SUBJECT: Foreclosure Intervention Program

BID #: ESC-0313-20 **OPEN DATE: 1/15/2020**

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – One (1) year from date of contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 6 **NUMBER RECEIVED:** 3 **OTHER:** 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval of award to the three (3) highest scoring bidders: Jacksonville Urban League, St. Johns Housing Partnership, Inc. and Jacksonville Area legal Aide, Inc., as outlined below. Recommend approval to waive as a minor irregularity missing addendum #3 for St. Johns Housing Partnership, Inc. The addendum has been received. Period of service is for one (1) year from date of contract execution. Total expenditure amount not to exceed $146,000.00.

1	Jacksonville Area Legal Aide, Inc.	95.17	$ 45,000.00
2	Jacksonville Urban League	90.33	$ 32,000.00
3	St. Johns Housing Partnership, Inc.	89.10	$ 69,000.00

Funding Source: ERCD1N1FR-08301 – To be executed by formal contract through the Office of General Counsel

Attachments: Recommendation Memo, Tabulation and Scoring Sheet and Evaluation Criteria

ANALYST: _____ Annette Burney **RESPECTFULLY SUBMITTED** _____ GREGORY PEASE, CHIEF PROCUREMENT DIVISION

CONCURRENCE BY: Thomas J. Daly, II, Chief, Housing and Community Development

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(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING _____ MEMBERS DISAPPROVING _____ DATE: _____

_____ _____ OTHER: _____

_____ _____

_____ _____

_____ _____

_____ _____

ACTION OF AWARDING AUTHORITY DATE _____

APPROVED _____ DISAPPROVED _____

OTHER _____

SIGNATURE OF AUTHENTICATION _____

City of Jacksonville, Florida

Lenny Curry, Mayor

Neighborhoods Department
Neighborhood Property Administration
214 N. Hogan St. 7th FL
Jacksonville, FL 32202
(904) 255-8200

ONE CITY. ONE JACKSONVILLE.

MEMORANDUM

February 24, 2020

02/24/20 11:00:11
Procurement Division

TO: Greg Pease, Chief of Procurement
Finance and Administration Department

THRU: Thomas J. Daly, II, Esq.
Chief, Housing & Community Development Division

FROM: Robert Ownby, Housing Property Administrator
Neighborhoods Department

SUBJECT: **Recommendation for ESC-0313-20 Foreclosure Intervention Program**

In accordance with Section 126.204(a)(1) of the Municipal Code, The Housing & Community Development Division (HCDD) was approved to utilize the Competitive Sealed Proposal Process. This process was used to formally solicit bids to acquire the services of Housing Counseling Agencies to administer the Foreclosure Intervention Program. The Procurement Division received three (3) proposals on January 15, 2020 which were evaluated by the Housing & Community Development Division.

The proposals were evaluated in accordance with the Foreclosure Intervention Program Request for Proposals (RFP) as documented on the attached scoring sheets. Based on the average score, the results of the evaluation are as follows:

Housing Counseling Agencies	Average Scores
Jacksonville Urban League	90.33
St. Johns Housing Partnership	89.1
Jacksonville Area Legal Aide	95.167

In accordance with Section 2.6 of the RFP, The HCDD seeks to award multiple contracts. Awards are recommended as follows through funding from Index Code ERCD1N1FR, Subobject 08301 and Index Code ERCD1N7, Subobject 08304.

Jacksonville Urban League – Recommend approval to award in the amount not to exceed **$32,000.00**
St. Johns Housing Partnership - Recommend approval to award in the amount not to exceed **$69,000.00**
Jacksonville Area Legal Aide - Recommend approval to award in the amount not to exceed **$45,000.00**

Please do not hesitate to contact me at 255-8283 or rownby@coj.net if you have any questions.

CC: Annette L. Burney, Purchase Analyst – Procurement Division

Leslie-Burney, Annette

From: Ownby, Robert
Sent: Friday, February 28, 2020 4:55 PM
To: Leslie-Burney, Annette
Subject: RE: Foreclosure Intervention Proposals Scoring Tab sheet

Annette,
The recommend award amounts for each applicant listed in the memo will be from ERCD1N1FR-08301.
For ERCD1N7-08304, this funding is for the direct assistance that goes directly to the homeowners within the program. These funds will be on a first come, first served basis. So all the awarded applicants will draw down on these funds as their clients need them.

