

HOMEOWNERSHIP EDUCATION AND COUNSELING SPECIFICATIONS

1.0 SUMMARY

Pasco County has various housing programs that assist income qualifying households with the purchase of homes to reside in or for the repair of owner-occupied housing units. As part of those programs, counseling is an essential component. Pasco County recognizes that homebuyer education is a critical component in preparing buyers for successful, responsible homeownership. Additionally, education and counseling is important for the continued success of the homeowner after closing occurs. The Community Development Division is seeking a 501(c)(3) HUD-approved counseling agency to monitor and assist qualifying households.

2.0 HOMEBUYER ASSISTANCE PROGRAM

Pasco County provides funds to homebuyers to assist them in the purchase of new and existing homes. This is in the form of a zero percent-interest loan. The loan payments may be deferred if the payments make housing costs unaffordable.

3.0 FORECLOSURE PREVENTION PROGRAM (Only if funds are available)

If funding is available, Pasco may provide up to Ten Thousand and 00/100 Dollars (\$10,000.00) to assist households that are on the brink of foreclosure. This is in the form of a low-interest, deferred loan. The agency would educate the homeowners about financial matters and budgets, and act as a resource for questions and concerns.

4.0 REHABILITATION PROGRAMS

Pasco County provides zero percent interest loans to homeowners who need repairs on their homes.

5.0 SCOPE OF SERVICES

The County is seeking an agency to educate and counsel homeowners and act as a resource for their questions and concerns. The agency will perform the following functions:

5.1 **Homebuyer and Homeowner Counseling:** The agency will meet with each new homebuyer prior to closing. The meeting will include, but not be limited to:

- The difference between homeownership and renting;
- Budgeting for homeownership;
- Property Taxes and Homeowners Insurance;
- Homeownership Responsibilities, Safety, and Security;

- Developing consumer educational information to clients prepared by the agency and approved by the County, including utility assistance programs and other available community services;
- Explaining the actual Pasco County loan to the client as well as witnessing and notarizing the signing of an income certification form;
- Explaining that the agency's services will be available to them if their mortgages are in jeopardy in the future, and providing contact information.

The cost per client will be a one time fee, whether the client is assisted once or several times.

5.2 **Homebuyer Education Classes** The agency will prepare and present (as well as market and find a venue for) at least one 7 hour homebuyer class per month. The agency will be prepared to schedule and present additional classes as may be required.

- At least 9 classes will be on the west side of the County and 3 on the east side of the County. (The western section of the County is defined as west of Moon Lake Road. The eastern section of the County is defined as east of I-75.)
- A maximum of 4 Spanish classes (one per quarter) shall be provided, based on enrollment.
- The classes must have a syllabus that follows the HUD guidelines and be acceptable to the County.
- Educational materials must be provided.
- The classes must be taught or supervised by an experienced and qualified housing educator acceptable to the County.

5.3 **Foreclosure Prevention Counseling:** If funding is available, the agency shall administer the County's foreclosure prevention program.

- A budget will be developed and the client's financial situation will be analyzed.
- The first mortgage company will be contacted and negotiations will be made for a suitable workout plan, if applicable.
- A payment plan for clients' other debt will be instituted, if appropriate for the clients situation.
- If a 6-month deferral of the Pasco County loan is indicated, the counselor will request it in the letter to the County (see g below).
- If a longer deferral is appropriate, the counselor will assist the client in filling out and submitting a Pasco County deferral application.
- If appropriate, the counselor and the clients together, will apply to the County for Foreclosure Prevention Funds including a letter to the County explaining the clients' situation and the plan to resolve it.
- When the loan is approved and the funds are available, the Counseling Agency will close using the County's documents and will disburse the funds provided by the County.

- 5.4 **Homeowner Counseling for Existing County Clients:** Many of Pasco County's loans are given to clients, such as rehabilitation clients, who don't undergo pre-purchase counseling, because they already are homeowners when they receive their County loan. The County will refer such clients for counseling when it is perceived by either the client or the County that the clients are having financial difficulties.
- a. A budget will be developed and the client's financial situation will be analyzed.
 - b. The first mortgage company will be contacted, if applicable and negotiations will be made for a suitable workout, if possible.
 - c. A payment plan for clients' other debt will be instituted, if appropriate for the clients' situation.
 - d. If a 6-month deferral of the Pasco County loan is indicated, the counselor will send the County a letter explaining the circumstances and requesting such a deferral.
 - e. If a longer deferral is appropriate, the counselor will assist the client in filling out and submitting a Pasco County deferral application.

