proposed rehabilitation letters. Wrote counseling narrative reports. Logged items on files and case management software.
- Verified files for quality assurance and assisted in internal credit card documentation and reconciliation.

Legal Clerk
Staff Judge Advocate Office 2001-2002
Naval Station, Rota, Spain

Mail Clerk
Supply Department, Naval Station Rota, Spain 2000-2001

Juvenile Probation Officer
Florida Department of Juvenile Justice, Orange Park, FL 1998 - 1999

- Managed, supervised, and counseled an average of 60 juvenile delinquents.
- Conducted intake screening, needs-assessment screening, and follow up interviews.
- Informed juveniles of their right to counsel.
- Gathered, organized, and analyzed data to develop appropriate and individual treatment of juveniles.
- Completed detention and custody orders. Filed police reports, court orders, court correspondence and other legal documents.
- Maintained chronological notes, field notes, and progress reports. Recommended cases for termination and closure.
- Collaborated closely with Juvenile Court Judge, State Attorneys, defense attorneys, parents, schools, mental and health care providers, Department of Children and Families, juvenile delinquent employers, and other civic organizations.
- Traveled throughout north Florida to commitment sites to supervise committed juveniles.
- Utilized the Juvenile Justice Information System (JJIS) software to prepare reports and trained other coworkers with its use.

Aviation Support Equipment Technician 2nd Class
United States Navy, USN, USNR 1992-2001

- Performed scheduled and unscheduled maintenance on ground support equipment (GSE).
- Troubleshoot mechanical, hydraulic, and electrical systems. Removed and replaced electrical generating components.
- Provided training and maintained records for the division.
- Managed the distribution and maintenance schedules for GSE at different command levels.
- Served as career counselor for the reserve unit at NAS Cecil Field.
- Prepared monthly licensing schedule and daily audit report in support of AIMD, Rota, Spain.
- Assisted in the upkeep of 16 training records, update of medical surveillance and licensing programs.
- Provided administrative support to the resident Reserve Coordinator in Rota, Spain and personally updated an 800 – military retiree database. From October 2000 to February 2001 assigned to the Fleet Mail Center, Rota, Spain.
- Honorable Discharge from active duty: September 1997, from USNR: September 2001.

EDUCATION, CERTIFICATIONS & TRAINING

Master of Human Relations **2004**
The University of Oklahoma, Norman, OK

Bachelor of Science in Professional Aeronautics **1998**
Embry Riddle Aeronautical University, Daytona Beach, FL

Housing Industry related certifications:

Nationally Certified HUD Housing Counselor, Virginia Housing Qualified Trainer, NCHEC Foreclosure Intervention & Default Counseling Certification, NCHEC Financial Capability Certification, Certified Military Home Specialist, Freddie Mac Credit Smart Instructor

Other certifications:

Interpreting in Health & Community Settings training certificate, Catholic Commonwealth Charities Court Interpreter training, Supreme Court of Virginia, Foreign Language Services

VOLUNTEER EXPERIENCE

Multiple community projects including overseas orphanage mission, church-wide activities, Habitat for Humanity, Pregnancy Support Center of the Tri-Cities – Counselor/Help Line, Florida Baptist Children's Home - Caregiver, Women's History Month activities coordinator-actor, library assistant, and tutoring.

BRENDA I. HICKS, MPA
8572 Sunningdale Terrace, Chesterfield, Virginia 23832
E-mail: BrendaHicks90@gmail.com Telephone: (804) 305-8105c

EXECUTIVE SUMMARY

Effective leader with a concentration in operational efficiency, process management, and policy design, interpretation, and implementation. Strong expertise in administration and data-driven environments. Skilled team manager, facilitator, collaborator, and project leader. Ability to bring order and efficiency to fragmented processes and systems. Possess a results-oriented, logical, systematic, and methodical approach, with the capacity to work collaboratively with teams and stakeholders.

EDUCATION

MASTER OF PUBLIC ADMINISTRATION
Virginia Commonwealth University, Richmond, VA

BACHELOR OF SCIENCE HEALTH INFORMATION ADMINISTRATION
Medical College of Virginia, Richmond, VA; Professional License: ***Registered Health Information Administrator***

EMPLOYMENT OVERVIEW

Housing Opportunities Made Equal of Virginia, Inc. (HOME), Richmond, VA 23219
DIRECTOR OF HOUSING COUNSELING & EDUCATION – July 2004 – Present