Thanks,
Robert Ownby
Housing Property Administrator
City of Jacksonville | Neighborhoods Department
214 N. Hogan Street, 7th Floor
Jacksonville, FL 32202
Direct (904) 255-8283
www.coj.net

From: Leslie-Burney, Annette
Sent: Friday, February 28, 2020 4:44 PM
To: Ownby, Robert
Subject: RE: Foreclosure Intervention Proposals Scoring Tab sheet

Robert, how will the funds be split for the two accounts below:

ERCD1N1FR-08301

ERCD1N7-08304

Annette L. Burney
Purchasing Analyst
Procurement Division
Finance and Administration Department
214 N. Hogan Street, Suite 800
Jacksonville, FL 32202
Ph.: 904-255-8810
Fax: 904-360-8527
Email: aburney@coj.net

CITY OF JACKSONVILLE

*** **Privacy Act:** This communication may contain privileged or other official city information. If you are not the intended recipient or believe that you have received this communication in error, please reply to the sender indicating that fact and delete the copy you received. It is a violation of Federal Law to print, copy, retransmit, disseminate, or otherwise use this information.

From: Ownby, Robert
Sent: Monday, February 24, 2020 10:33 AM
To: Leslie-Burney, Annette
Subject: RE: Foreclosure Intervention Proposals Scoring Tab sheet

Annette,
Please see attached the Scoring and Awards memo for the Foreclosure Intervention Program RFP. I am dropping the original off this morning at 11:00. Are you available to meet briefly on this?

Thanks,
Robert Ownby
Housing Property Administrator
City of Jacksonville | Neighborhoods Department
214 N. Hogan Street, 7th Floor
Jacksonville, FL 32202
Direct (904) 255-8283
www.coj.net

From: Ownby, Robert
Sent: Friday, February 14, 2020 10:02 AM
To: Leslie-Burney, Annette
Subject: Foreclosure Intervention Proposals Scoring Tab sheet

Hi Annette,
Please see attached the completed Foreclosure Intervention Proposal scoring tab sheet. If you need to see any of the individual raw tab sheets or if you need anything else at all please let me know.
Let me know the next steps. Thanks!

Robert Ownby
Housing Property Administrator
City of Jacksonville | Neighborhoods Department
214 N. Hogan Street, 7th Floor
Jacksonville, FL 32202
Direct (904) 255-8283
www.coj.net

TITLE: Foreclosure Intervention Program BID NO.: ESC-0313-20 OPEN DATE: January 15, 2020 @ 2 P.M. ANALYST: Annette Burney No. Invited: (6) No. Received (3) No Bids: (0) Recorded By: Renata Barnett Announcer: Olive Wallace-Cohen		Jacksonville Urban League	Jacksonville Area Legal Aid, Inc.	St. Johns Housing Partnership, Inc.
Total Co		$ 32,000.00	$ 45,000.00	$ 69,000.00
Notes:			Alt. to form 3 - ok per addendum	
Competence	25			
Current Workload	15			
Financial Responsibility	15			
Ability to Observe and Advise Whether Plans & Specs are being complied with, where applicable	10			
Past & Present Record of Professional Accomplishment with City Agencies and Others	5			
Proximity to Project	10			
Quotation of Rates, Fees or Charges...	20			
Total Points	100			
MINIMUM REQUIREMENTS		Y	Y	Y
CONFLICT OF INTEREST		Y	Y	Y
INSURANCE AGENT ACKNOWLEDGEMENT		Y	Y	Y
ADDENDUM (3)		Y	Y	1 & 2