The cost per client will be a one time fee, whether the client is assisted once or several times.

- 5.5 **Interpretation Services:** The agency shall be responsible for procuring interpretation services for hearing impaired clients, which shall be available as requested by clients. Interpretation services shall be billed to the county on an hourly basis, based on the length of service required. Prior authorization from the County is required for the utilization of these services.

6.0 Agency Capacity

The agency must have a permanent on-going presence, as defined by the County, in the eastern and western sections of the County. The western section of the County is defined as west of Moon Lake Road. The eastern section of the County is defined as east of I-75.

The agency must be a 501(c)(3), HUD-approved counseling agency, with an in depth knowledge of Pasco County's housing issues, as evidenced by at least five (5) years of housing activities in Pasco County.

The County will notify the agency when homeowners are more than sixty (60) days in arrears in their loan payments. The agency will then attempt to contact the homeowner to see if there is a problem that can be corrected.

The agency shall submit invoices to the County within 60 days of the date of service. The date of service, client name, and case number shall be indicated on the invoice. The County shall not be responsible for payment of any invoices not received within those 60 days.

Agency capacity will be reviewed and taken into the same consideration as the bid amount as submitted below. The agency must supply proof of their organizational capacity through the following documents:

- a. Resumes of key personnel;
- b. Three (3) Current References;
- c. Proof of contracts currently in place; and
- d. Copies of homeownership counseling training curriculum and sample consumer educational materials.

7.0 VOLUME OF SERVICE

Pasco County anticipates 200 new homebuyers; 15 owner-occupied clients; and, 0 foreclosure prevention cases in a program year.

8.0 REQUIRED SUBMITTALS

- 8.1 Copy of 501(c)(3)
- 8.2 Copy of HUD Certificate of Approval
- 8.3 Copy of Homebuyer Education Class Materials
- 8.4 Proof of Agency Capacity (as listed above)

END OF SPECIFICATIONS

BID FORM

Business Name: _____

Item No.	Description	Estimated Yearly Quantity	Unit Cost	Total
1.	Homeowner Counseling Services for New Homebuyers. Provide Cost Per Client (The cost per client will be a one time fee, whether the client is assisted once or several times.)	200	_____	_____
2.	Homeowner Counseling Services for Owner-Occupied Clients. Provide Cost per Client. (The cost per client will be a one time fee, whether the client is assisted once or several times.)	15	_____	_____
3.	Foreclosure Prevention Clients. Provide Cost per Client. (The cost per client will be a one time fee, whether the client is assisted once or several times.)	0	_____	_____
4.	Homebuyer Class Taught. Provide Cost Per Class.	12	_____	_____
GRAND TOTAL				_____

Experience, capability, and competence of the Agency: _____

"We offer to sell/provide Pasco County, Florida, the above item(s) and/or service(s) at the price(s) stated, in accordance with the terms and conditions contained herein. In addition, the item(s) and/or service(s) offered above meet all specifications contained herein or attached, unless otherwise stipulated by exception. This offer to sell/provide is firm for ninety (90) days."

MUST BE SIGNED BY AN OFFICER OF THE FIRM OR INCLUDE WRITTEN PROOF THAT THE INDIVIDUAL SIGNING HAS THE AUTHORITY TO OBLIGATE THE FIRM.

(Signature of Bidder—Ink)

(Printed Name and Title)

(Business Name)

Receipt of Addendum No. _____ through No. _____ is acknowledged.

Business Name: _____
(The Name on File with the Internal Revenue Service)

Doing Business as (Fictitious Name): _____

Business Organization:

Corporation:

Partnership: General Limited 501(c)(3)

Limited Liability Company (LLC):

State Registered In: _____ Year: _____

Sole Proprietorship: Owner: _____

HUD Approved Counselor: _____

Telephone: _____

Facsimile: _____

Address: _____

Date: _____, _____