- Develop and implement effective housing counseling and group education programs to include homeownership, foreclosure prevention, reverse mortgage, mobility, and financial literacy.
- Hired, train, and coach counseling staff.
- Create policies and procedures to promote efficient and effective workflow processes.
- Ensure regulatory compliance of private and government contract requirements through program evaluation.
- Participate in agency strategic planning.
- Responsible for multiple program budgets.
- Build and maintain collaborative relationships with funding sources, housing industry professionals, state and local government, and partner agencies.
- Promote organizational goals to foster mutual support and teamwork across departmental lines.
- Seek innovative methods of responding to changing environmental and consumer needs
- Liaison and funding administrator for state and local government secondary financing programs.
- Manage the funding source process from grant writing, negotiate scope of work and final implementation

Hicks-Massey Consulting, Chesterfield, VA 23832
CONSULTANT – June 2002 to August 2004

- Provided consultation services to healthcare organizations seeking accreditation. Delivered expertise regarding the maintenance, privacy, security, and regulatory compliance of health information. Audited healthcare organization's records management systems including documentation requirements along with compliance for privacy and security of health information. Prepared reports of findings and recommendations for corrective action plans. Performed professional staff training to address deficiencies and compliance issues.

Bryant & Stratton College, Richmond, VA 23235
ADJUNCT FACULTY – January 2002 to September 2004

- Prepared and taught courses in the Medical Assistant Program (Health Care Reimbursement & Coding, Anatomy & Physiology, and Medical Office Systems). Also taught Medical Terminology and Health Services Management May 2010 to May 2011.

Richmond Behavioral Health Authority, Richmond, Virginia 23219
RECORDS MANAGER - March 1996 to August 2001

- Responsible for the Records Department which supports over 200 staff and 60,000 health records.

- Hired, trained, coached, and evaluated Records Department and Data Entry Staff
- Managed the maintenance, privacy, security, and regulatory compliance of consumer health information.
- Developed, evaluated, revised, and implemented policies & procedures for improved record functions.
- Re-engineered department work processes resulting in 60% increase in workload capacity with no staff increase.
- Managed a project that successfully rescinded a $2.9 million third party payer payback by collaborating.
- Managed clinical database input processes, and designed input screens and documents.
- Audited documentation for regulatory compliance via data collection, analysis, and statistical report preparation.
- Managed the project to develop and implement the data flow process to support the organizations performance outcome measurement system.
- Managed the project to move 60,000 records with 1 workday of access downtime.
- Participated on the planning and implementation team to convert the organization's MIS system.
- Participated on the Joint Management Planning Team
- Trained over 200 professional staff annually.
- Chaired the Records Management Committee of Virginia Association of Community Services Boards

Chesterfield Community Services Board, Chesterfield, Virginia 23832
SENIOR RECORD ADMINISTRATOR - January 1988 to March 1996

- Responsible for the Records Department that support over 150 staff and 20,000 health records.
- Managed the maintenance, confidentiality, and regulatory compliance of consumer health information.
- Hired, trained, coached, and evaluated Records Department Staff.
- Participated on Joint Management Planning Team.
- Participated in agency budget process.
- Developed, evaluated, revised, and implemented policies and procedures.
- Conducted on-going training in areas of confidentiality and documentation.
- Audited clinical documentation for regulatory compliance via data collection, analysis, & statistical report preparation.
- Design, evaluate and revise clinical forms and Management Information System input documents.
- Established a medical record audit system for the purpose of quality improvement.
- Designed a Model Policy Confidentiality Manual for the 40 Virginia Community Services Boards
- Chaired the Records Management Committee of Virginia Association of Community Services Boards

Richmond Community Hospital, Richmond, Virginia 23261
DIRECTOR OF UTILIZATION REVIEW - December 1987- January 1988

Richmond Nursing Home, Richmond, Virginia 23223
MEDICAL RECORD CONSULTANT - September 1987- September 1989

Brookhaven Memorial Hospital, Patchogue, New York
ASSISTANT DIRECTOR OF MEDICAL RECORDS - July 1984 - July 1986

University Hospital, State University of New York at Stony Brook
CORRESPONDENCE SUPERVISOR - September 1983 - July 1984

COMMUNITY INVOLVEMENT

Current Member & Secretary of the Board of Directors – Health Brigade

Current Member Board of Directors - Richard Bland College Foundation

Level 1 Volunteer for Hiring - Chesterfield Police Department

Mia L. Morgan
3273 Cofer Road, Apt. A
Richmond, Virginia 23224
Residence: 804/232-1683 Business: 804/354-0641

Professional Experience

Housing Specialist
Certified Professional Housing Counselor 9/2006 to present
Housing Opportunities Made Equal, Inc. • Richmond, VA

- Screen and interview clients for HOME's financial assistance program through comprehensive one on one individual session.
- Develop appropriate, comprehensive, and measurable cases management plans
- Coordinate all activities related to loan closing
  -file set up –check for lead compliance – submit project set up reports and requisition checks
- Serve as departmental liaison; develop and maintain cooperative relations with community, government and industry partners.
- Assist in the development of education curriculum.
- Conduct variety of group education sessions in area of financial literacy, homebuyer education, credit and money management, bankruptcy recovery and rental education.
- Collect and maintain data and records in accordance with HUD guidelines
- Produce accurate reports in a timely manner as required.