Foreclosure Intervention Program

ESC-0313-20

Total Points	25 Points	15 Points	15 Points	10 Points	5 Points	10 Points	20 Points	OVERALL	Rank
Vendors	Competence	Current Workload	Financial Responsibility	Ability to Observe and Advise/Plan & Specifications	Past & Present Record of Prof. Accomplishments with City Agencies	Proximity to Project	Quotation of Rates, Fees or Charges (Cost Breakdown)	Total Points (100 max)	
Jacksonville Area Legal Aide, Inc.									
Kelly Mierkowski	25.00	15.00	15.00	10.00	5.00	10.00	18.00	98.00	
Robert Ownby	20.00	15.00	15.00	10.00	5.00	10.00	17.50	92.50	
Travis Jeffery	25.00	15.00	15.00	10.00	5.00	10.00	15.00	95.00	
Average	23.33	15.00	15.00	10.00	5.00	10.00	16.83	**95.17**	
Jacksonville Urban League									
Kelly Mierkowski	19.00	12.00	14.00	10.00	5.00	10.00	18.00	88.00	
Robert Ownby	20.00	10.00	15.00	10.00	5.00	10.00	20.00	90.00	
Travis Jeffery	20.00	15.00	15.00	10.00	3.00	10.00	20.00	93.00	
Average	19.67	12.33	14.67	10.00	4.33	10.00	19.33	**90.33**	
St. Johns Housing Partnership, Inc.									
Kelly Mierkowski	20.00	13.00	15.00	9.00	5.00	9.00	18.00	89.00	
Robert Ownby	25.00	15.00	15.00	10.00	5.00	5.00	14.30	89.30	
Travis Jeffery	25.00	15.00	15.00	10.00	5.00	10.00	9.00	89.00	
Average	23.33	14.33	15.00	9.67	5.00	8.00	13.77	**89.10**	

SECTION 4

DESCRIPTION OF SERVICES AND DELIVERABLES

4.0 Introduction:
City funds will be provided to a qualified firm ("Contractor") to assist eligible homeowners ("applicant") with retaining their home and preventing foreclosure action of the first or second mortgage, homeowners' association fees, and/or delinquent tax sales. These funds are to assist individuals who are in default. Default means a claim by a mortgagee, or other lien holder, that the mortgagor has not complied with the terms of the mortgage on the property or other evidence of the debt referred to in the mortgage. All homes must be the primary/homestead residence of the borrowers.

4.1 Deliverables:
The selected Contractor will be required to provide the following services:

A. Counseling Scope of Services

1. **Basic Counseling/Financial Management Education:** Basic counseling will include client intake, verification of a homeowner's budget and financial information and documentation of such, determination of delinquency status, evaluation of affordability options, determination of the best course of action for the homeowner, preparation of an action plan, and initiation of delinquency resolution negotiations with the lender. A Budget, Credit and Debt Reduction course is required for ever applicant and will provide homeowners with the skills and knowledge necessary to ameliorate the risk of re-default or avoid problems in the future. This service may be provided in a one-on-one session or in a group and may include in-person training and virtual training. The Contractor will certify that each client has completed this course prior to receiving funds. For clients coming into the City of Jacksonville FIP that have already received these services through any other related foreclosure prevention program, the service will be limited to only counseling and intervention that was not provided and paid for by the previous program. (See Level I Services as referenced within this RFP's **Form 1- Price Sheet**, Schedule of Proposed Administrative Prices/Rates).

2. **Extended Counseling:** Extended counseling will include ongoing support through the process of a trial loan modification, formal loan modification or other resolution as a homeowner resolves financial issues and negotiates with their lender, with services reimbursed according to a specific set of milestones.

   For example, this will include:

   a. Counseling services to a homeowner during a trial loan modification;
   b. Counseling services to a homeowner during a formal loan modification; and/or
   c. Counseling services in a situation where a homeowner does not accept a modification plan because it does not provide enough relief for them to keep their home, or is not provided a formal modification and therefore must go through disposition of their home. (See Level II Services as referenced within this RFP's Form 1- Price Sheet, Schedule of Proposed Administrative Prices/Rates).

3. **Ongoing File Maintenance and Document Management:** Client files shall be maintained for five (5) years past the date of resolution and provided to the HCDD as a complete digital file for each client serviced. This will include documentation on income, mortgage and other sensitive documents and will be required to be maintained in a secure manner.

4. **Adherence with Compliance Monitoring Requirements:** The Contractor shall be required to provide any information, data or documentation required by the HCDD related to

evaluating compliance with program requirements.

5. **Reporting:** The Contractor shall be required to submit to the HCDD all required reports according to timeframes established within the Contract. These reports may include, but are not limited to, number of clients served, types of services provided, demographic data on clients, and client outcomes.

B. Contractor Objective Requirements

1. **Outreach and Marketing:** The Contractor must make reasonable efforts to reach clients who need its services, and be willing to solicit client participation from homeowner's in target areas identified by the HCDD. This may be done in a variety of ways: advertising, contact with social agencies, and partnering with other entities within a service area. The Contractor should implement an outreach and marketing plan where possible. The Contractor must make sure that any information disseminated in any format is not false or misleading.

2. **Recordkeeping:** The Contractor must use digital client management software that can provide the required data elements in an electronic format that is acceptable to the HCDD.

