



Request for Proposals (RFP) for
Eviction Debt Loan Program

City of Charlotte
Housing & Neighborhood Services Department
600 East Trade Street
Charlotte, NC 28202 – 2859

Date Issued: December 18, 2024
Proposal Responses Due: January 23, 2025

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Section 1: Introduction

1.1. Summary

The City of Charlotte seeks a qualified firm to manage the Eviction Debt Loan Program, a revolving loan initiative funded by the Emergency Rental Assistance Program (ERA2). This program is designed to assist individuals facing eviction due to unpaid rent and those burdened by existing eviction-related debt that prevents them from securing housing.

For questions related to this RFP, contact:

Jessika McNeill
City of Charlotte
Housing & Neighborhood Services
600 East Trade Street
Direct Phone: (980) 467-4315
Email: jessika.mcneill@charlottenc.gov

1.2. Problem Statement

Eviction and unpaid eviction-related debt represent critical barriers to housing stability in Charlotte. Individuals facing eviction due to unpaid rent are at immediate risk of losing their homes, while those with existing eviction debt often face application denials and limited housing opportunities. These challenges perpetuate cycles of instability, disproportionately affecting vulnerable populations. This program addresses the urgent need for intervention by providing financial assistance to bring rent and eviction-related debt payments current, thereby reducing eviction risk and increasing access to stable housing.

1.3. Outcome Goals

By addressing both imminent eviction risks and historical debt, the program aims to bring payments current, enhance housing approval opportunities, and promote long-term stability. The selected firm will oversee all aspects of the loan lifecycle, including client intake, eligibility assessments, debt payment disbursements, repayment collection, and compliance reporting, ensuring alignment with ERA2 regulations and the City's policies.

1.4. RFP Schedule

Provided below is the anticipated schedule of events. The City reserves the right to adjust the schedule and to add/remove specific events to meet the unique needs of the Project. Any changes will be reflected on the City's Housing Website at [City of Charlotte – Request for Proposals](#).

Advertisement of RFP	December 18, 2024
Due Date & Time for Proposals	January 23, 2025, at 5:00pm
Selection Announcement	February 10, 2025

Submit all documents via email to Jessika.McNeill@charlottenc.gov

Section 2: Scope of Work

The selected firm will oversee the comprehensive management of the Eviction Debt Loan Program, a targeted initiative to assist individuals facing eviction due to unpaid rent and those burdened by eviction-related debt that hinders housing access. The firm must ensure all activities align with the City's objectives of housing stability and fund sustainability while maintaining compliance with ERA2 regulations. Core responsibilities include program setup, client eligibility processes, loan disbursement, repayment collection, and compliance reporting.

2.1. Services to be Provided

Program Implementation and Setup

In collaboration with the City, the selected firm will develop and implement the program's structure to support both individuals at risk of eviction and those burdened by eviction-related debt. Specific tasks include:

- Establishing operational workflows for client intake, eligibility verification, loan processing, fund disbursement, and repayment collection.
- Designing and implementing fraud prevention measures to safeguard program integrity and ensure compliance with ERA2 guidelines.
- Creating a framework for ongoing compliance and reporting.

Household Intake and Eligibility Requirements

Design and implement a streamlined intake process to assess tenant eligibility in compliance with ERA2 regulations. This includes:

- Verifying income and ensuring applicants are below 80% of Area Median Income (AMI).
- Demonstrated risk of homelessness or housing instability.

This program prioritizes households facing imminent eviction who have no alternative resources. A client's history of eviction risk should be evaluated.

Assessment of the client's financial capacity and willingness to repay the loan. This may include:

- Evaluation of income and expense patterns.
- Client interviews to determine financial stability.
- A recommendation of loan suitability.

