



**Request for Proposals for  
A Pilot Project to Improve Access to Credit for Low-Income Individuals**

**SCHEDULE**

**Issued: November 15, 2023**

**Deadline for Questions: December 1, 2023 5:00 p.m. EST**

**Deadline for Submitting Proposals: December 15, 2023  
at 5:00 p.m. EST**

**MaineHousing Contact for this Request For Proposals:**

Erik C. Jorgensen, Senior Director of Government Relations and Communications

**E-mail:** [ejorgensen@mainehousing.org](mailto:ejorgensen@mainehousing.org)

*Maine State Housing Authority ("MaineHousing") does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, age, physical or mental disability, familial status, or receipt of public assistance in the admission or access to, or treatment in, its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, age, physical or mental disability, or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Lauren Bustard, Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330-4633, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice), or Maine Relay 711.*

**Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330**

## △ Table of Contents △

	<u>Page</u>
I. INTRODUCTION.....	3.
II. GENERAL TERMS AND CONDITIONS.....	4.
III. REQUIREMENTS.....	5.
IV. PROPOSAL PRICING.....	6.
V. PROPOSAL SUBMISSION REQUIREMENTS.....	6.
VI. PROPOSAL EVALUATION.....	9.
VII. TERMS AND CONDITIONS.....	9.
APPENDIX A – Vendor Information Sheet.....	12.
APPENDIX B – Vendor Certification Form.....	14.
APPENDIX C – Key Proposal Dates.....	15.



## **Request for Proposals for A Pilot Project to Improve Access to Credit for Low-Income Individuals**

### **I. INTRODUCTION**

#### **Overview**

In this **Request for Proposals** for A Pilot Project to Improve Access to Credit for Low-Income Individuals (the “RFP”), Maine State Housing Authority ("MaineHousing") is requesting proposals from experienced, qualified, and professional companies (“Vendor”) for a two-year pilot program in which the Vendor would provide an automated subscription-based service to collect, process and submit to the appropriate credit reporting agencies rent payment histories. This pilot program must include facilitating positive rent payment history reporting to the three major credit reporting agencies (Equifax, Experian, and TransUnion) for purposes of establishing or improving the credit ratings of low-income Maine residents.

If the responding Vendor’s business model includes other services that add value for participating owners/managers, those should be described in detail.

For the pilot program, MaineHousing will solicit interested owners/managers from within MaineHousing’s portfolio of financed properties. This will facilitate geographic and demographic diversity as well as streamline reporting and tracking data points for further analysis with the hope that the results will encourage landlords to participate on their own initiative at the conclusion of the pilot program.

This pilot program includes funding to pay fees for this service on behalf of landlords during the pilot period.

This RFP is provided pursuant to a bill, LD 1107, which was passed by the 131<sup>st</sup> Maine Legislature and became effective in October 2023.

#### **About MaineHousing**

MaineHousing’s mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. MaineHousing is an independent quasi-state agency that, at its core, couples the efficiencies of the private financial markets with public purpose goals to provide affordable home ownership and rental housing opportunities for Maine people. In addition, it administers a number of federal housing-related programs including the Low Income Housing Tax Credit Program, the Section 8 Rental Assistance programs, the Emergency Solutions Grant Program, the Weatherization Program, and the Home Energy Assistance Program on behalf of

the State of Maine. These federal programs, as well as others, reduce costs associated with housing for Maine people.

For more information about MaineHousing, please go to [www.mainehousing.org](http://www.mainehousing.org).

## **II. GENERAL TERMS AND CONDITIONS**

### **Review and Compliance**

It is the responsibility of each Vendor to review this entire document, including its attachments, and comply with all requirements of this RFP. "Vendor" refers to any person or entity who may, or does, submit a proposal in response to this RFP.

### **Questions and Answers**

All Vendor questions deemed relevant and material to this RFP along with the response answers will be posted by MaineHousing at <http://www.mainehousing.org/>, no later than December 1, 2023.

Any responses or answers provided by MaineHousing to Vendor questions will automatically become a part of this RFP.

### **Proposal Terms**

All proposals submitted by Vendors and received by MaineHousing will be treated as contract offers. A Vendor's proposal must remain open from the time of receipt of the proposal by MaineHousing and continue for a minimum of 90 days after the date of Vendor's product demonstration, pursuant to this RFP and may not be unilaterally modified by Vendor during that period.

