



Citywide Homeowner Help Desk

Center for NYC Neighborhoods

Request for Proposals - FY 2024 - 2025

With generous support from the NYC Department of Housing Preservation and Development, the Center for NYC Neighborhoods seeks proposals to conduct outreach under the Homeowner Help Desk to New York City homeowners through this Request for Proposals (RFP).

Background

The Citywide Homeowner Help Desk Program (“the Program”) is intended to fund a network of experienced housing counseling and legal service organizations to provide outreach, education, and assistance to homeowners at events held across New York City. Selected partners shall provide all services necessary and required to support the Program, as further described herein.

The Program is a direct community outreach component that will connect low- to moderate-income (LMI) homeowners with trusted experts who can triage their housing issues, offer brief counseling and legal advice, and connect them with resources. Funded partners will assist homeowners with a variety of housing concerns, including but not limited to foreclosure prevention, tax/water liens, estate planning, deed theft and other scam prevention, repair assistance, coastal resilience, and energy efficiency needs, and reverse mortgages.

Through the Citywide Homeowner Help Desk, the Center anticipates granting approximately \$500,000 to up to 20 partners annually. The goal is to reach 8,000 homeowners through in-person and virtual events.

In distributing funding to our Network, the Center for NYC Neighborhoods will seek to align funding equitably across the five boroughs, paying particular attention to how Homeowner Help Desk activities can engage and stabilize harder-to-reach homeowners. We know our Partners have served their communities for many years, developing important experience and expertise around what homeowners need in order to feel secure in their homes. We intend for the Program to continue to fund that important work, ultimately resulting in increased access to affordable homeownership for all in New York City.

Priorities

The Center seeks to meet three overarching priorities for a robust and effective network:

1. Ensure citywide access to services,
2. Fund a balance of housing counseling and legal service organizations,
3. Align funding with community need

Funding Availability

Approximately \$500,000 in total with grants up to \$35,000

Acceptable Services

Proposals should outline specific strategies for hosting and attending in-person and/or virtual events, and providing low to moderate-income homeowners with assistance and resources related to one or more of the following acceptable services:

- Foreclosure Prevention Services
 - Acceptable services may include brief financial counseling, budgeting, and post-event follow-up assistance with more complex housing needs, such as servicer negotiations for an affordable loan modification, short sales and deeds in lieu, advice and/or representation in foreclosure cases, and bankruptcy counseling
- Property Tax and Water Lien Assistance
 - Acceptable services may include assisting homeowners in filing exemption paperwork and applying for payment plans, financial counseling to affected homeowners, and legal advice and/or representation to homeowners to remove their properties from the lien sale list and address tax lien issues
- Estate Planning and Heirship Services
 - Acceptable services may include completing and notarizing transfer on death deeds, providing brief estate planning advice, and post-event follow-up assistance with more involved heirship and title needs, such as drafting wills and trust documents, establishing powers of attorney and guardianship, preparing heirship and probate assistance after a homeowner passes away
- Scam Prevention
 - Acceptable services may include education and literature on how to spot and avoid common housing scams, as well as assistance for homeowners who are the victim of deed theft and/or property fraud
- Healthy Homes
 - Acceptable services may include flood insurance, resiliency, or/energy efficiency counseling, connecting homeowners to repair programs for deferred maintenance, screening for green housing upgrades, and counseling to homeowners on FEMA and other governmental and private benefits in the aftermath of future extreme weather events
- Reverse Mortgage Counseling
 - Acceptable services may include advising homeowners on existing and new reverse mortgages, providing counseling, advice, and/or representation to reverse mortgaged holders in default, and assisting spouses and heirs with the transfer of the property and assumption or refinance of the reverse mortgage in the event of the borrower's Passing
- Pre Purchase Counseling
 - Acceptable services may include brief financial counseling and advice related to home buying, including the use of the Center's Down Payment Assistance Navigator.
- Other services that promote homeowner stabilization

- The above list of services is not intended to be a complete representation of the valuable services our partners provide to homeowners. The Center encourages partners to propose programs that will deliver outreach and education focused on other homeowner stabilization services they regularly provide to homeowners for consideration

Proposal

Proposal responses should be submitted in PDF form and be no more than three pages in length

1. Organization Name:

2. Grant Request: (Grants up to \$35,000 will be considered)

3. Proposed Annual Scope:

- a. Events hosted and/or attended -**
- b. Event attendees (with sign-up sheet data backup) -**
- c. Homeowners who receive brief counseling or legal advice -**

4. Boroughs Served (Please include specific neighborhoods, if applicable)

5. Program Description

Please provide a description of your proposed program for the Citywide Homeowner Help Desk. Responses should include the following:

- *A brief summary of your proposed scope, including descriptions of any currently scheduled or recurring Help Desk events*
- *Outreach and education strategies you expect to deploy to meet the goals in your scope. Note: in addition to outreach events, funded partners may deploy other forms of outreach, such as phone calls to potential clients*
- *The specific services your organization will focus on at events (see Acceptable Services list above)*
- *The specific boroughs, neighborhoods, and demographic groups your organization plans to target with this funding*

6. Organization Experience and Qualifications

Please provide a description of your organization's experience and qualifications related to the Homeowner Help Desk. Responses should include the following:

- *A brief summary of your organization's experience providing housing counseling or legal services to homeowners*
- *Your organization's experience and capacity for organizing, hosting, and attending in-person and virtual events*
- *Your organization's experience reaching harder to reach communities, such as seniors or homeowners with limited English proficiency.*
- *A description of your organization's past performance to goals in prior iterations of the Homeowner Help Desk, if applicable.*

7. How many outreach events does your organization expect to complete between July 1, 2024 - December 31, 2024, if any?

Proposal Scoring Criteria

Proposals will be analyzed based on the following criteria:

- Program Description and Organization Experience
 - Partner provides a thorough description of a program that delivers high quality events to the boroughs they serve.
 - Partner clearly states the populations they plan to target with events, and strategies for reaching homeowners within those populations.
 - Partner demonstrates a clear understanding of the Homeowner Help Desk’s mission, and proposes a program that will meet the needs of LMI homeowners across New York City
- Outreach Capability and Accessibility
 - Partner projects hosting high volume outreach event
 - Partner demonstrates outreach events containing resources such as translated material
- Organization Capacity and Experience
 - Partner demonstrates extensive experience providing housing counseling or legal services to homeowners at events
 - Partner’s demonstrate an organizational capacity to organize, host, and attend homeowner events across New York City
 - Partners outline previous experience connecting with harder to reach populations at events, such as seniors or homeowners with limited English proficiency.
- Alignment with Funding Priorities
 - Partner’s expertise, Homeowner Help Desk experience, and geographic coverage as outlined in their proposal align with the Center’s three overarching priorities for a robust and effective network:
 - Ensure citywide access to services
 - Fund a balance of housing counseling and legal service organizations
 - Align funding with community need

Funding support will be provided through grants that are expected to begin on or around December 1, 2024 (although the Center reserves the right to offer grants for a shorter, longer, or different time period). Funded partners will be required to submit interim and final financial and narrative reports, and quarterly event and client-level program data reports to the Center.

Please direct all questions to Jovan Ellis at jovan.ellis@cnycn.org with the subject line, “[Organization Name] - Citywide Help Desk RFP Question.” Submissions for this RFP are due in PDF format to HelpDesk@cnycn.org by **11:59 PM on Tuesday, November 26**. Funding decisions will be released by email on **Friday, December 20**.