Mortgage Specialist
Housing Opportunities Made Equal, Inc. • Richmond, VA 1995 to 2006

- Provide administrative support to housing counselors.
- Assume responsibility of housing counselors in their absence.
- Process and review credit applications to determine eligibility for DPA programs.
- Act as liaison between clients, City personnel, real estate agents, loan officers, inspectors, and appraisers, and closing attorneys.
- Schedule appointments, Maintain accurate files; organize client correspondence.
- Resolve phone and mail inquiries. Investigate customer complaints and support in the resolution of problems.
- Prepare check requisitions for timely disbursement of DPA funds.
- Prepare monthly status reports
- Coordinate prepurchase, money management and credit group information sessions.

Clerical Assistant
Housing Opportunities Made Equal, Inc. • Richmond, VA 1993-1995

- Performed front desk receptionist duties to include; answering multi-line switchboard, typing, and filing
- Assisted Homeownership Department as needed

Customer Service Representative
Department of Motor Vehicles • Richmond, VA 1991-1992

Customer Service Representative
Video World • Richmond, VA 1990-1991

Relevant Training:

Loan Servicing and Collections
Regulatory Compliance
Word Perfect I, II
Excel 2000

SOPHIE J. SCHECTMAN

304 N MULBERRY ST | RICHMOND, VA 23220
SOPHIEJSCHECTMAN@GMAIL.COM | 434.987.2425

EDUCATION

University of Virginia School of Architecture, Charlottesville, VA 2014-2018

- Bachelor of Urban and Environmental Planning, GPA: 3.87, Graduated with High Honors

Universidad San Francisco de Quito, Quito, Ecuador Fall 2016

- Studied social change through the arts with Pachaysana Institute's Rehearsing Change Study Abroad program

WORK EXPERIENCE

Housing Specialist, Housing Opportunities Made Equal of Va Inc., Richmond, VA 2022-present

- Meets individually with clients to provide homeownership counseling with financial and credit coaching
- Performs client intakes, completes a spending plan and Housing Action Plan for each client, and diligently follow ups on progress
- Assesses client eligibility for down payment assistance programs and prepares client files for grant funding review
- Completes grant award letter and document package, reviews lender and home inspection documents
- Communicates with lenders and realtors on behalf of client to facilitate a smooth closing
- Records all client file notes in CounselorMax, updates client data regularly
- Leads Homebuyer Education Workshops monthly

AmeriCorps VISTA, The Maggie Walker Community Land Trust (MWCLT), Richmond, VA 2019- 2021

- Led research and collaborated on pilot lease-to-own program design, bridging homeownership for buyers with low credit and savings; implemented in Summer 2020.
- Managed homeownership application process, performed income calculations and maintained materials for 100 applicants per year.
- Authored New Homeowner Welcome on utility set up, home warranty, maintenance, safety tips, and repair budget sheet.
- Researched and implemented waitlist method that prioritizes disadvantaged applicants due to systemic inequities.
- Studied Habitat-land trust partnerships nationally and presented findings to VA Habitat affiliate Board.
- Assisted the development of MWCLT's inaugural Strategic Plan and created implementation plan to achieve goals.
- Performed community outreach including direct mailings, writing press releases, and creating feedback surveys.
- Facilitated ongoing discussions on racial equity and values within the workplace.
- Maintained Salesforce data system, generating multiple reports and dashboards for qualitative analysis.
- Completed four market studies and two Affirmative Fair Housing Marketing Plans for a state grant application.
- Trained and managed a part-time data assistant and created data entry workflows.

Co-researcher, Architecture School Student Culture, Charlottesville, VA Summer 2016

- Selected by Dean Beth Meyer to study the conditions for well-being, creativity, and collaboration at the A-School.
- Revised the student handbook, and conducted case study analysis on the VORTEX design workshop; presented work and led breakout activity at the All-School Faculty Meeting.

LEADERSHIP EXPERIENCE

Richmond Community Bail Fund, Richmond, VA 2020-present

- Volunteers regularly to bail out incarcerated community members.

Design Futures Forum, Social Justice Design Conference 2018

- Selected to develop and facilitate social justice in design workshop for Design Futures Faculty Forum in New Orleans.