Alterations, modifications or variations of a proposal after the submission deadline will not be considered by MaineHousing, unless authorized by an amendment or addendum to this RFP issued by MaineHousing.

In the case of any award pursuant to this RFP, the awarded Vendor must keep in effect all proposal terms, including pricing, throughout any contract negotiations.

### **Proposal Costs**

MaineHousing is not liable for any expenses incurred by the Vendor in the preparation, delivery, or presentation of their proposals, or in connection with any product demonstrations.

Costs of developing and delivering proposals and demonstrations pursuant to this RFP are solely at the expense of the Vendor.

### **Proposal Materials**

All proposals submitted, including all items and materials submitted as part of the proposals, become the property of MaineHousing, whether or not selected. Proposal materials may be appended by MaineHousing to any contract between MaineHousing and the Vendor providing such materials.

## **Contract Term**

The term of the contract awarded, pursuant to this RFP, will be for a pilot period of 2 years, from the date the contract is executed between the Vendor and MaineHousing. MaineHousing anticipates that the funding expended under this contract will be used to establish the positive credit reporting program in Maine, and that once said program is established, the Vendor will make the service available to landlords to assist their tenants on their own initiative and at their own cost. MaineHousing reserves the right to extend the contract for up to an additional year if it deems in its sole discretion an extension is necessary.

## **III. REQUIREMENTS**

### **General Requirements/Scope of Work**

At a minimum, MaineHousing's expectation is to select a Vendor to provide the following:

- Provide a Web-Based rent reporting service available to participating landlords for the period of the pilot program, with the possibility that participating landlords may choose to continue to participate on their own initiative after the pilot program ends.
- Provide a mechanism to report progress of numbers of participating landlords, numbers of apartment units, improvement in tenant credit ratings, and any results arising from that participation to MaineHousing as part of its assessment of the pilot program. Vendor shall make available data as would be reasonably needed to understand the effectiveness of this pilot program

Proposals must demonstrate the Vendor's understanding of MaineHousing's needs and expectations as prescribed in this RFP, and must demonstrate the Vendor's capability to meet those needs and requirements.

### **Specific Requirements**

- A detailed description of how the web-based service would work;
- A description of additional or optional services (if any) that the Vendor provides to landlords;
- A discussion of how an existing platform might be modified to provide services in Maine (if applicable);
- A discussion of proposed strategies by the Vendor and MaineHousing to help potential participants learn of the service (marketing);
- A timeline/work-plan, including implementation and set-up, for the pilot period;
- An explanation / disclosure of any fees charged by the Vendor to provide the services;
- A discussion of the Vendor's staffing capacity/qualifications, including Vendor's technical qualifications to complete the project; and
- An explanation of the reporting capabilities of the web-based program used to provide the services.

## IV. PROPOSAL PRICING

### Cost Items

The Vendor must provide:

- A detailed, **itemized firm pricing** for all costs associated with this RFP. We assume that this pilot program would be based on a per-unit fee, though we would consider alternative payment approaches.

The basis of the price and any underlying assumptions must be included in the Vendor's cost proposal.

### Payment

Payment by MaineHousing to the Vendor will be provided on a mutually agreed upon schedule, to be determined after a contract has been awarded. Vendors are encouraged to specify their preference for how payment might be made.

Payment terms are net 30 days after receipt of correct invoice containing information required by MaineHousing.

## V. PROPOSAL SUBMISSION REQUIREMENTS

This section of the RFP deals with the requirements for the contents and submission of proposals.

### Demonstration of Qualifications

Submit the following:

- a. Qualifications and Experience
  - i. Describe the Vendor's experience in providing online services with specific information on experience hosting positive credit reporting services.
- b. Equal employment opportunity and affirmative action policy
- c. Insurance
- d. Copies of both Certificate of General Liability Insurance and Certificate of Workers Compensation Insurance
- e. Commitment to provide services in the best interest of MaineHousing

### Business References

Vendors must provide a minimum of three (3) business references from clients who reference details. MaineHousing reserves the right to contact and verify any or all references provided.