Loan Execution, Disbursement and Repayment Management

Loans will cover a maximum of \$6,000 of rental or eviction-related costs or another City-defined limit based on ERA2 funds availability and ERA2 regulations. Firms will need to:

- Draft and execute loan agreements detailing terms, repayment schedules, deferment options and any partial forgiveness provisions.
 - Collection of loan repayments from borrowers and managing the repayment schedule.
- Establish procedures to disburse loan funds directly to landlords, utility providers, or other approved housing-related vendors in compliance with ERA2 guidelines.
- Return payments to the City or use to issue new loans, as directed by the City.
- Offer income-based repayment plans, deferments, or partial forgiveness options to support clients in meeting their obligations while maintaining housing stability.
- Provide optional financial counseling services, or other housing stability services in compliance with ERA2 requirements, to improve client financial literacy and repayment success.

- Implement an automated repayment tracking system with reminders and alerts to ensure timely repayments.

Underwriting Criteria Development

Design and implement underwriting criteria that aligns with the City's goals and ERA2 requirements – balancing accessibility for vulnerable populations with financial sustainability. Criteria must include:

- Design and implement underwriting criteria that aligns with the City's goals and ERA2 requirements – balancing accessibility for vulnerable populations with financial sustainability. Criteria must include:
- Income and Expense Assessment: Evaluate the applicant's financial capacity using the document income and necessary expenses.
- Credit History and Repayment Capability: Consider past credit behavior as one indicator of repayment reliability.
- Debt-to-Income Ratio Guidelines: Use a debt-to-income ratio to determine repayment feasibility without undue financial burden on the client.
- Rental History and Willingness to Repay: Assess factors like on-time payments or responsible rental behavior as part of the underwriting process.

Ensure the underwriting framework mitigates potential bias, promotes equity, and complies with ERA2 regulations.

Collaborate with the City to finalize and regularly update underwriting policies, including guidelines for approval, denial, or conditional loan offers.

Loan Recommendation and Approval Process

Provide the City with clear loan recommendations, including loan amounts, terms, and repayment schedules, based on established underwriting criteria detailing:

- Eligibility verification findings.
- Assessments of repayment capabilities.

Collaborate with the City on approval decisions, following agreed-upon protocols.

2.2. Performance Metrics, Reporting, and Deliverables

As part of the City of Charlotte's commitment to achieving measurable and impactful outcomes, the City seeks to actively and regularly collaborate with the selected firm to enhance contract management, improve program results, and adapt service delivery based on data-driven insights. Reliable and relevant data is necessary to drive continuous improvement, ensure compliance with ERA2 regulations, and evaluate the program's performance and impact. The City reserves the right to request additional data and metrics as needed to meet these objectives.

Reporting Requirements

The selected firm must provide comprehensive monthly reports to the City, ensuring transparency and effective oversight of program operations. Reports must include, but are not limited to:

- Number of loans applications received, processed, approved, and disbursed.
- Total funds disbursed and repaid during the reporting period.
- Performance metrics such as average loan size, success rates for income-based repayment plans or other client-centered mechanisms, and client housing stability indicators, where applicable.
- Demographic information of loan recipients, including income level, household size, and other ERA2-required categories.

Reports must be submitted to the City by the 5th day of each month, covering the previous month's activity.

Deliverables

The selected firm will be responsible for submitting the following deliverables throughout the program duration:

- Loan Documentation - Loan recommendations and request documents for City review. Loan denials with accompanying rationale.
- Monthly Activity Reports - Detailed reports summarizing program activities and outcomes.
- Performance Metrics - Percentage of clients successfully repaying loans, indicating financial stability and the program's impact. Data tracking whether clients remain housed for a specified period (e.g., 6 months or 1 year) after receiving assistance.
- ERA2 Federal Reporting - Provide all required data elements for ERA2 quarterly federal reports in the specified format and within established deadlines.
- Loan Fund Management - Maintain a separate bank account for program funds and submit monthly statements to the City.
- Annual program Review - Submit a year-end summary report that assesses program outcomes, identifies challenges, and includes recommendations for program improvements and best practices.