Friendship Court Youth Leadership Student Partner, Charlottesville, VA 2017- 2018

- Designed project solutions for Friendship Court public housing community alongside Friendship Court Youth Team; created and led design thinking workshops for UVA students and Youth Team.

Virginia Student Environmental Coalition, Charlottesville Chapter 2014- 2018

- Organized with Buckingham County Union Hill community members to prevent Atlantic Coast Pipeline construction.
- Facilitated teach-ins for UVA students and faculty on issues surrounding the construction of natural gas pipelines.

Intern, Pachaysana Institute, Tzawata, Ecuador Summer 2017

- Co-facilitated workshops with community members to fortify cultural knowledge of medicinal plants.
- Collaborated on medicine book and medicinal garden with community, and designed survey for project evaluation.

Wellness Committee Co-founder, School of Architecture Student Organization 2017

- Facilitated workshops with students and faculty about Architecture School culture using design thinking methods.

SKILLS & AWARDS

- Certified HUD Housing Counselor, passed February 2022
- Awarded Virginia's AmeriCorps VISTA Member of the Year as part of the 2021 Virginia National Service Awards
- SalesForce HomeKeeper Super User, 2021
- Selected to give Architecture School Graduation Speech at 2018 Architecture School commencement ceremony
- AICP Planning Student Award for outstanding academic achievement
- Awarded Global Internship Scholarship to work in Kichwa indigenous community in Ecuadorian Amazon
- *Skills*: project planning/management, analytical research, survey design, communication/customer service, leadership
- *Technology:* proficient in Microsoft Office Suite, Illustrator, InDesign, Salesforce, ACS census data; familiarity with Photoshop, SketchUp, ArcGIS, AutoCAD
- *Languages:* professional proficiency in Spanish

Jason Wiedel

Housing Specialist
(757) 330-0591 jasonwiedel@gmail.com Surry, Virginia 23883

EXPERIENCE

HOUSING SPECIALIST, Richmond, Virginia

Housing Opportunities Made Equal, March 2023–Present

- Provide prepurchase counseling.
- Administer down-payment and closing cost assistance.
- Presents educational programs on budgeting, credit, fair housing, and homeownership.

FINANCIAL & HOUSING COUNSELOR, Newport News, Virginia

Catholic Charities of Eastern Virginia, July 2021–March 2023

- Assisted clients with financial needs, money management, credit repair, landlord negotiation, understanding their rights, and connecting to community resources
- Worked closely with United Way facilitating the Virginia Eviction Reduction Program
- Developed procedures and tools to improve client intake and remote counseling
- Provided homeownership counseling for Hampton Roads Planning District Commission, Newport News Redevelopment & Housing Authority, and SPARC
- Developed and presented educational programs on budgeting, credit, renting, fair housing, and homeownership

HOUSING SPECIALIST, Williamsburg, Virginia

James City County Housing, July 2015–July 2021

- Organized and presented educational programs on budgeting, credit, renting, employment, and fraud prevention
- Developed print and digital marketing for Social Services and Housing Department
- Developed outreach and training events for community partners, property managers, and real estate professionals
- Expanded JCC programs, marketing, and administrative plan to place more emphasis on Fair Housing
- HQS and habitability inspections
- Family Self-Sufficiency Coordinator

PROJECT MANAGER, Virginia

Habitat for Humanity Virginia, April 2011–July 2017

- Oversaw all Habitat activities in Surry and Sussex
- Established relationships with community partners including local governments to support Habitat activities
- Organized rehab projects
- Supported Sussex Housing Department through Housing Counseling, HQS Inspections, and educational programs

SKILLS

Housing Counseling Fair Housing Credit & Financial Counseling Case Management
Teaching / Public Speaking / Group Education Microsoft Office Marketing Community Outreach

CERTIFICATIONS

- HUD Certified Housing Counselor
- NACCC Financial Counselor
- NCHEC Financial Capability
- VAHC Housing Counselor
- VAHC Rental Counselor
- Housing Quality Standards (HQS) Inspection
- Family Self-Sufficiency (FSS) Coordinator
- NCHEC Rental Counseling
- NCHEC Homeownership Counseling

