



REQUEST FOR PROPOSALS TO DEVELOP ONLINE EDUCATION MODULES

New Hampshire Housing is soliciting proposals for the development of three online education modules based on existing online homebuyer courses which are accessed on our Homeownership Division's website, NHHomeownership.org. NH Housing invites qualified online education developers to submit proposals. It is anticipated that the three courses will be completed by December 31, 2022, unless adjusted by mutual agreement.

BACKGROUND

NH Housing's Homeownership Division offers several targeted mortgage programs to homebuyers with moderate incomes (up to \$151,200). In addition to offering these programs, an important part of our mission is to educate homebuyers to help them build a successful path to homeownership.

NH Housing offers the following free, online courses at NHHomeownership.org:

- *Becoming a Homeowner* (comprehensive homebuyer education)
- *Homebuyer Tax Credit Program*
- *Purchase Rehab Loan Program*

Note: The other two online course found on our website, *Find Financial Freedom* and *Becoming a Landlord*, are not part of this RFP.

These three courses, which were created over the past eight years, require significant updating in formatting, presentation, and functionality. Additionally, the current courses are not available in Spanish and other languages. Our goal is to offer updated courses in English and in Spanish that are welcoming to potential homebuyers and that are also translatable into other languages as specified by NH Housing.

The selected firm must be able to provide technical services and also be able to advise and make recommendations on content, course presentation, audio narration, images, onscreen text and downloadable resources. The updated courses must align with NH Housing's brand standards and website. The budget available is \$50,000-\$125,000.

The new online courses must:

1. Educate homebuyers about the homebuying process,
2. Market the benefits of our targeted programs,
3. Present content in an engaging and accessible manner
4. Meet the needs of our lending partners, real estate professionals and other industry partners.

Refer to the "About NH Housing's Homeownership Division" section on page 3 for more details about our homeownership programs.

SCOPE OF WORK: COURSE DEVELOPMENT

The following describes the scope of services and performance standards that the selected provider will be expected to meet. Applicants should have experience and demonstrated success in providing the services requested. Proposals should indicate how the service provider will meet these expectations.

This course system will present alongside our forthcoming new website, built with the Concrete CMS and hosted on a Linux platform. The proposed solution would ideally coexist on our Linux server, and may or may not be built directly within Concrete CMS depending on the nature of your proposed technology, understanding that the user experience should feel seamless.

Additionally, NH Housing uses HubSpot to nurture potential homebuyers to complete courses and, once completed, to promote our programs. The proposed course platform must allow for this integration and push form captured data into our HubSpot.

1. Review current online courses and supporting documents:
 - a. Becoming a Homeowner
 - b. Homebuyer Tax Credit Program
 - c. Purchase-Rehab Loan Program
2. Within 30 days of contract execution, provide a summary of each course, including:
 - a. General comments
 - b. Content quality – text and graphics
 - c. Presentation experience and medium
 - d. Presentation format
3. Within 60 days of contract execution, gather feedback from external sources:
 - a. Compare NH Housing courses to other free homeownership education courses and outline similarities and differences
 - b. Gather feedback from recent and or future homebuyers and diverse communities on relevant and important information expected and wanted in homeownership training (NH Housing to help identify sample population).
4. Within 90 days of contract execution, submit an outline including, but not limited to, the following:
 - a. Identify if courses need to be reconstructed, updated or refreshed
 - b. Identify the tools and resources for updating the courses to include presentation format and technology platforms
 - c. Audio narration
 - d. Input on content as it pertains to DEI awareness, including: affirmatively encouraging homeownership opportunities for all, cultural sensitivity and languages to be represented
5. Update all three courses based on proposal and recommendations by December 31, 2022 unless adjusted by mutual agreement. The courses should be prioritized in the following order:
 1. Becoming a Homeowner Course (comprehensive homebuyer education) – Estimated length: 2 hours. Satisfactory completion of this course is required prior to taking the Homebuyer Tax Credit and Purchase Rehab Loan courses
 2. Homebuyer Tax Credit Course – Estimated length: 30 minutes
 3. Purchase Rehab Loan Program Course – Estimated length: 1 hour

IMPORTANT COURSE CRITERIA

All three courses, at a minimum, must:

