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chfa request for proposal

COLORADO HOUSING AND FINANCE AUTHORITY

REQUEST FOR PROPOSAL (RFP)

COLORADO HOUSING AND FINANCE AUTHORITY
1981 BLAKE STREET
DENVER, CO 80202

REQUEST FOR PROPOSAL

Black and African-American Outreach and Marketing

POSTED: September 2, 2020

PROPOSALS DUE: 5:00pm MT, on October 23, 2020

Colorado Housing and Finance Authority (CHFA) is a body corporate and political subdivision of the State of Colorado, established by the Colorado General Assembly for the purpose of increasing the supply of decent, safe, and sanitary housing for low- and moderate-income families; and to promote sound economic development by supporting business enterprises.

Colorado Housing and Finance Authority strongly values diversity and inclusion among our customers, employees, vendors and partners.

More information about CHFA may be found at the CHFA website, www.chfainfo.com.

Background

CHFA is a mission-based organization that provides programs and resources to help low- to moderate-income Coloradans achieve their dreams of affordable homeownership. These programs and resources include the following:

- **Homebuyer Education**
CHFA works to ensure homebuyers are educated about homebuying and homeownership tasks and responsibilities by sponsoring homebuyer education classes across the state through a network of housing counseling agencies. CHFA also requires that any homebuyer who is receiving a CHFA mortgage loan complete an approved homebuyer education class prior to closing on their mortgage.
- **Down Payment Assistance**
CHFA offers two down payment assistance options for our first mortgage loan customers: a Down Payment



Assistance Grant and a Second Mortgage Loan to help with down payment, closing costs, and prepaids.

- **First Mortgage Loans**
CHFA works with participating lenders across the state to offer various loan products including FHA, Conventional, USDA-RD, and VA loans, so customers can use the program that works best for their situation. Most of these programs can be paired with a down payment assistance option from CHFA to help customers cover some up-front costs of their loan if needed.

In Colorado, the homeownership rate for Black/African-American households is 37%, while the homeownership rate for White, non Hispanic households is 70%. Annually, under 3% of first-lien home purchase owner-occupied loans in Colorado are made to Black/African American households, although 4% of Colorado households are Black/African-American. (sources: [Census American Communities Survey](#); [Home Mortgage Disclosure Data](#))

This project will help CHFA better understand the homebuying/homeownership perceptions and realities of Black and African American prospective homebuyers so that CHFA can more effectively share information about its programs and resources available, helping to bridge the homeownership gap for Black and African-Americans in Colorado.

Scope of Services

CHFA is seeking proposals from a vendor to develop an outreach and marketing campaign for Black and African-American homebuyers in Colorado. The services required include:

- Outreach and market research
 - Interview mortgage and real estate professionals, housing counseling agencies, nonprofits, and community and neighborhood organizations who serve Black and African-Americans to learn what perceptions, obstacles, and concerns they hear from their customers/patrons.
 - Focus groups of renters/home intenders
 - Organize statewide focus groups.
 - Work with CHFA team to develop the focus group discussion guide.
 - Work with CHFA team to create draft messages and visuals for testing at focus groups (marketing/advertising).
 - Recruit for and facilitate focus groups. These focus groups will help CHFA understand:
 - Perceived obstacles to homeownership,
 - Perceived benefits to homeownership,
 - Homeownership goals within the community,
 - How information is accessed within community (media, community events, etc.)
 - Perceptions about CHFA, and



- Perceptions of current and test CHFA marketing/advertising materials.
 - Provide a detailed summary of focus group and interview feedback.
- Provide a final report with the following recommendations (and accompanying rationale)
 - Focus group results
 - Messaging recommendations
 - Creative/visual recommendations for print, digital, and video
 - Insights into media usage and community engagement opportunities by target demographic and recommended tactics
- Regular meetings and updates with CHFA team throughout project timeline
- Communication of findings to CHFA stakeholders, in partnership with CHFA team members

Proposal Requirements

CHFA will consider all of the following criteria in evaluating the proposals. Please submit a written proposal answering the following list of items/questions.

- Qualifications
 - Describe the overall methodology and philosophy for this type of engagement and how the team will approach the scope of services.
 - Share your business's track record of engaging with Black and African-Americans and overall community engagement examples.
 - Share your business's background in consulting, market research, focus group facilitation, or other applicable skills.
 - Describe past similar projects your business has conducted and provide the results/summaries of the projects, provided such results/summaries do not include confidential or proprietary information.
 - Please describe the role and responsibilities for each person who will participate. For each staff member's experience, specify the type of project(s), scope, and complexity, and their role in the project.
 - Clearly explain your proposed pricing/cost structure and delivery timeline.
 - Describe the types of third-party consultants your business might engage in order to complete the project and the types of work you would expect them to contribute.
 - Please include a list of three organizations, including points of contact, which can be used as references. All references should be current and, prior to the submittal of the proposal, please inform the named references that they will be contacted.