Reference List

Organization	Organization Type	Contact Name	Contact Phone	Contact Email
Better Housing Coalition	Housing Partner	Greta Harris	(804) 644-0546	g.harris@betterhousingcoalition.org
Boleman Law Firm	Legal	Laura Alridge	(757) 313-3000	ltalridge@bolemanlaw.com
C&F Mortgage	Bank	Regina Daye-Lewis	(804) 897-9120 x 307	rlewis@cfmortgagecorp.com
Central Virginia Legal Aid Society	Legal	Marty Wegbreit	(804) 200-6049	marty@cvlas.org
Commonwealth Catholic Charities	Counseling Partner	Jay Brown	804-874-9613	Jay.Brown@cccofva.org
Department of Housing and Community Development	Letter of Support	Jane Terry	(804) 371-7000	jane.terry@dhcd.virginia.gov
Fulton Mortgage Company	Bank	Viva Moore	804-565-4409 |	vmoore@fultonmortgagecompany.com
George Mason Mortgage	Bank	Michael T. Cao	Cell: 804-301-8415	mcao@gmmllc.com
Habitat for Humanity	Housing Partner	Patty Morris	(804)232-7001 ext.108	pmorris@richmondhabitat.org
Lifelong Realty Inc. Realtors	Bank	Teri Jones	804-405-6689	teri@alllifelong.com
Luxury Units, LLC	Bank	Bruce Richardson	804.641.7424 – direct	brichs1@comcast.net
project:HOMES	Housing Partner	Lee Householder	(804) 233-2827	lee.householder@projecthomes.org
Richmond Association of Realtors	Letter of Support	Kathryn Burke	804.422.5010	kburke@RARealtors.com
Richmond Redevelopment and Housing Authority	MOU	Kenyatta Green	804-780-4200	kenyatta.green@rrha.com
River City Blues Realty LLC	Bank	Smitty Smith	(804) 350.4139	smitty@rivercitybluesrealty.com
Southside Community Development & Housing Corporation	Counseling Partner	Dianna Bowser	804-231-4449 x 103	dianna@scdhc.com
TowneBank	Bank	Mary White	(804) 938-2335	mary.white@townebankmortgage.com
Village Bank Mortgage	Bank	Ingrid Sell	(757)605-0504	isell@villagebankmortgage.com
Virginia Capital Real Estate	Bank	Christie A. Lomax	804-350-2023	Christie.Lomax@gmail.com
Virginia Housing	Letter of Support	Kelly Gill-Gordon	(804) 343-5534	Kelly.Gill-Gordon@virginiahousing.com
Virginia Poverty Law Center	Legal	Jay Speer	(804) 782-9430 x 12	jay@vplc.org

TAB 5 – SERVICE APPROACH AND METHODOLOGY

Tab 5 – Service Approach and Methodology

HOME believes homebuyer education coupled with individual counseling is the key to successful, long-term homeowners who manage their household finances, maintain their home, avoid foreclosure and all predatory lending practices. Homebuyer Education Workshops include the following topics: homebuying process, personal finance, understanding and managing credit, affordability, role of realtor, role of lender, types of mortgages, loan process, importance of home inspection and home maintenance, foreclosure prevention and fair housing. HOME's Pre-purchase Counseling is a required series of sessions to complete an in-depth analysis of a family's credit report, budget, and overall financial readiness to purchase a home which includes recommendations for best practices in budgeting, affordability, purchase power and lifestyle management. Counselors also reiterate information on the entire home buying process including the roles and processes of their realtor, lender, home inspector and closing agent; along with the ongoing responsibilities of home maintenance and ownership that results in long term, successful homeownership.

An action plan is developed during the initial session and updated as needed. Counselors guide and advise individuals through the entire process from homeownership consideration, financial preparation, financing (including down payment & closing cost assistance process if eligible), housing search, home inspection, the closing process, home maintenance and long-term mortgage management. Counselors also appropriately provide referrals based on the needs of the household.

Service Mode:

Initial individual services and follow-up services can be provided in person, virtually, or by telephone and email, based on client preference along with health and safety considerations.

Service Process:

All direct services are provided by a HUD-certified housing counselor. All activities are documented in an electronic file and client management system.

- Once attendance in the Homebuyer Education Class has been completed, the initial Intake is completed which includes collection of household demographics and data to perform a comprehensive assessment of the clients housing needs and financial situation. This includes the collection and analysis of the prospective homeowner's income, expenses and debts. A Spending Plan is created using this information and if necessary discuss ways to reduce expenses and save money to assist them in establishing a sustainable budget that allows them to either currently purchase an affordable home or places them on a path to homeownership in the future. Based on the prospective homeowner's readiness an individual housing Action Plan is developed which includes goals, activities, responsibilities and target dates towards the clients housing goals.

Pertinent information is also provided on the home buying process. In most instances this intake and assessment process occurs in one session, however, depending on the client's need it may occur in multiple sessions.