- Provide an English and a Spanish language version, including text and audio
- Encourage homeownership opportunities for all
- Generate a certificate of completion
- Track the individual participant's progress in the course
- Integrate into the NHHomeownership.org website for brand and the CMS platform (Concrete 5)
- Integrate into NH Housing's HubSpot platform.
- Provide a secure user registration portal
- Meet or exceed current internet security standards
- Provide user analytics
- Provide the ability for participants to download course collateral
- Provide a backend CMS platform that is easy to use and allows for the tracking of participants' progress
- Provide a complete downloadable version of each course (English and Spanish)
- Market specific NH Housing mortgage programs

COMPLETION TIMEFRAME

- The project will start immediately upon execution of this agreement by both parties.
- The provider will deliver a schedule for completion of work, to be approved by NH Housing.
- All deliverables stated in this agreement shall be completed by no later than December 30, 2022, unless adjusted by mutual agreement.

SUBMISSION PROCESS FOR PROPOSALS

How to Submit Proposals

Proposals shall be submitted in PDF format with the following details:

- A description of your company and its services
- A description of your experience with clients who have a similar business focus
- A description of services and capabilities as outlined in the "SCOPE OF WORK: COURSE DEVELOPMENT" section. A complete proposal will address all priorities. If the vendor is unable to meet certain requirements in the scope of work the provider shall state, "unable to perform."
- A description of why your company would be a good fit for NH Housing's homebuyer education improvement initiative.
- Estimated budget and confirmation it will be within budget expectations
- A link to your company website
- A link to a portfolio of work
- Contact information
- Two verifiable references for whom vendor has developed similar services to those requested here
- Any other relevant information

Proposals shall be emailed to:
Andrew Cadorette, Senior Manager,
Business Development
New Hampshire Housing
acadorette@nhhfa.org

With a copy to:
Ann-Marie Landry, Administrative Assistant
New Hampshire Housing
amlandry@nhhfa.org

Deadline to Submit the Proposals

To be considered, proposal must be submitted to NH Housing no later than **Friday, July 31, 2022**. NH Housing reserves the right in its sole discretion to accept or reject late proposals. NH Housing also reserves the right to issue amendments or changes to this RFP, and to make changes in the proposal submission schedule.

ABOUT NH HOUSING'S HOMEOWNERSHIP DIVISION

The Homeownership Division provides targeted first-mortgage products to individuals purchasing a primary residence home in New Hampshire. Our programs serve homebuyers with incomes of up to \$151,200. We offer several unique loan products, including low downpayment programs, downpayment assistance, low-mortgage insurance, no loan-level price adjustments, and the Homebuyer Tax Credit Program. Our website is www.NHHomeownership.org.

Our programs are offered through a Participating Originator channel (provides loans originated by the Participating Originator that are closed in NH Housing's name) and a Participating Lender channel (loans are originated and closed by the Participating Lender, then sold to NH Housing).

In Fiscal Year 2022, NH Housing financed homes for more than 1,100 households in New Hampshire. This represents a business line of about \$300 million in mortgage volume. Currently, NH Housing's market share is between 10% - 14% of the loans financed between \$30,000 and \$300,000 in New Hampshire.

NH Housing Homeownership Programs

Home Flex. A government-insured mortgage program (FHA, VA and USDA Rural Development) that provides a low downpayment with flexible underwriting with no loan level price adjustments. Home *Flex* serves borrowers with incomes of up to \$151,200. Within the Home *Flex* product, NH Housing provides:

- Downpayment assistance of up to 2 - 3% of the loan amount
- Purchase rehab loan of up to \$35,000 rolled into the first mortgage
- Refinancing options

Home Preferred. This is a conventional Fannie Mae loan program. It provides for a low downpayment, reduced mortgage insurance premium, and no loan level price adjustments. This program serves borrowers up to 80% of the Area Median Income as determined by Fannie Mae. In addition, it also provides:

- Downpayment assistance of up to 2% of the loan amount
- Conventional financing for Manufactured Homes in a number of Resident-Owned Communities (ROCs)
- Refinancing options

The **Homebuyer Tax Credit** provides first-time homebuyers and those purchasing in targeted areas with a federal tax credit of up to \$2,000 each year for as long as they live in their home.