Section 3: Submission Instructions

3.1. Proposal Content

Statement of Interest

Provide a statement detailing the following:

- The organization's interest in managing the Eviction Debt Loan Program and highlights of its qualifications.
- Understanding of the program objectives, including assisting individuals facing eviction or hindered by eviction-related debt, and ensuring alignment with ERA2 regulations.
- A brief description of the project team, including key members and their relevant expertise.

Applicant Qualifications

Include the following components to demonstrate organizational capacity and expertise:

- Organizational Overview: Provide an overview of the organization, including:
 - Mission Statement
 - Years of operation
 - Expertise in managing housing assistance, financial aid programs, or federal funding.
 - A description of past projects or programs similar in scope, emphasizing outcomes and impact.
- Organizational Chart: Include a chart showing the entities and key personnel involved in the project.
- Resumés: Attach CVs for lead personnel, highlighting their qualifications, expertise, and relevant project experience.
- References: Include at least three letters of reference from agencies, organizations, or individuals familiar with the organization's work on similar projects.

Narrative

Provide a narrative demonstrating the proposer's ability to successfully manage the Eviction Debt Loan Program. The narrative must address the following components:

- Proposed Program Approach: Describe the proposed approach for managing the program and the proposed underwriting framework, including:
 - Client intake and eligibility processes.
 - Loan disbarment procedures.
 - Repayment collection strategies, including flexibility for hardship cases.
 - Income assessments
 - Policies for approval, denial, or conditional offers
- Collaborative Impact: Explain how the organization will work collaboratively with the City to achieve program goals. Highlight innovative or adaptable approaches that align with the City's objectives for housing stability and fund sustainability.
- Deliverables and Timeline:

3.2. Required Forms

In addition to the proposal content requirements outlined above, all forms provided with this RFP must be completed and submitted as part of the proposal package.

- Form 1 – Execution of Proposal
- Form 2 – Commercial Non-Discrimination Certification

- Form 3 – Staffing
- Form 4 – Budget Breakdown
- Current and past year Agency Audit
- Form 990 (nonprofit agencies only)

Note: Agencies exempt from federal threshold requirements (as defined in 2 CFR Part 200) may submit financial statements in lieu of an annual audit. An agency's Financial Statements should include balance sheet, income statement, and cash flow statement.

3.3. Timeline and Contract Terms

- **Initial Contract Term** - One (1) year, with the potential for extension based on performance and funding availability.
- **Project Start Date** - March 1, 2025

All deliverables must adhere to the reporting schedule specified by the City.

PROPOSAL CHECKLIST	
Proposal Submission Requirements	
Cover Letter	
Statement of Interest	
Organizational Overview	
Organizational Chart	
Resumes	
Narrative	
Proposal Documents	
Form 1 – Execution of Proposal	
Form 2 – Commercial Non-Discrimination Certification	
Form 3 - Staffing	
Form 4 – Budget Breakdown	
Agency Audit / Financial Statements	
Form 990 (nonprofits only)	

Section 4: Evaluation Criteria

Proposals received by the submittal deadline will be evaluated based on the applicants' qualifications and responsiveness to the requested criteria. The firm whose expertise and experience completing similar projects best align with the City's needs will be selected. Staff will then collaborate with the selected firm to finalize the scope of work and fee.

Submissions will be evaluated on the following criteria:

- Preference in firms with a history of managing programs in eviction prevention, housing stability, or rental assistance.
- Experience in managing federal or state funding and compliance with financial reporting and fraud prevention standards.
- Knowledge of ERA1, ERA2, or similar federal programs, including reporting requirements, data privacy standards, and eligible expense guidelines.
- Proven track record of working with vulnerable populations, including households experiencing homelessness, eviction, or housing instability.
- Experience in managing emergency relief funds or similar programs.
- Evidence of sufficient staffing infrastructure, and technological capabilities to manage a large-scale assistance program.

The City will appoint an evaluation committee whose responsibilities will include performing independent technical evaluations of each proposal and making selection recommendations based on the criteria above. Evaluations will focus on identifying the relative strengths, weaknesses, deficiencies, and risks associated with each Proposal. The City reserves the right to obtain clarification or additional information with any Agency in regard to its Proposal.