Using the following table format, Vendors must provide up-to-date, accurate, and complete contact information for each of the three (3) business references:

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

**Business Name:**

**Business Reference Contact Information**

Name:	
Street Address:	
City, State, Zip:	
Phone, including area code:	
Email address:	

**Alternate Contact Information**

Name:	
Street Address:	
City, State, Zip:	
Phone, including area code:	
Email address:	

**Project Information**

Brief description of services performed for this reference.	
How long have you Vendored with this reference?	
Any other pertinent information about services provided that relate to this RFP.	

**Deadlines & Delivery**

It is the responsibility of each Vendor to ensure a timely submission of their proposal to MaineHousing at [ejorgensen@mainehousing.org](mailto:ejorgensen@mainehousing.org). See Appendix C for all proposal deadlines.

- All proposals **must be submitted by e-mail in PDF format.**
- MaineHousing is not responsible for late delivery of a proposal for any reason.
- Late proposals **will not be accepted or considered.**

- Hard copy, facsimile or telephone proposals **will not be accepted or considered.**

When submitting your proposal to [ejorgensen@mainehousing.org](mailto:ejorgensen@mainehousing.org), the email subject line must state:  
**"RESPONSE TO CREDIT REPORTING RFP"**

**Organization/Formatting**

Proposals must be presented following the prescribed instructions within this RFP. The proposal, along with all supplemental documentation required under this RFP must be:

Submitted in electronic .PDF format

Pages numbered consecutively

**Content**

All information requested by this RFP must be submitted as part of Vendor’s proposal. **Only information that is received in response to this RFP will be evaluated.**

References to information submitted to MaineHousing outside this RFP process or references to Internet website addresses will be deemed non-responsive and will not be considered by MaineHousing.

Cross-references to other portions of a Vendor’s proposal submitted in response to this RFP are acceptable, but must reference the specific section number and heading for identification.

All proposals must include completed and signed Vendor Information Sheet (Appendix A) included in this RFP. The Vendor Information Sheet must be placed at the front of the proposal.

All proposals must include a completed and signed Vendor Certification form attached to this RFP under Appendix B.

**RFP Point of Contact/Submission**

To ensure clear communications, the following individual has been designated the point contact for this RFP. All requests, questions, proposal documents and/or correspondence must be communicated through this designated RFP contact:

<b>Name:</b>	Erik C. Jorgensen
<b>Title/Dept:</b>	Senior Director of Government Relations and Communications
<b>Address:</b>	MaineHousing, 26 Edison Drive, Augusta, ME 04330
<b>Email:</b>	<a href="mailto:ejorgensen@mainehousing.org">ejorgensen@mainehousing.org</a>
<b>Tele#:</b>	(207) 626-4640

Vendor contact with any MaineHousing employee, consultant, or other MaineHousing representative concerning this RFP other than the MaineHousing contact person given above may be grounds for proposal rejection.



## **Questions**

All questions must be in writing and submitted only to the designated RFP contact email address previously given. Attempting to ask questions in person, or by telephone, will not be allowed and can disqualify a Vendor.

Vendors will only rely on written statements issued from MaineHousing's designated RFP point of contact.

## **VI. PROPOSAL EVALUATION**

An evaluation committee consisting of MaineHousing staff will review all proposals. The evaluation committee may also include external partners. The evaluation committee may contact the Vendor to clarify any response, and obtain information from any available source concerning any aspect of the proposal. MaineHousing may request any Vendor present to the evaluation committee as part of the selection process.

Vendor is cautioned that the evaluation committee is not required to ask for clarifications or information that is essential for a complete and thorough evaluation of Vendor proposals. Therefore, all proposals should be complete when submitted.

MaineHousing intends to select the proposal or proposals that provide the best value in meeting MaineHousing's business objectives identified in this RFP. MaineHousing will also take into account the detail and completeness of proposals. Price will be considered, but will not be the only factor in determining which Vendor is selected.

Subject to the reservation of rights and the other terms and conditions of this RFP, MaineHousing will select the Vendor or Vendors whose proposal is most advantageous to MaineHousing. Any award is contingent on successful negotiation of the final contract terms. In no event will any claimed obligations of any kind be enforceable against MaineHousing unless and until MaineHousing and the selected Vendor enter into a written contract. This RFP and any successful Vendor's proposal, as may be modified pursuant to this RFP will be incorporated by reference into and be part of any contract between MaineHousing and the Vendor, MaineHousing will determine a detailed work plan with any selected Vendor prior to initiating product and/or services to help maximize efficiency for the Vendor and MaineHousing.

