

RFP for A Pilot Project to Improve Access to Credit for Low-Income Individuals

Vendor Questions & MaineHousing Answers

December 2023

Q: Referencing the RFP says "For the pilot program, MaineHousing will solicit interested owners/managers from within MaineHousing's portfolio of financed properties." Will the selected Vendor also be provided with a "master file" of all units that qualify for this Pilot Program? As an example, if one of the solicited property owner/managers has 100 units and only 20 of them qualify for the Pilot Program, how will the Vendor know which units qualify?

A: We would be able to provide this; we expect to select properties where all units would be available for the pilot.

Q: Do the property owner/managers in the solicited list have access to their renters' Social Security Number and Date of Birth? Is there a provision for the owner/managers to provide that information to the selected Vendor?

A: Yes. The owners would solicit participation in the pilot in conjunction with the vendor and MaineHousing, then as part of the agreement the SSNs and other information needed to file credit reports would be provided to the vendor. We would have to follow processes to assure that personally identifiable information is appropriately safeguarded and that residents have granted permission, but that information is available.

Q: Is there an opportunity for the Vendor to provide residents with educational information about the value of reporting positive rent payments to the credit bureaus? Will the Vendor be able to communicate directly with the residents via email, text, or flyers?

A: Yes – we would look to the vendor for that, but stand ready to assist as needed.

Q: When measuring credit score changes, is it sufficient for the selected Vendor to provide credit score and trend analysis by the end of Year 1 and end of Year 2 of the Pilot Program?

A: Yes – We understand that 2 years might not be enough time to gather conclusive evidence. We would welcome a discussion in the proposal about how the potential vendors think that success in this work would best be measured. We can discuss metrics and what would be reasonable to expect to see in terms of evaluation once we select a vendor – we would see setting the parameters for this pilot assessment as being a collaborative process.