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HOUSING AND FEDERAL GRANTS DIVISION

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Rehabilitation Loan Program RFP (#RLP-1)
Response to Questions

June 8, 2022

1. Will the Community Development Agency permit the grantee to perform the role of General Contractor rather than the previous/existing approach where homeowners select their own contractor?

   The Agency is open to a variety of implementation models and looks to the proposer to present the business model that best exemplifies the organizational offerings and expertise available from the proposer. In the event the proposer is unable to meet the specific contractor needs of a project or is oversubscribed by other projects, the Agency expects the successful proposer will develop and maintain a pool of qualified local general contractors, with attention to minority- and women-owned businesses, per the RFP (pg. 19).

2. Will the Community Development Agency expect that the costs of the preparation of each of the NEPA packages be covered by the yearly award to the grantee?

   The Agency expects that administrative costs associated with preparing the NEPA packages will be covered by the award amount. In the event that costs escalate beyond the annual award, additional funds may be added to the program budget, resources permitting, or revolving loan capital may be made available for this purpose.

3. How many rehabilitation loans have been made through CDBG funds this FY22, and/or you anticipate being made this FY?

   It is expected that 14 loans will be issued in Fiscal Year 2021-22, and our program goal for 2022-23 is between 14 and 20 loans, depending on start-up timing for the new provider.

4. Will the grantee be able to or be expected to put loans on its balance sheet?

   The Revolving Loan Fund must be maintained in a separate interest-bearing account and not comingled with other funds. The successful proposer may be able to reflect the revolving loan fund

on its balance sheet. The Agency will negotiate the details of this with the selected provider.

5. Will the Community Development Agency expect that the new grantee replace AmeriNat or continue to use this third-party loan servicer? If the latter option is required, will these servicing fees need to be paid out of the yearly award to the grantee?

   The Agency is open to a variety of implementation models and looks to the proposer to present the business model that best exemplifies the organizational offerings and expertise available. If the proposer prefers to bring loan servicing in-house and maintains the staffing expertise to do so, that is agreeable. If there is a preference for a different qualified third-party administrator, that is also a viable solution. The preferences and capacities of the grantee will be considered. Any fees associated with administering the program will need to be paid out of the annual award.

6. How long are the deferment periods for the 150 loans currently in deferment? What are the expectations or deferment requirements if any for this program? Is the successful grantee able to set their own deferment period?

   Under the current structure, any time the property is sold or refinanced the loan becomes due. The Agency is open to negotiating modifications to the current structure and the preferences of the program administrator will be considered.

7. For the 20 active loans, are the payments monthly, quarterly, or annual?

   The current loan repayment structure is monthly payments with the average repayment period of 20 years.

8. What are the delinquency/default rates of the existing loan portfolio?

   Historically delinquency/default has not been an issue as most loans are deferred.

9. This question refers directly to Attachment A on page 24 of the RFP. The language in the second sentence states the following: "Proposer must provide three former (w/in past 5 years) or present clients for whom these individuals have PERFORMED contracting services related to each of the categories..." Given the use of the word PERFORMED in the quoted statement, it is not clear whether you are requesting home repair client references or references of subs who performed services for the applicant. Please clarify.

   The Agency is requesting references of the home repair clients who received services from the proposer similar to those identified in the RFP. If the proposer has not administered rehabilitation loan

programs in the past, references affiliated with similar programs are acceptable.

10. How are owner occupancy verifications currently managed for the existing portfolio: Through AmeriNat or the existing administrator? Will costs for verifications need to be paid out of the yearly award to the grantee?

    Owner occupancy verification is currently managed by the existing program administrator. It is expected that these administrative tasks and associated costs will be paid through the annual award.

11. Will the Community Development Agency consider a proposal for a loan program with very low or zero % interest rate?

    The Agency is open to a variety of implementation models and looks to the proposer to present the business model that best serves clients and exemplifies the organizational offerings and expertise available. The Agency is open to considering very low- or zero-interest loans. The overall program design and anticipated impact will be taken into consideration, along with other aspects of each proposal.

12. The Cover of the RFP states that the package must be received by the deadline at federalgrants@marincounty.org. However, page 43 of the RFP states "Please Provide One original and three copies of the proposal." Does it suffice to send the full package as a pdf through email, or would you also like the original and hard copies?

    Hard copies are not needed. Please only send the full package as a PDF to the email provided.