- Referrals are provided appropriately to households based on their needs. Housing counselors will provide the contact information by telephone or in writing. If warranted the counselor will directly contact the source on behalf of the client.
- Follow-up contacts by the housing counselor will occur to make certain the prospective homeowner is progressing towards their housing goal, to modify the established action plan and/or obtain outcomes or terminate the housing counseling.
- Termination occurs when the client's issue is resolved, goals are met, or the client is unresponsive with repeated attempts by the counselor to communicate with them by telephone, email, or letter.

TAB 6 – PRICING / COST PROPOSAL

Tab 6 – Pricing / Cost Proposal

Housing Opportunities Made Equal of Virginia, Inc.				
Henrico County Home Purchase Assistance Program				
Annual Program Budget				
PERSONNEL			**PROGRAM FUNDS**	
POSITION TITLES	**ANNUAL SALARY**	**ANNUAL FRINGE BENEFITS (26.37%)**	**TOTAL ANNUAL**	**REQUESTED SALARY AMOUNT**
Certified Housing Counselor (1 FTE)	$64,000	$16,877	$80,877	$80,877
Homeownership Finance Coordinator (.2 FTE)	$16,300	$4,298	$20,598	$20,598
CHE Pgm Mgr-Certified Housing Counselor (.15 FTE)	$11,738	$3,095	$14,833	$14,833
CHE Dep Dir-Certified Housing Counselor (.1 FTE)	$11,090	$2,924	$14,014	$14,014
Administrative Support (.05 FTE)	$3,200	$844	$4,044	$4,044
			$0	
			$0	
			$0	
TOTAL PERSONNEL COSTS	$106,328	$28,039	$134,367	$134,367
NON-PERSONNEL COSTS (including CLIENT SERVICES)				**PROGRAM FUNDS**
TYPE [PLEASE USE ONLY THESE DESIGNATED CATEGORIES]				**AMOUNT REQUESTED**
Travel/Mileage (Miscellaneous miles Richmond to Henrico)				$200
Training (annual training for 1 Certified Housing Counselor)				$2,500
Program Supplies (Fax, Copy, Mail)				$1,800
Equipment (Laptop, 2 monitors, wireless keyboard/mouse)				$2,000
Insurance-Cybersecurity ($2M Coverage)				$8,100
Office Rent/Parking (11.87% of Direct Salaries)				$12,621
Housing Counselor Software (1 license)				$1,200
Credit Reports (120 @ $15/each)				$1,800
IT (Phones, Internet, Software, Adobe Sign, Website Design/Security)				$2,375
TOTAL NON-PERSONNEL COSTS				$32,596
INDIRECT COSTS				AMOUNT REQUESTED
De Minimus Rate (enter % here -->)			0%	
Federally Approved Cost Allocation Plan Rate (enter % here -->)			32.03%	$43,038
TOTAL INDIRECT COSTS				$43,038
GRAND TOTAL				$210,000

DEPARTMENT OF HEALTH & HUMAN SERVICES

Program Support Center
Financial Management Portfolio
Cost Allocation Services

7700 Wisconsin Avenue, Suite 2301
Bethesda, MD 20814
PHONE: (301) 492-4855
FAX: (301) 492-5081
EMAIL: CAS-B et hesda@ psc.hhs.go v

April 19, 2022

Mr. Andrew Haugh
CFO
Housing Opportunities Made Equal of Virginia, Inc.
626 East Broad St. Suite 400
Richmond, VA 23219

Dear Mr. Haugh

A copy of an indirect cost rate agreement is being sent to you for signature. This agreement is issued on behalf of your organization's cognizant agency, US Department of Housing and Urban Development, Fair Housing Initiative Program. It reflects an understanding reached between your organization and a member of my staff concerning the rate(s) that may be used to support your claim for indirect costs on grants and contracts with the Federal Government.

Please have the agreement signed by an authorized representative of your organization and return within ten business days of receipt. The signed agreement should be sent to me by email , while retaining the copy for your files. When the signed agreement is returned, will we then reproduce and distribute the agreement to the appropriate awarding organizations of the Federal Government for their use.

An indirect cost proposal, together with the supporting information, is required to substantiate your claim for indirect costs under grants and contracts awarded by the Federal Government. Thus, your next proposal based on actual costs for the fiscal year ending 06/30/2022, should be submitted by 12/31/2022 to:

Kimberly Harley
Director, Housing Initiative Program
Office of Fair Housing and Equal Opportunity
US Department of Housing and Urban Development
202-402-4753, kimberly.r.harley@hud.gov

Thank you for your cooperation. Should you have any questions, please contact me at (301) 492-4855.

Sincerely,

Darryl W. Mayes-S

Darry I W. Mayes
Deputy Director

Cost Allocation Services

NONPROFIT RATE AGREEMENT

EIN: 23-7303018

ORGANIZATION:

Housing Opportunities Made Equal of Virginia, Inc.

