



Request for Proposals (RFP) for statewide marketing communications services to build public awareness of new Massachusetts Homeowner Assistance Fund

October 1, 2021

Overview

MassHousing is seeking responses from Massachusetts-based marketing communications agencies who can provide a full-range of advertising, marketing, and public relations services.

Through a competitive bidding process MassHousing and its partners at the Executive Office of Administration & Finance (ANF) and the Massachusetts Housing Partnership (MHP) will select one or more agencies to help provide outreach to low- and moderate-income homeowners who have had difficulty making their mortgage payments due to a COVID-19 hardship.

The Commonwealth seeks to make these homeowners aware of a new statewide relief program called the Homeowner Assistance Fund (HAF). The HAF is the second-largest component of a broad package of COVID-19 relief programs created by Congress in the American Rescue Plan Act of 2021 (more details below). Research indicates there are approximately 22,000 homeowners in Massachusetts who are likely eligible for HAF assistance in accordance with Treasury guidelines. These borrowers are low- to moderate-income; are behind on their mortgage payments and are socially disadvantaged. It is not known exactly who these homeowners are as their loans are serviced by numerous companies across the country, although some research procured by The Commonwealth shows many of these homeowners are in urban areas in and around Massachusetts' 26 Gateway Cities.

The objective of the outreach campaign is to make these homeowners aware of the statewide HAF program and persuade them to apply for assistance on a website that is currently in development and is being overseen by ANF, MHP and MassHousing.

Homeowners will not receive funds directly. Instead, loan servicers will apply HAF funds to the borrower's account in an appropriate fashion. Nonetheless, homeowners must apply for assistance and may be required to provide some supporting documentation to verify eligibility.

Agencies that respond to this RFP will have their proposals reviewed by a joint procurement selection team made up of representatives from ANF, MassHousing and MHP. MassHousing will serve as the lead agency for this engagement and MassHousing will have day-to-day management oversight of the contractor.

About the Homeowner Assistance Fund (HAF)

The Homeowner Assistance Fund (HAF) was established by the United States Congress under Section 3206 of the American Rescue Plan Act of 2021 (ARPA). Under the HAF, the U.S. Treasury will provide financial assistance to the states in an aggregate amount of approximately \$10 billion.

The HAF was established to mitigate financial hardships homeowners may experience associated with the coronavirus pandemic.

Homeowner Assistance Funding for Massachusetts

States must apply to the U.S. Treasury for funds. Massachusetts has applied and expects to receive approximately \$178 million to help eligible homeowners. Funds have not yet been received but are expected in the Fall of 2021. The Commonwealth seeks to disburse all its HAF funds to eligible borrowers within 12-18 months. The HAF is designed primarily as a mortgage reinstatement program to provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed, due to a financial hardship associated with the COVID-19 pandemic for the purposes of preventing mortgage delinquencies, defaults, and foreclosures.

Eligible HAF recipients (target audience)

- Owner-occupants of a single-family home, condominium or 2-, 3- or 4-family home located in Massachusetts. (Funds may not be used for owner-occupied properties of 5 or more units, investor-owned properties, or vacation homes.)
- Homeowners with incomes equal to or less than 150% of Area Median Income (this differs by region and household size)
- Homeowners who have experienced a COVID-related impact to their finances on or after January 21, 2020, that caused them to miss regular mortgage payments. The hardship could include:
 - job loss
 - reduction in income
 - reduction in hours worked
 - increased costs due to healthcare
 - increased costs due to the need to care for family members
 - other issues which have impacted the household's income

How homeowners will apply for HAF Assistance

Homeowners will apply online using a website that is still being developed, but which is expected to be operational in the Fall of 2021.

Scope of Services

The marketing communications agency selected through this procurement will:

- Work with MassHousing, ANF and MHP to develop a full understanding of the HAF program and the KPIs that Massachusetts must submit to the U.S. Treasury
- Review existing data about where eligible homeowners are likely to reside
- Develop strategic recommendations about how to reach eligible homeowners

- Recommend an appropriate mix of marketing communications channels to reach the audience in a cost-effective manner, and execute the campaign, using the marketing channels recommended by the contractor and approved by MassHousing. Possible channels might include, but need not be limited to
 - Email
 - Digital display
 - Search
 - Direct mail
 - SMS texting
 - Outdoor
 - Transit
 - Radio
 - Streaming services
 - TV
 - Social media
 - Grassroots tactics
 - Other channels the contractor may recommend
- Develop and produce creative materials in multiple languages:
 - English
 - Spanish
 - Chinese
 - Haitian Creole
 - Vietnamese
 - Russian
 - Khmer
 - Portuguese
- Traffic all creative materials to media outlets
- Ensure ads run as planned; reconcile, and pay invoices for media buys
- Adapt marketing materials to persons with disabilities (i.e., hearing impaired, visually impaired)
- Work with community-based organizations (CBOs), to assist in building awareness at the community level and make payments to those CBOs (a separate budget will be provided for this component), as approved by MassHousing, consistent with the program guidelines
- Work with mortgage servicers, housing counseling agencies, and other entities as needed, and as approved by MassHousing, consistent with the program guidelines
- Pay invoices to subcontractors on behalf of MassHousing & The Commonwealth
- Meet with stakeholders as needed (government staff, non-profit staff, elected officials, advocates, consultants etc.)
- Collaborate as needed with the administrators of the online HAF application portal
- Develop metrics and provide regular analytics to demonstrate effectiveness or the need to re-calibrate the campaign
- Assist with the preparation of reporting of KPIs as needed

Call to action

The call to action for consumers will be for them to visit the Massachusetts HAF online portal and complete an application for assistance. Other calls to action, such as calls to a toll-free number or messages to an email address, or visits to a website may be developed.

