

RFP Questions

1. How many FTHB loans per year were approved over the last three fiscal years?

Answer: There were 10 successful cases for 2016, less than 10 cases for 2015 and even less in 2014. The City is about 12 cases last year and 6 for 2015.

2. How much funding has historically been made available for FTHB loans over the past 3 fiscal years and what is the amount to be made available as a part of this proposal for FYE 2018 and then projected over the next 2 years?

Answer: The County budgets for 20 a year and the City budgets for 15 a year.

3. How many defaults have you experienced for the life of the program?

Answer: During the past 3 years the County has had one default. The City has only had one default in the past 5 years.

4. Are there any requirements for financial institutions to participate in the program, in other words do you have a list of lenders or do you let people choose who they want for their lender?

Answer: There is a list through RAYAC (the Realtors Association of York and Adams Counties) of participating lenders. We outline in our program guides the mortgage product and we do have a list of lenders that provide those products. What we have required in the past is that if a lender wants to participate in the program, we ask that lender to participate in the Housing Council program and the first time homebuyers program workshop program. Upon agreement to do presentations and provide some of their time RAYAC will then put the lender on the participating lender list.

5. How many are on your approved list?

Answer: There are about 20 lenders currently on the list. The list is available on the York County Planning Commission website at www.ycpc.org and RAYAC's website at www.rayac.com.

6. Under your current program do you have an Advisory Committee (consisting of such people representing community members, county officials, real estate and lending professionals) that works with the City or County?

Answer: There is not an advisory committee. There is a Housing and Community Development Loan Committee that participates in the funding approvals and regulations. This group serves as the feedback and evaluation group for the program. This group meets once a month to review information.

7. Is there any possibility of the awardee to work with the County and City to discuss the potential to amend, update and edit the program and/or requirements?

Answer: You would need to keep in mind that any HUD or Federal restrictions or guidelines would have to stay but other than that the answer is yes.

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8. Do you have any market data or someone who works with a group to understand the market potential for your first-time home buyers?

Answer: Not at the moment.

9. How are your administrative funds used for the program at the present time and how will they be expected to be used in the upcoming contract?

Answer: The Community Development Block Grant funded activities are operating on an application system. There is a three year cycle for the applications so if an agency is approved for a program it follows the three year program application process. The City and the County each have their own CDBG program, so each funds administration. This will then match up to the Home program for those years for the actually down payment assistance.

Is there a specific allocation?

Answer: No, not at this time.

10. If it will cost X amount of dollars to do the program that would be expected to be awarded for that program?

Answer: It would be reviewed and considered for the County. The City Block Grant program is a three year cycle and whatever is awarded in year one follows through for the entire three years. There is a cap on the amount of loans awarded.

11. When do you pay for service, is it by an invoice generated by the organization on a monthly basis?

Answer: Operating organization sends a Request of Payment once a month to either the City or the County. Payment for services are tied to clients that are in the program agency will have to be able to separate services by City and County clients. We also require quarterly reports to document that primarily low-moderate income people were assisted through the program., which is the whole spectrum of services: first time homebuyer education, delivery of the program, and processing of the applications and the delivery of the down-payment assistance. The tricky part is to separate that between City and County because the Block Grant programs can't be comingled.

12. Are you looking for a proposal in terms of a budget broken out by the classes such as first-time classes & counseling services?

Answer: That would be part of the application. In this case it would be part of your proposal which will have to be blended into the application cycle.

13. In regards to housing counseling, we are a PHFA housing counseling certified service. We would process the housing counseling fees through PHFA. Is that something you have a relationship with?

Answer: No, currently we do not participate with PHFA.

So, you would be okay with an agency bringing that services to you?

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Answer: Yes.

14. Do homebuyers have a home inspection completed in addition to the Basic Housing Standards Guidelines inspection completed by the County?

Answer: It is up to the buyer/participant if they want to purchase a home inspection. The County provides the HUD required housing standards inspection for the program. The Planning Commission has staff that is certified/trained to do these inspections and completes them for both the County and City programs.

15. Do the homebuyers have their own home inspection completed in addition to the Basic Housing Standards Guidelines inspection completed by the County?

Answer: Most do have their own inspections, but the program does not require them to.

16. What expectations do you have for how many people apply for the homebuyer classes?

Answer: There are 200 from the City that usually go through the homebuyers education classes.

17. Is there an agency currently providing housing counseling services?

Answer: We haven't had an agency to provide the entire housing counseling spectrum for several years.

18. Back on the inspections, when the inspections are done does every repair have to be made? Are they required?

Answer: If we state it must be repaired, then the repair must be made. We look for health and safety issues, lead-based paint, and numerous things based on HUD federal funding regulations. Anything wrong with the home would have to be fixed before we allow that subsidy be approved.

Are you using the HOME criteria?

Answer: Yes, the Home criteria is used for the subsidy.

19. Are you looking for me to do a proposal? So, I can do the whole thing? Is that what you are looking for?

Answer: We have released two RFP's. One for the First Time Homebuyer Program and one for Housing Counseling Services.

Do we need to do everything? No, you can submit for either program administration or for both. The counseling components, with the exception of the homebuyer counseling, that have been missing such as the foreclosure counseling, budget counseling, etc. are not affiliated with the Homebuyer Program, and could be offered by separate agencies.

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Would you require an MOU between the two agencies?

Answer: No, as long as we have a HUD approved first-time homebuyer education class it can be from anywhere, even online. So an MOU would not be required.

Would the counselor have to be certified?

Answer: Yes, HUD requires the agency must be certified for first-time home buyers because of the federal funds that are being used. Over the next three years the housing counselors themselves will have to be certified. These certifications are through HUD certifications.

20. You indicated that the homebuyers could be split in terms of housing counseling being separate from the first-time homebuyers education classes. Can the rental assistance be split out from case management versus rental assistance, ESG, CoC?

Answer: No, we are looking for one provider. The reason is that the State funded HAP program and the HUD funded CoC ESG programs dovetail very well together. It is very important that one agency tackle both of those because of tracking clients, billing & working together with the HAP program rental assistance. The rental assistance program is more generic and more flexible than the HUD funded programs. The community is served in a broader fashion by having these programs together. We also felt the same about case management and rental assistance. It made sense to have a one stop shop for these programs.

The same thing with the ISN portion of the program?

Answer: Yes, for the same reasons as stated earlier.

21. Are Spanish housing counseling sessions currently being offered ?

Answer: Yes, there is currently 1 Spanish class offered per quarter and 3 -4 English classes offered, however the number of sessions are adjusted based on demand.

22. Would it be required for an agency providing homebuyer counseling to be HUD certified?

Answer: Yes, due to the federal funding in the program, HUD requires the counseling agency providing first time homebuyer counseling for YHAP be HUD Certified. Housing counselors associated with the agency, will also have to be HUD certified.

23. Also, as I mentioned, any demographics you can provide for homebuyer class and borrower loans would be helpful, but particularly ethnicity (or race), income and marital status if available.

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Answer: I have broken down the income below for the homebuyer education participants based on 30/50/80/and over income. I know that you requested additional data, however what we collect is actual intake forms for each individual participating and we have not gone through that date to be able to address your question

Adult participants

30% income – 22

50% income – 46

80% income – 47

Over income – 14

Household Income

30% income - 99

50% income - 137

80% income – 119

over income – 29

The 11 participants of the First Time Homebuyer Program in 2016 qualified as indicated below

30% - 0

50% - 2

60% - 3

80% - 6