626 East Broad St.
Suite 400

Richmond, VA 23219

DATE:04/19/2022

FILING REF.: The preceding agreement was dated 06/06/2019

The rates approved in this agreement are for use on grants, contracts and other agreements with the Federal Government, subject to the conditions in Section III.

SECTION I: INDIRECT COST RATES

RATE TYPES: FIXED FINAL PROV. (PROVISIONAL) PRED. (PREDETERMINED)

nil	EFFECTIVE PERIOD FROM	TO	RATE(%)	LOCATION	APPLICABLE TO
FINAL	07/01/2017	06/30/2018	33.65	All	All Programs
FINAL	07/01/2018	06/30/2019	33.15	All	All Programs
FINAL	07/01/2019	06/30/2020	32.30	All	All Programs
FINAL	07/01/2020	06/30/2021	32.20	All	All Programs
PROV.	07/01/2021	06/30/2024			Use same rates and conditions as those cited for fiscal year ending June 30, 2021.

*BASE

Direct salaries and wages including all fringe benefits.

ORGANIZATION: Housing Opportunities Made Equal of Virginia, Inc.

AGREEMENT DATE: 4/19/2022

SECTION II: SPECIAL REMARKS

TREATMENT OF FRINGE BENEFITS:

The fringe benefits are specifically identified to each employee and are charged individually as direct costs. The directly claimed fringe benefits are listed below.

TREATMENT OF PAID ABSENCES

Vacation, holiday, sick leave pay and other paid absences are included in salaries and wages and are claimed on grants, contracts and other agreements as part of the normal cost for salaries and wages. Separate claims are not made for the cost of these paid absences.

Fringe Benefits include: FICA, State Unemployment, Workers Compensation, Health, Dental and Life Insurance and Retirement Plan.

Equipment means tangible personal property (including information technology systems) having a useful life of more than one year and a per-unit acquisition cost which equals or exceeds $1,000.

This Rate Agreement is issued in accordance with the Customer Service Agreement (CSA) between DHHS/CAS and HUD.

Next proposal for fiscal year ending 6/30/2022 is due to HUD no later than 12/31/2022.

SECTION III: GENERAL

A. LIMITATIONS:

The rates in this Agreement are subject to any statutory or administrative limitations and apply to a given grant, contract or other agreement only to the extent that funds are available. Acceptance of the rates is subject to the following conditions: (1) Only costs incurred by the organization were included in its indirect cost pool as finally accepted: such costs are legal obligations of the organization and are allowable under the governing cost principles; (2) The same costs that have been treated as indirect costs are not claimed as direct costs; (3) Similar types of costs have been accorded consistent accounting treatment; and (4) The information provided by the organization which was used to establish the rates is not later found to be materially incomplete or inaccurate by the Federal Government. In such situations the rate(s) would be subject to renegotiation at the discretion of the Federal Government.

B. ACCOUNTING CHANGES:

This Agreement is based on the accounting system purported by the organization to be in effect during the Agreement period. Changes to the method of accounting for costs which affect the amount of reimbursement resulting from the use of this Agreement require prior approval of the authorized representative of the cognizant agency. Such changes include, but are not limited to, changes in the charging of a particular type of cost from indirect to direct. Failure to obtain approval may result in cost disallowances.

C. FIXED RATES:

If a fixed rate is in this Agreement, it is based on an estimate of the costs for the period covered by the rate. When the actual costs for this period are determined, an adjustment will be made to a rate of a future year(s) to compensate for the difference between the costs used to establish the fixed rate and actual costs.

D. USS BX 0'.I'HBR FEQERAL AGE ICJES:

The rates in this Agreement were approved in accordance with the authority in Title 2 of the Code of Federal Regulations, Part 200 (2 CFR 200), and should be applied to grants, contracts and other agreements covered by 2 CFR 200, subject to any limitations in A above. The organization may provide copies of the Agreement to other Federal Agencies to give them early notification of the Agreement.

E. OTHER:

If any Federal contract, grant or other agreement is reimbursing indirect costs by a means other than the approved rate(s) in this Agreement, the organization should (1) credit such costs to the affected programs, and (21 apply the approved rate(s) to the appropriate base to identify the proper amount of indirect costs allocable to these programs.

BY THE INSTITUTION:

Housing Opportunities Made Equal of Virginia, Inc.