3. **File Retention:** Files must be maintained in a manner which safeguards the privacy of the client's information. Paper documentation must be kept in secured file cabinets. Scanned or electronically stored documents must be safeguarded in a fashion that securely maintains client privacy. Files must be retained for a minimum of five (5) years from the outcome date or longer if there is an audit, investigation or litigation in progress.

4. **Certification:** All counselors and applicable administrators must be trained to provide services under this Contract and certified as a HUD Counselor as a minimum requirement. Additional certifications in Foreclosure Intervention and Default courses by NeighborWorks America, National Foundation of Credit Counseling or other approved certification providers is a plus and each counselor/administrator must provide proof of certification. Certification must be maintained throughout the duration of the Contractor participation in the HCDD FIP.

5. **Financial Responsibility:** All administrative fees committed and expended through FIP will be on a reimbursement basis, only upon closing of a client's case file. All fees that are a part of a loan modification or refinance will be paid directly to the lender upon submittal of loan modification or refinance acceptance letter, through the Contractor.

6. **Compliance:** No individual, corporation, general partnership, limited liability company, limited partnership, joint venture, business trust, public benefit corporation, nonprofit entity, Community Housing Development Organization, public or governmental agency, or consortium of any of the aforementioned entities ("Entity") shall be eligible to apply for an award if one or more of the following conditions exists at the time the application is submitted:

   a. The Entity is in noncompliance with any provision of City Ordinance Code, including code provisions donating real property to the Entity for the construction of affordable housing;

   b. The Entity is on the Council Auditor's noncompliance list pursuant to Chapter 118, or the Vendor Debarment List pursuant to Chapter 126, Ordinance Code;

c. The Entity is in noncompliance with another City agreement to which the Entity is a party;

d. The Entity is delinquent on state, federal, or local taxes or assessments, or the payment of liens, including code enforcement or nuisance liens on real property owned by the Entity and such taxes, assessments, or liens were incurred after the Entity took ownership of the real property;

e. The Entity is in noncompliance with the conditions or requirements of a City grant award or program.

f. The Entity is in litigation with the City.

7. **Other Languages:** The Contractor must either have counselors fluent in the language that clients speak or will use interpreter services to ensure non- English speaking clients can obtain foreclosurecounseling.

8. **Anti-Discrimination:** The City of Jacksonville will not permit discrimination against clients on the basis of their gender, race, religion, color, familial status, national origin, ancestry, creed, pregnancy, martial or parental status, sexual orientation, or physical, mental, emotional or learning disability.

9. **Conflict of Interest:** The Contractor must certify that the staff who will provide foreclosure counseling have no conflict(s) of interest due to relationships with servicers, real estate agencies, mortgage lenders, family members and/or other entities that may stand to benefit from particular outcomes.

10. **Compensation:** The Contractor will not be permitted to charge clients for any services rendered. All compensation will be disbursed by HCDD FIP.

11. **Compliance with Fair Housing and Civil Rights Laws.** The Contractor must comply with all applicable fair housing and civil rights requirements in the Code of Federal Regulations - 24 CFR 5.105 (a). Protected classes include race, color, national origin, religion, sex, disability and familial status. The selected Contractor is expected to help remedy discrimination in housing and promote fair housing rights and fair housingchoice.

12. **Affirmatively Furthering Fair Housing.** The Contractor must affirmatively further fair housing for classes protected under the Fair Housing Act.

13. **Ineligible Participants.** The Contractor, including any of the agency's directors, partners, officers, principals or employees, must not be:

    a. Suspended, debarred, or otherwise restricted under any local, state or federal regulations; or

    b. Indicted for, or convicted of, a criminal offense that reflects upon the responsibility, integrity or ability of the agency to participate in housing counseling activities; or

    c. Subject to unresolved findings because of HUD or other government audits or investigations.

14. **Alternative Formats.** The Contractor must be prepared to provide vital documents and

information in alternative formats for persons with disabilities or make alternate accommodations for persons with disabilities.

15. **Knowledge of Existing Resolution Strategies, Specifics of Working within Florida's Judicial Foreclosure System, and Local Housing Market.** The Contractor's staff must possess a working knowledge of strategies and available foreclosure mediation programs.

16. **Community Resources.** The Contractor must demonstrate that it has established working relationships with private and public community resources to which it can refer clients who need assistance for which the Contractor cannot offer.