The City reserves the sole right to select the most qualified firm(s) on the basis of best overall value that is most advantageous to the City.

Agencies who submit proposals will be notified of the selection results. Final recommendation of any selected Agency is subject to the approval of City Council or City officials.

Deadline to Submit:

5:00 PM on January 23, 2025

Proposals received after this time will not be considered.

Section 5: Representations, Conditions, and Other Requirements

5.1. Communications

All communication of any nature with respect to this RFP shall be addressed to the City staff identified in Section 1.1 this RFP. With the exception of communications with the designated City staff for this RFP, prospective agencies and their staffs are prohibited from communicating with elected City officials, City staff and any selection committee member regarding this RFP or submittals from the time the RFP was released until the selection results are publicly announced. Violation of this provision may lead to disqualification of the agency's proposal for consideration.

5.2. Duties and Obligations of Agencies in the RFP Process

Interested agencies are expected to fully inform themselves as to all conditions, requirements, and specifications of this RFP before submitting a proposal. Agencies must perform its own evaluation and due diligence verification of all information and data provided by the City. The City makes no representations or warranties regarding any information or data provided by the City. Agencies are expected to promptly notify the City in writing to report any ambiguity, inconsistency, or error in this RFP. Failure to notify the City accordingly will constitute a waiver of claim of ambiguity, inconsistency, or error.

5.3. Addenda

In order to clarify or modify any part of this RFP, addenda may be issued and posted at the City's official website at <https://www.charlottenc.gov/Streets-and-Neighborhoods/Housing/Resources-for-Developers-and-Contractors/Request-for-Proposals>. Any requests for information or clarification shall be submitted in writing to the City staff identified in Section 1.1 this RFP by the deadline for questions.

5.4. No Collusion, Bribery, Lobbying, or Conflict of Interest

By responding to this RFP, the agency shall be deemed to have represented and warranted that the proposal is not made in connection with any competing agency submitting a separate response to this RFP and is in all respects fair and without collusion or fraud. Furthermore, the agency certifies that neither it, any of its affiliates or subcontractors, nor any employees of any of the foregoing has bribed or lobbied, or attempted to bribe or lobby, an officer or employee of the City in connection with this RFP.

5.5. Public Records

Upon receipt by the City, each proposal becomes the property of the City and is considered a public record except for material that qualifies as "Trade Secret" information under North Carolina General Statute 66-152 et seq. Proposals will be reviewed by the City's evaluation committee, as well as other City staff and members of the general public who submit public record requests after a selection result has been announced to the public. To properly designate material as a trade secret under these circumstances, each agency must take the following precautions: (a) any trade secrets submitted by the agency should be submitted in a separate, sealed envelope marked "Trade Secret – Confidential and Proprietary Information – Do Not Disclose Except for the Purpose of Evaluating this Proposal," and (b) the same trade secret/confidentiality designation should be stamped on each page of the trade secret materials contained in the envelope.

In submitting a proposal, each agency agrees that the City may reveal any trade secret materials contained in such response to all City staff and City officials involved in the evaluation process and to any outside consultant or other third parties who serve on the evaluation committee or who are hired by the City to assist in the evaluation process. Furthermore, each agency agrees to indemnify and hold harmless the City and each of its officers, employees and agents from all costs, damages and expenses incurred in connection with refusing to disclose any

material that the agency has designated as a trade secret. Any agency that designates its entire proposal as a trade secret may be disqualified from consideration.

5.6. Cost of Proposal Preparation

The City shall not be liable for any expenses incurred by any agency responding to this RFP. Agencies submitting a proposal in response to this RFP agree that the materials and submittals are prepared at the agency's own expense with the express understanding that the agency cannot make any claims whatsoever for reimbursement from the City for the costs and expense associated with preparing and submitting a proposal. Each agency shall hold the City harmless and free from any and all liability, costs, claims, or expenses incurred by, or on behalf of, any person or agency responding to this RFP.