## **VII. TERMS AND CONDITIONS**

### **Rights Reserved by MaineHousing**

In addition to the rights reserved by MaineHousing elsewhere in this RFP, MaineHousing reserves the right to:

Adjust the timetable for this RFP as deemed necessary.

Waive informalities and minor irregularities in proposals received.

Reject and not consider any or all Vendors who do not meet the requirements of this RFP, including but not limited to incomplete responses and/or non-responsive proposals.

Reject any or all proposals received and not to award a contract pursuant to this RFP, or to cancel or terminate this RFP process at any time, whether before or after any proposals have been submitted or received, if deemed by MaineHousing to be in its best interest.

Negotiate price or other factors included in any proposal submitted to MaineHousing, and in the event MaineHousing is unable to negotiate a mutually satisfactory contract with the successful Vendor under this RFP, MaineHousing may, in its sole discretion, negotiate with another Vendor or cancel this RFP and not award a contract to any Vendor.

Reject the Vendor selected pursuant to this RFP and to offer a contract to another Vendor in the event the selected Vendor does not enter into the required contract to provide related services described in this RFP.

Negotiate directly with one Vendor if the responses to this RFP demonstrate a lack of competition.

Correct or amend this RFP. In no case will this RFP be amended within seven (7) days of the proposal submission deadline unless the amendment includes an extension of time. MaineHousing will not be liable for any costs incurred as a result of changes to this RFP.

### **Other Terms and Conditions**

**Conflict of Interest.** The Vendor, any principal or affiliate of the Vendor, or anyone who will be paid for work on the Contract, that has business ties, familial relations, or other close personal relations with a current MaineHousing employee or a commissioner, or anyone who was a MaineHousing employee or a commissioner within the past year must disclose this information under **Appendix A - Vendor Information Sheet**.

**Vendor Certification Form.** As a mandatory requirement of this proposal, all Vendors must complete and submit the Vendor Certification Form attached to this RFP as **Appendix B**, along with their proposal submission.

**Confidentiality and Nondisclosure.** Vendor shall maintain in trust and confidence and shall not disclose to any third party, except as such disclosure may be authorized in writing in advance by MaineHousing, and shall not use for any unauthorized purpose, any and all information, documents and data received or obtained from or on behalf of MaineHousing. Vendor may use such information, documents and data only to the extent required for the purposes described in this RFP. Vendor shall adhere to all security, confidentiality and nondisclosure policies and procedures required by MaineHousing for the protection of such information and data from unauthorized use and disclosure and from loss.

**Maine Freedom of Access Act. Information submitted by a Vendor in any proposal becomes public information, and is subject to disclosure in accordance with the requirements of law, including without limitation the Maine Freedom of Access Act, 1 M.R.S.A. Section 401 et seq. ("FOAA"), except as provided therein. Vendor**

**acknowledges that MaineHousing is required to comply with FOAA.**

**Protest Procedures.** Protests of any award made pursuant to this RFP must be submitted in writing to MaineHousing at the address given on the cover page of this RFP, to the attention of: Director. To be considered, protests must be received by MaineHousing within fifteen (15) calendar days from the date of notification of the contract award and provide specific reasons and any supporting documentation for the protest.

**Women and Minority Owned Businesses.** Women and minority owned businesses are encouraged to apply. To subcontract any of the work, Vendor must follow the steps outlined in 2 CFR 200.321.