4.2 **Qualifications of Applicants:**

1. Households with annual income up to 140% of median income are eligible for assistance under this program and will be selected on a first come, first qualified, first served basis.

2. Applicants may receive funding under this program only one time and funding under this strategy cannot be used in conjunction with funding under Florida Hardest Hit Program in order to eliminate any potential for duplication.

3. Foreclosure prevention applicants must demonstrate that the nonpayment of their mortgage is due to such reasons listed below, experienced through no fault of their own doing:
   a. Loss of employment or when hours have been reduced from full-time to part-time.
   b. Sudden medical expenses
   c. Divorce or separation (loss of household income)
   d. Death in a family
   e. Unforeseen home repair bills.

   HCDD reserves the right to waive the above requirements for any type of hardship that may not be listed.

4. Applicants must attend and complete a Budget/Credit/Debt Reduction course through an approved HUD Certified Counseling Agency. Applicant must show their ability to keep the house out of default, must want to keep the house, and must show they can make monthly mortgage payments and/or must show that they have made all reasonable efforts to correct their financial hardship.

5. The maximum amount of FIP assistance shall be $12,000.00. Payments will be made directly to the lending institution or title company. Eligible expenses include principal, interest, taxes, insurance, attorney's fees, late fees, standard refinancing closing costs and other customary fees. **FIP recipients must provide at least one (1) mortgage payment as their contribution to the transaction.** The City funds will be in the form of a deferred payment loan secured to the property for a period of five (5) years. Funds are made available based on a first-come, first-served basis.

4.3 **Invoicing and Payment.**

Unless otherwise specified in the RFP, payment to the Contractor for Services shall be made on a monthly basis for the Services provided by the Contractor for the preceding month. Invoices shall contain the Contract number, purchase order number if applicable, and the appropriate vendor identification number. Buyer may require any other information from the Contractor that Buyer deems necessary to verify its obligation to pay under the Contract. Payments will be made to the Contractor approximately forty-five (45) days after receipt and acceptance of a proper invoice. Buyer does not pay service charges, interest or late fees unless required by law.

Buyer's obligations to make payment are contingent upon availability of lawfully appropriated funds for the Services.

(Remainder of page intentionally left blank)

ATTACHMENT B
EVALUATION MATRIX

The evaluations will be based upon the following criteria, and Contractors are requested to provide, as a minimum, the information listed under each criterion. **Failure to provide adequate information on any criterion will result in lower scores and could result in rejection of the proposal as non-responsive.** Contractors are encouraged to arrange their responses in a format that will offer ready review and evaluation of each criterion.

Please note that **100** points is the maximum total for all categories combined.

1. COMPETENCE (25 points maximum score)

Provide a description and history of the firm focusing on previous foreclosure mitigation experience. Please provide names and resumes of all individuals to be assigned to this project. Provide resumes of principal staff/project manager showing the years of experience in the field. Please provide any course certifications and include a course description (or course title) of staff members pertaining to mortgage foreclosure.

Provide an overview of past foreclosure mitigation experience detailing Level One and Level Two counseling experience, including number of clients served per year.

Please identity number of staff members who are fluent in foreign languages that will assist non-English speaking customers.

Please provide past experience with, and the ability to provide, the following items:

a. An analysis of a borrower's financial situation;

b. Counseling regarding assumption of mortgages and/or purchases of the mortgage by non-federal third party;

c. Counseling and advice on restructuring and refinancing strategies, or with work-out strategies;

d. Basic Curriculum of Budget, Credit and Debt Reduction course

e. Working successfully with financial institutions and loan servicers resulting in positive outcomes for clients served.

f. Please identify the client management system to be used by your agency.

2. CURRENT WORKLOAD (15 points maximum score)

The application of this criterion shall include: an assessment of the perceived ability of the firm to devote the necessary human resources and management attention to the project. Qualities and indicators that should receive consideration should generally include the number and size of the projects currently being performed. Discuss past ability to deliver projects on a timely basis under similar workload conditions.

3. **FINANCIAL RESPONSIBILITY (15 points maximum score)**

The application of this criterion shall include an assessment of the financial status of the firm and its ability to devote the necessary financial resources to the project. Qualities and indicators that should receive consideration should generally include the capitalization of the firm, the history of the firm, the corporate structure, and the number of years the firm has been in business, credit, or industry rating as they relate to financial strength and performance, and any unique risks associated with the firm or industry that would potentially threaten its continued existence as a growing concern.