CHFA will consider various factors, including all of the following criteria in evaluating the proposals:

- Experience conducting market research
- Experience conducting focus groups
- Experience making communication and outreach recommendations to increase engagement
- Best customer experience for all interviewees and focus group attendees
- Cost effectiveness of proposed project tasks
- Demonstrated results from similar projects
- Experience in serving Colorado preferred
- Best fit for CHFA overall

Submission Requirements

As part of the RFP please confirm the following:

- Your business adheres to Equal Employment Opportunity requirements.
- Your business maintains insurance coverage as provided in the attached CHFA Contractor Insurance Requirements document. Proof of insurance will be requested for firm engaged.
- Your business is not debarred or suspended by the Department of Housing and Urban Development. Verification will be conducted on firm engaged.
- Your business' understanding that, if chosen, CHFA requires the provisions provided under the Vendor Agreement Rider attached hereto and labeled as Appendix A to be incorporated into the services contract.

Process Timeline:

- RFP issuance date: September 2, 2020
- Deadline for respondents to submit questions in writing to Megan Goss (mgoss@chfainfo.com) is by 5:00pm MT on September 16, 2020.
- CHFA responses to submitted questions posted to website, at www.chfainfo.com/Pages/rfps.aspx, by September 25, 2020, at 5:00pm MT.
- Electronic proposals must be received by CHFA no later than 5:00pm MT, on October 23, 2020. Submit to mgoss@chfainfo.com. The email Subject line must be "RFP, Black and African-American Outreach and Marketing."
- Interviews with finalist providers: November 2020 – Exact dates TBD
- Selection of vendor: December 2020 – Exact date TBD



1. CHFA and the selected vendor will enter into a contract, describing the terms and conditions of the services to be performed, including vendor compensation.
2. All submitted proposals become the sole and exclusive property of CHFA.
3. As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Responders to this RFP (each a “Respondent”) acknowledge and agree that, **notwithstanding anything contained therein or in any transmittal**, all documents submitted to CHFA pursuant to this RFP are not considered confidential or proprietary in any way and may be subject to inspection by the public. By submitting a proposal, Respondents expressly authorize CHFA to disclose such proposals and any related information at CHFA’s sole discretion. Respondents should not include any information deemed privileged or confidential in their responses.
4. CHFA is subject to C.R.S. 8-17.5-102, which provides that, unless there is an applicable exclusion, Colorado state agencies and political subdivisions may not enter into, or renew, a contract for services (labor, time or effort, not involving a specific product) with a contractor who knowingly employs or contracts with an illegal alien to perform work under the contract or who knowingly contracts with a subcontractor who knowingly employs or contracts with an illegal alien. Therefore, if a contract is a public contract for services, the vendor must certify that the vendor does not knowingly employ or contract with an illegal alien; and that the vendor participates in either the Department of Homeland Security/Social Security Administration E-Verify Program or the State of Colorado Department of Labor and Employment Program. Further, there are required contract provisions relating to the vendor’s agreement to not knowingly employ or contract with any illegal aliens.
5. Additional information that is reasonably necessary for CHFA to fairly and comprehensively evaluate proposals may be enclosed with a proposal, as long as such information clarifies or substantiates written responses.
6. During the evaluation and decision process, CHFA may request additional information or clarifications from responders. At its discretion, CHFA may request certain responders to make oral presentations.
7. CHFA shall not be liable for any expenses, including travel expenses related to preparation of the proposal, any due diligence by the responder and/or CHFA, and the contract negotiation process.
8. CHFA reserves the right to reject any or all proposals after reviewing all responses to this RFP. CHFA is not required by law to conduct this RFP and reserves the right to cancel or withdraw this RFP at any time and for any reason. CHFA reserves the right to reissue a new RFP for the same or similar services or to postpone proposal deadlines for its own convenience.
9. CHFA is committed to diversity and inclusion with its suppliers to meet the growing needs of its customer base. CHFA staff understands that the purchasing decisions that we, and our vendors make, can impact the



community we serve through People, Planet, Purpose, and Price. The four-“P” (4P) procurement standards are embedded in our vendor diversity standards to ensure we are reducing the environmental impact of our purchasing decisions and expanding our diversity outreach, while maximizing the purchasing value of our funds.

10. This RFP and the resulting contract shall be governed by the laws of the State of Colorado and venues for any actions shall lie exclusively in Denver, Colorado. By submitting a response to this RFP, Respondent irrevocably submits to the exclusive personal jurisdiction of the courts located in the City and County of Denver.
11. Written approval from CHFA must be obtained for any media releases regarding an award of the contract by CHFA.
12. By submitting a proposal, Respondent agrees to waive any claim(s) it has or may have against CHFA and/or any of the current or former CHFA directors, officers, board members, employees, or agents arising out of or in connection with (1) the administration, evaluation, disclosure, or recommendation of any proposal (2) waiver of any requirement under this RFP, (3) acceptance or rejection of any proposal, and (4) award of the contract.