5.7. Advertising

In submitting an RFP, proposer agrees not to use the results therefrom as part of any commercial advertising without prior written approval of the City of Charlotte.

5.8. Vendor Registration with the City of Charlotte

The selected agency and subcontractors must be registered in the City's Vendor Registration System to receive payment for services and/or supplies provided under any City contract.

5.9. Financial Capacity & Insurance Requirements

The selected agency must have the financial capacity to undertake the work and assume associated liability. The selected agency will be required to provide certificates of insurance evidencing coverage for automobile liability in the minimum amount of \$1,000,000; commercial general liability in the minimum amount of \$1,000,000; a fidelity bond of \$50,000; and workers' compensation insurance as required by North Carolina statutes.

5.10. Ownership of Work Products

The City shall have exclusive ownership of all intellectual property rights in all documents and other work product prepared by, for, or under the direction of the selected agency pursuant to any contract under this RFP (collectively, the "Intellectual Property"), including without limitation the right to copy, use, disclose, distribute, and make derivations of the Intellectual Property for any purpose or to assign such rights to any third party. The Intellectual Property shall be prepared in the City's name and shall be the sole and exclusive property of the City, whether or not the work contemplated therein is performed. The City will grant the agency a royalty-free, non-exclusive license to use and copy the Intellectual Property to the extent necessary to perform the contract.

5.11. City Rights and Reservations

The City expects to select one or more agencies but reserves the right to request substitutions of any key team member, including staff and subcontractors. The City reserves the right to contact any agency/team for any additional information including but not limited to experience, qualifications, abilities, equipment, facilities, and financial standing. The City reserves the right to modify any part of this RFP as issued with an addendum. The City, at its sole discretion, reserves the right to reject any or all responses to the RFP, to cancel the RFP, to re-advertise for new RFP responses either with identical or revised specifications, or to accept any RFP response, in whole or part, deemed to be in the best interest of the City. The City reserves the right to waive technicalities and informalities.

A response to this RFP shall not be construed as a contract, nor indicate a commitment of any kind.

The City of Charlotte reserves the sole right to award a contract or contracts to the most qualified agency(s) on the basis of best overall proposal most advantageous to the City. The City of Charlotte is therefore not bound to

accept a proposal on the basis of lowest price. The City of Charlotte also reserves the right to make multiple awards, based on experience and qualifications if it is deemed in the City's best interest.

5.12. Contract

The contents of this RFP and all provisions of the successful proposal deemed responsive by the City of Charlotte may be incorporated, either in whole or in part, into a contract and become legally binding when approved and executed by both parties. Contents of the contract may contain changes from the City of Charlotte's perspective as a result of the RFP process and proposal(s) received. The final negotiated contract may include the scope of work as outlined in this RFP along with the successful agency's submittal and any additions or deletions made at the discretion of the City as a result of the RFP process.



Form 1 – Execution of Proposal

The person executing the Proposal, on behalf of the Company, being duly sworn, solemnly swears (or affirms) that neither he, nor any official, agent or employee of the Company has entered into any agreement, participated in any collusion, or otherwise taken any action which is in restraint of full and open competition in connection with any proposal or contract, that the Company has not been convicted of violating North Carolina General Statute 133-24 within the last three years, and that the Company intends to do the work with its own bona fide employees or subcontractors and is not proposing for the benefit of another company.

Submission of a response to this RFP constitutes certification that the Company and all proposed team members are not currently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this Project by any State or Federal department or agency. Submission is also agreement that the City will be notified of any change in this status.

NC General Statute 133-32 and City Policy prohibit any gift from anyone with a contract with the City, or from any person seeking to do business with the City. By execution of this Proposal, you attest, for your organization and its employees or agents, that you are not aware that any such gift has been offered, accepted, or promised by any employees of your organization.

The information contained in this Proposal, including its forms and other documents, delivered or to be delivered to the City, is true, accurate, and complete. This Proposal includes all information necessary to ensure that the statements therein do not in whole or in part mislead the City as to any material facts.