All proposals must include a current financial statement certified by a Certified Public Accountant or Chief Financial Officer of the contracting firm or agency and completed within the last 12 months. The signer of the proposal must declare that the only person, persons, company, or parties interested in the contract as principals are named therein; that the proposal is made without collusion with any person, persons, company, or parties submitting a proposal; that it is in all respects fair and in good faith without collusion or fraud, and that the signer of the proposal has authority to bind the principle offer.

4. **ABILITY TO OBSERVE AND ADVISE WHETHER PLANS AND SPECIFICATIONS ARE BEING COMPLIED WITH, WHERE APPLICABLE. (10 points maximum score)**

Describe the Contractor's understanding of the requirements of this solicitation, and its ability, approach and/or plan to satisfy the same in complete compliance with all applicable federal, state and local laws, statutes, ordinances, rules and regulations.

5. **PAST AND PRESENT RECORD OF PROFESSIONAL ACCOMPLISHMENT WITH CITY AGENCIES AND OTHERS. (5 points maximum score)**

Provide a minimum of three references for which the firm has performed services in the past that are similar to the requirements in the Scope of Services. Provide a description of the project, the reference contact name, title, e-mail address, telephone numbers, date of the contract/period of performance, and any prior assessments they've completed of your work. In addition, provide any additional evidence of consistently successful experience on past projects.

6. **PROXIMITY TO THE PROJECT. (10 points maximum score)**

Document the location of Contractor's corporate headquarters, which, if located in Jacksonville, Florida, no further information is required under this criterion and maximum points will be awarded. If Contractor's corporate headquarters are not located in Jacksonville, Florida, please document the location and the nature of business of Contractor's branch office(s), if any, that are located in and/or that are closest to Jacksonville, Florida, the number of employee assigned thereto and the period of continuous existence thereof. Additionally, Contractors are requested to demonstrate, define and provide examples of their ability to provide the services contemplated herein in a manner comparable to having a local office in Jacksonville, Florida or to show that a local office is not necessary to satisfactorily perform the services required for this project, in which event maximum points may be awarded.

Describe the Contractor's overall willingness to meet both time and budget requirements for the project in particular, proposed total compensation or unit price quotations, including, without limitation, hourly rates, fees, or other charges that will ultimately be used during, contract negotiations to calculate or determine total compensation.

7. QUOTATION OF RATES, FEES, OR CHARGES AND OTHER DETAILED COST PROPOSAL OR COST BREAKDOWN INFORMATION. **(20 points maximum)**

The Contractor's submitting the lowest cost per client level of service shall receive the maximum number of points. Costs provided will be accessed competitively based on the average service cost submitted by all contractors. Each category level of service provided will be considered independently, with a maximum of 10 points per category (Level of Service I and Level of Service II). The points for each category will then be added together to render the total points scored for the criteria.

(Remainder of page intentionally left blank)

CITY OF JACKSONVILLE
DIVISION OF PROCUREMENT
ED BALL BUILDING – 8TH, FLOOR
214 N. HOGAN STREET
JACKSONVILLE, FL 32202

ADDENDUM NUMBER: **THREE (3)**

BID NUMBER: **ESC-0313-20**

PROJECT NAME: **Foreclosure Intervention Program**

OPENING TIME AND DATE: **2:00 P.M., Wednesday, January 15, 2020**

THIS ADDENDUM IS ISSUED FOR THE INFORMATION OF BIDDERS ON THE ABOVE TITLED PROJECT AND WILL BE PART OF THE CONTRACT

The purpose of this addendum is in response to the following vendor questions:

1) Can program funds be used for reverse mortgages?

Response: Yes, the SHIP Local Housing Assistance Plan outlines the uses of funds for the prevention of foreclosure action as reinstating the first or second mortgage, homeowners' association fees, and/or delinquent tax sales. A reverse mortgage is a type of home equity loan, and therefore falls into the category of first or second mortgage.

2) What geographic locations can be served by program funds?

Response: The geographic location that can be served by the program funds is the City of Jacksonville. The City of Jacksonville in this case means the First Urban Service District and does not mean the City of Baldwin, City of Jacksonville Beach, City of Neptune Beach or the City of Atlantic Beach.

DATE: January 10, 2020 **Analyst: Annette Burney**

RECEIPT ACKNOWLEDGED BY RETURN OF SIGNED COPY WITH BID.

_____
Bidder's Signature

_____
Title

_____
Company

_____
Date