(INSTITUTION)

(SIGNATURE)

Thomas Okuda Fitzpatrick

(NAME)

President & CEO

(TITLE)

April 25, 2022

(DATE)

ON BEHALF OF THE FEDERAL GOVERNMENT:

DEPARTMENT OF HEALTH AND HUMAN SERVICES

(AGENCY)

Darryl W. Mayes -5

Cliigb,111ft,k;i1 tr,OilnytW.,,U:ti-S f6i,t:loU!:,0wUS. MIl!"JILOU>kh s ,ou=PSC, ou 1filtO(lIt,0.9.H•U | 1 9'XIO.HIO100.1 1= 2000131669, IIIuII, c;yIW MI)'E'I•S. Date: 2022 04 25 08:S0:06-04'00'

(SIGNATURE)

Darryl W. Mayes

(NAME)

Deputy Director, Cost Allocation Services

(TITLE)

4/19/2022

(DATE) 3502

HHS REPRESENTATIVE: Lucy Siow

Telephone: (301) 492-4855

TAB 7 – EXCEPTIONS

Tab 7 – Exceptions

Housing Opportunities Made Equal of Virginia, Inc. will **not** act as Trustee for the assisted employees and will, therefore, defer these duties to Henrico County selected officials.

TAB 8 – ASSUMPTIONS

Tab 8 – Assumptions

A full-time Counselor will counsel 10 new clients per month.

TAB 9 – APPENDICES

Tab 9 – Appendices

N/A

DEPARTMENT OF FINANCE
Oscar Knott, CPP, CPPO, VCO
Purchasing Director

COMMONWEALTH OF VIRGINIA

County of Henrico

Addendum No. 1

Date:	July 13, 2023
Request for Proposal:	23-2553-6JOK – Home Purchase Assistance Program
Receipt Date/Time:	July 20, 2023 at 11:00 a.m. *(UNCHANGED)*
Subject:	General Requirements Revisions and General Contract Terms and Conditions Revision

Ladies/Gentlemen,
Please make the following corrections, deletions and/or additions to the above referenced RFP:

1. Section II – Scope of Services, Item A – General Requirements, add the following language after sub item 10:
   The Successful Offeror shall comply with all applicable federal lending laws, including but not limited to, the Truth in Lending Act ("TILA"). The Successful Offeror may be required to provide a TILA Disclosure to each homebuyer.

2. Section II – Scope of Services, add Item C below:
   C. <u>Home Purchase Assistance Program – Policy and Procedure Manual</u>
   The Successful Offeror shall conduct the program in accordance with DCR's Policy and Procedure Manual developed for the Home Purchase Assistance Program. DCR's Policy and Procedure Manual will minimally outline how the program shall be administered.

3. Section II – Scope of Services, add Item D below:
   D. <u>Cooperative Procurement – Use by Other Public Bodies</u>
   When the services of the Successful Offeror are utilized by other public bodies under the resulting contract of this RFP, the Successful Offeror shall conduct the program in accordance with the public body's policies and procedures developed for their home purchase assistance program.

4. Section II – Scope of Services, add Item E below:
   E. <u>Scope of Services after Year 5</u>
   No loan applications may be accepted or processed after the fifth year of the contract or beginning in the first fiscal year after the County ceases to offer the program, whichever happens first. Beginning in the sixth year of the contract or beginning in the first fiscal year after the County ceases to offer the program, whichever happens first, the scope of services will be modified for the remainder of the contract period. Specifically, beginning in the sixth year of the contract or beginning in the first fiscal year after the County ceases to offer the program, whichever happens first, the Successful Offeror will only be obligated to perform the services detailed in Section II, Items B(6), B(7), and B(13). Notwithstanding the foregoing, beginning in the sixth year of the contract or beginning in the first fiscal year after the County ceases to offer the program, whichever happens first, County personnel may assume the performance of certain

services that the Successful Offeror had performed; the Successful Offeror will fully cooperate with such County personnel to accomplish a smooth and orderly transition during that period.

5. Section V – General Contract Terms and Conditions, Item DD(2), delete and replace with the following:
   2. The contract may be renewed for nine additional one-year periods upon the sole discretion of the County at a price not to exceed 3% above the previous year's prices unless written approval is given by the Purchasing Director.

6. Section V- General Contract Terms and Conditions, Item DD(4), delete and replace with the following:
   4. The contract shall not exceed a maximum of ten years.

All other specifications and General Contract Terms and Conditions shall remain the same.

Offerors must take due notice and be governed accordingly. Failure to acknowledge this addendum may result in your proposal being declared non-responsive.

Sincerely,

Oscar Knott, CPP, CPPO, VCO
Purchasing Director
Kno008@henrico.us

ACKNOWLEDGEMENT:

Signature: Donna M. Stallings

Print Name: Donna M. Stallings

Company: Housing Opportunities Made Equal of Virginia, Inc.

Date: July 24, 2023