**APPENDIX A**  
**VENDOR INFORMATION SHEET**

*for*

**MaineHousing Request for Proposals for  
A Pilot Project to Improve Access to Credit for Low-Income Individuals**

Please provide the following information, completed and signed, and place this form at the front of the proposal:

<b>General Information</b>	
<b>Company Name:</b>	
<b>Federal Tax ID:</b>	
<b>Street Address:</b>	
<b>City, State, Zip:</b>	
<b>Telephone#:</b>	
<b>Contact Person for Questions</b>	
<b>Name:</b>	
<b>Title:</b>	
<b>E-mail Address:</b>	
<b>Telephone#:</b>	
<b>Business Description</b>	
<b># Years in Business:</b>	
<b># Years providing products/services as described in this RFP:</b>	
<b>Current Company Size:</b>	

<p><b>Current # Workers and Current # of Customers:</b></p>	
<p><b>Evidence of Workforce expertise, experience, qualifications, and knowledge</b></p>	<p><i>Please be sure to include all supplemental qualification documents.</i></p>
<p><b>Summarized Narrative of Vendor’s ability to provide the services, materials, and labor required under this RFP:</b></p>	
<p><b>List of planned resources to be assigned to meet the obligations of this RFP:</b></p>	
<p><b>Conflict of Interest. Does the Vendor, any principal or affiliate of the Vendor, or anyone who will be paid for work on the contract have business ties, familial relations, or other close personal relations with a current MaineHousing employee or commissioner, or anyone who was a MaineHousing employee or commissioner within the past year? If yes, please describe here:</b></p>	

**APPENDIX B**  
**VENDOR CERTIFICATION FORM**

*for*

MaineHousing Request for Proposals for  
**A Pilot Project to Improve Access to Credit for Low-Income Individuals**

---

<b>Vendor Name</b>	
<b>Vendor Address</b>	

**The undersigned Vendor represents and certifies as follows:**

1. The prices in this proposal have been arrived at independently and without consultation, communication, agreement or disclosure with or to any other Vendor or potential Vendor.
2. No attempt has been made at any time to induce any firm or person to submit any intentionally high or noncompetitive proposal or to otherwise submit or refrain from submitting a proposal for the purpose of restricting competition.
3. Vendor has not given, and will not give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to any employee or representative of MaineHousing in connection with this RFP.
4. Vendor acknowledges that MaineHousing will determine whether a conflict of interest exists and that MaineHousing reserves the right to disqualify any Vendor on the grounds of actual or apparent conflict of interest.
5. Vendor has not employed or retained any person or entity to solicit or obtain any contract resulting from this RFP and has not paid or agreed to pay to any person or entity any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of any such contract.
6. Vendor understands and acknowledges that the representations in its proposal are material and important and will be relied on by MaineHousing in evaluating the proposal. Vendor certifies that, to the best of its knowledge, all of the information contained in its proposal is true, correct and complete and acknowledges that any intentional misrepresentation by Vendor will disqualify Vendor from further consideration in connection with this RFP.
7. The undersigned individual is legally authorized to sign this Vendor Certification Form for and on behalf of Vendor and to bind Vendor to the statements made herein.

<b>Name, Title and Signature of Individual with Authority to Bind Vendor</b>	
<b>Name</b>	
<b>Title</b>	
<b>Signature</b>	
<b>Date</b>	

**APPENDIX C**  
**KEY PROPOSAL DATES**

*for*

**MaineHousing Request for Proposals for  
A Pilot Project to Improve Access to Credit for Low-Income Individuals**

All dates are subject to change at MaineHousing’s discretion.

All proposal documents, correspondence, and/or questions must be emailed to:  
ejorgensen@mainehousing.org

<b>RFP Issuance:</b>	
Date Issued:	<u>November 15 2023</u>
<b>Questions &amp; Answers:</b>	
Questions:	<p>Questions will be received:  <b>From:</b> <u>November 15-December 1 2023 no later than 5 p.m. EST</u>  Questions must be emailed directly to: <a href="mailto:ejorgensen@mainehousing.org">ejorgensen@mainehousing.org</a></p>
Answers:	<p>All questions, and their subsequent answers, will be posted on the MaineHousing website for public viewing.  Questions will be answered no later than <u>Dec 8</u>  <i>To locate these postings, go to the MaineHousing website located at:</i>  <a href="https://www.mainehousing.org/rfp">https://www.mainehousing.org/rfp</a></p>
<b>Pertinent Proposal Dates:</b>	
Deadline for Proposal Submission:	<u>December 15, 2023, no later than 5:00 p.m. EST</u> <i>**Please be sure emailed proposal is in PDF format, as well as all supplemental documentation.</i>
Proposal Evaluation Review and Demonstration Phase:	<b>From:</b> <u>Dec 15 - 28</u>
Contract Offering:	<u>On or Before December 28 2023</u>