Budget

The all-inclusive budget for this engagement is \$1 million (except for CBO engagement as noted above which will be separately determined once an entity is selected). The budget includes funds for all components of the campaign including but not limited to:

- contractor's agency fee
- design, production, translation, shipping of and trafficking of creative materials
- media buy (all airtime and ad space)
- all administrative costs

Duration of engagement

The engagement is expected to be 18 months and may be extended or shortened depending on program needs.

Start Date

The expected start date is November 11, 2021

Submission Requirements

(A) Background Information. A cover letter or executive summary signed by a person authorized to enter a contract with MassHousing containing at least the following information:

- (i) name, address, and telephone number of a contact person
- (ii) a description of the firm
- (iii) the firm's Federal Taxpayer I.D. Number.

(B) Evidence of Certification. MassHousing is an equal opportunity employer and encourages responses from entities which are certified as minority- and women-owned business enterprises (MBEs and WBEs), veteran-owned business enterprises (VBEs), disability-owned business enterprises (DBEs), and lesbian/gay/bisexual/ transgender-owned business enterprises (LGBTBEs). If your firm is certified as one or more of the above, please include evidence of such certification(s) or the basis for such designation(s). MassHousing encourages non-certified entities to partner with certified entities.

(C) Experience in Providing the Services. Describe the experience of the firm and its personnel in providing similar services. Attach resumes of personnel (or sub-consultants, if any) who will be providing the Services.

(D) A profile of the consultant or consultant team - those who will work directly and indirectly on the project. List names and titles, as well as experience as it relates to this work. Please fully explain the team's and/or individuals' experience with the following:

- Marketing, PR, and/or advertising campaigns that reached low- and moderate-income persons
- Experience working with state or quasi-public agencies

- Experience with mortgage lending, mortgage servicing
- Experience with affordable home ownership programs
- Supplemental material that will help the selection team understand the consultant's or teams' approach, previous outcomes, or expected deliverables.

(E) Work Plan. Provide a description of the plan or approach, the role of each staff member (or sub-consultants, if any) expected to perform the Services, and the proposed timeframes for completion of the Services. Please respond specifically to any questions or specifications requested in the description of the Services.

(F) Business References. A list of three (3) verifiable client references for whom the consultant has performed similar work in the past five years. Provide contact information, including address, e-mail, and telephone numbers, for the three references.

(G) Fee Schedule. A detailed budget that breaks out expenses including the consultant's time, materials and supplies, and any other expected expenses. The budget should not exceed the amount stated above.

(H) Other Information:

- Conflicts of Interest. Any known facts which would or may create a conflict of interest with MassHousing, MHP or The Commonwealth of Massachusetts if you were awarded a contract for the Services.
- Outstanding Claims, Litigation or Threats of Litigation. Any outstanding claims, litigation, or threats of litigation against your firm or its members.
- Debarment. List any instances in which your firm has been debarred, suspended, or otherwise limited from participation by any state or federal government and describe the circumstances for the debarment.

Responses must be received no later than 5:00 P.M. on Friday, October 15, 2021

Please submit your proposal and supporting documentation via email to:

Eric Gedstad, Director of Marketing
egedstad@masshousing.com

MassHousing, ANF and MHP will review the responses to this RFP, may speak with client references and may decide to interview all or some of the respondents. If MassHousing determines that interviews are necessary, the interviews will be held during the weeks of October 18 and October 25.

Publication of Questions & Answers regarding this RFP

MassHousing will publish a web page on www.masshousing.com, with questions submitted by potential respondents and MassHousing's responses. Responses will be posted within 24 hours of receiving questions.

Evaluation and Selection

MassHousing will evaluate respondents based upon (a) the response to this RFP; (b) interview results (if any); (c) references; and (d) any other information requested by MassHousing. MassHousing, in its sole discretion, will make its selection based on the following criteria:

- Understanding of and approach in providing the Services
- Demonstrated experience and qualifications of firm and personnel in the performance of similar services
- References
- Proposed fee structure
- MBE, WBE, VBE, DBE, or LGBTBE status

Notification of selection

We anticipate that the selected respondent will be notified by November 1, 2021 and we anticipate work on the services to commence on November 11, 2021.

MassHousing is soliciting competitive proposals pursuant to a determination that such a process best serves the interests of MassHousing and not because of any legal requirement to do so. MassHousing accordingly reserves the right to accept any one or more than one proposal; to withdraw or cancel this RFP; to modify or amend, with the consent of the respondent, any proposal prior to acceptance; to reject any or all proposals or waive any informality and otherwise to affect any agreement that MassHousing in its sole judgment, deems to be in its best interest. The successful respondent will be required to enter into MassHousing's standard Contract for Services, a copy of which will be provided to any respondent upon request.

Should you have any questions concerning this RFP, please e-mail Eric Gedstad, Director of Marketing at egedstad@masshousing.com.