Type of Company: Sole Proprietor Partnership Joint Venture
(Check 1 Box) Corporation _____ (identify the State of Incorporation)
(if joint venture, complete this "Proposal Submission" sheet for each joint venture company and identify the "Name of Joint Venture" on each sheet)

NAME OF JOINT VENTURE: _____

City of Charlotte Vendor Number: _____

ACKNOWLEDGEMENT OF ADDENDA:

The undersigned acknowledges receipt of the following addenda:

No: _____ Date: _____ No: _____ Date: _____ No: _____ Date: _____

Company Legal Name: _____

Mailing Address: _____

City/State/Zip: _____

Phone: _____ Email: _____

Signature of Authorized Representative (or Designee)

Print Name

Title

Date



Form 2 – Commercial Non-Discrimination Certification

COMPANY NAME: _____

RFP NAME: _____

RFP NUMBER: _____

The undersigned Company hereby certifies and agrees that the following information is correct:

1. In preparing its bid/proposal, the Company has considered all bids/proposals submitted from qualified, potential subcontractors and suppliers and has not engaged in discrimination as defined in Section 2 below.
2. For purposes of this section, *discrimination* means discrimination in the solicitation, selection, or treatment of any subcontractor, vendor, supplier or commercial customer on the basis of race, ethnicity, gender, age, religion, national origin, disability or other unlawful form of discrimination. Without limiting the foregoing, *discrimination* also includes retaliating against any person or other entity for reporting any incident of discrimination.
3. Without limiting any other remedies that the City may have for a false certification, it is understood and agreed that, if this certification is false, such false certification will constitute grounds for the City to reject the bid/proposal submitted with this certification and terminate any contract awarded based on such bid/proposal. It shall also constitute a violation of the City's Commercial Non-Discrimination Ordinance and shall subject the Company to any remedies allowed thereunder, including possible disqualification from participating in City contracts for up to two years.
4. As a condition of contracting with the City, the Company agrees to promptly provide to the City all information and documentation that may be requested by the City from time to time regarding the solicitation and selection of subcontractors and suppliers. Failure to maintain or failure to provide such information shall constitute grounds for the City to reject the bid/proposal and to terminate any contract awarded on such bid/proposal. It shall also constitute a violation of the City's Commercial Non-Discrimination Ordinance and shall subject the Company to any remedies that are allowed thereunder.
5. As part of its bid/proposal, the Company shall provide to the City a list of all instances within the past ten years where a complaint was filed or pending against the Company in a legal or administrative proceeding alleging that the Company discriminated against its subcontractor, vendors, suppliers, or commercial customers, and a description of the status or resolution of that complaint, including any remedial action taken.
6. As a condition of submitting a bid/proposal to the City, the Company agrees to comply with the City's Commercial Non-Discrimination Policy as described in Section 2, Article V of the Charlotte City Code, and consents to be bound by the award of any arbitration conducted thereunder.

Signature of Authorized Representative (or Designee)

Print Name

Title

Date



Form 4 – Budget Breakdown

COMPANY NAME: _____

RFP NAME: Eviction Debt Loan Program

Please provide the total **cost to develop the program**, the total **cost to administer 50 loans**, and the **cost per additional loan**. Include all relevant costs (e.g., staffing, travel, program design, and materials) in your totals. Use the description column to provide brief explanations or examples of what is included in each cost category. If additional context is needed, provide details on a separate page.

Category	Description	Cost (\$)
Program Development	Program design, staff training, materials, travel, software setup.	
Cost to Administer <i>Fifty (50)</i> Loans	Loan processing, disbursement, reporting, client outreach.	
Cost Per <i>Each Additional</i> Loan	Per-loan costs for intake, processing, and reporting	
Total Costs for Program	<i>Sum of all categories above</i>	\$

If additional context or clarifications are needed regarding your cost estimates, please provide them below or on a separate page.
