



## MDEAT HAP 2020 Request for Qualification (RFQ) ADDENDUM NUMBER 1

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**ATTENTION (APPLICATION SUBMISSION DEADLINE DATE CHANGED):** Please be advised that Miami-Dade Economic Advocacy Trust (MDEAT) changed the deadline date from Tuesday, February 18, 2020, to **Tuesday, March 3, 2020, at 5PM EST** for submitting a MDEAT HAP 2020 Request for Qualification (RFQ) application. For more information regarding the deadline extension, please refer to **Amended Page 9** (*which is on Page 14 of this document*) of the MDEAT HAP 2020 RFQ titled “HAP RFQ Schedule.” There are no other changes related to the MDEAT HAP 2020 RFQ.

### **MDEAT HAP 2020 RFQ Questions and Answers**

**Question 1:** Who do we send the email to get our records/closings with MDEAT?

**Answer:** You are NOT to send email requests to MDEAT for records of HAP file closed submissions (MLOs) or HAP funded closings (Closing Agents). You will need to include the following information regarding your HAP loan activity (be it as MMAP or MDEAT) and MDEAT will add it to RFQ application submission:

- a) Your name at the time HAP funded loan closing
- b) The company you worked for at the time HAP funded loan closing
- c) The dates (beginning and ending) during which HAP closing activity occurred

**Question 2:** How do I get proof of my membership with HAP?

**Answer:** There is no such thing as HAP “membership”. Requests regarding MMAP or MDEAT HAP production has been answered. Attendance at any HAP workshop, seminar, training or event where an attendance record was completed by MMAP or MDEAT requires the following at which point MDEAT will add it to your RFQ application submission:

- a) Your name at the time of the HAP activity
- b) The company you worked for at the time of the HAP activity
- c) The type of HAP activity that occurred and a date(s) reference

**Question 3:** On the Score Card Questions that we used. What documents will provide to get the score, co-signed, note or a list of borrowers?

**Answer:** There is no specific or standard document. Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice.

**Question 4:** How would one evidence their closed files?

**Answer:** There is no specific or standard document. Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 5:** What Department to be listed on A-2? What is the project title? Project number?

**Answer:** For RFQ Form A-2

**Project Title:** MDEAT HAP RFQ 2020

**Project Number:** N/A

**Department:** MDEAT – Homeownership (or MDEAT HAP)

**Proposer's/ Firm Name:** Individual person's name submitting RFQ application

**Question 6:** How will we find funded DPA loans if they've changed lenders?

**Answer:** Any evidence or record from the (DPA) source) linking your name to the closed loan activity will suffice. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 7:** Will the forms for the application be available online or do we use the forms provided in the packet provided today?

**Answer:** All MDEAT HAP RFQ forms and information is available on our website [www.miamidade.gov/economicadvocacytrust](http://www.miamidade.gov/economicadvocacytrust)

**Question 8:** Are the application forms available online?

**Answer:** All MDEAT HAP RFQ forms and information is available on our website [www.miamidade.gov/economicadvocacytrust](http://www.miamidade.gov/economicadvocacytrust)

**Question 9:** Will we (applicants) be notified and allowed to correct any deficiencies on our Application submission?

**Answer:** It is possible that certain items may be cured. There are also items (primarily Scoring Model responses) that would NOT be subject allowing post-application changes.

**Question 10:** Is there any other criteria involved in the selection process outside the scoring model, if so, what are they?

**Answer:** MDEAT HAP participation criteria is outlined in detail in the RFQ document. Scoring will be based on MDEAT HAP RFQ Scoring Model (only).

**Question 11:** Is MCC considered for DPA?

**Answer:** Yes. The Florida Housing Finance Corp. (FHFC) Mortgage Credit Certificate (MCC) does count as a HAP acceptable DAP

**Question 12:** Chenoa program is considered DAP?

**Answer:** No. Not for HAP purposes.

**Question 13:** What proof or documentation do you need for MDEAT?

**Answer:** See answers to Questions 1. and 2.

**Question 14:** If my company does not currently offer HAP Assistance, and do not qualify based on the scoring criteria, is there are alternate way for gaining certification?

**Answer:** No.

**Question 15:** If you are a new MLO, can you use your company's performance as in loans closed as evidence?

**Answer:** No.

**Question 16:** As A New MLO with Extensive Housing Counseling background... What will be the best way to present/support my knowledge with DPA & Affordable Housing?

**Answer:** Present to documents, records, reports, reference letters, etc. that document the work and/or outreach you did as a housing counselor and/or from the HCA (Housing Counseling Agency – who IS required to maintain reports and records).

**Question 17:** Out of the 50 selected, how many will be lenders/MLO and closing agents?

**Answer:** There will be fifty (50) MLOs and fifty (50) closing agents selected.

**Question 18:** If MLO closes more loans in other quarters, but none in stipulated 3-months period, will the average number closed be acceptable to avoid suspension?

**Answer:** No.

**Question 19:** Is it an Automatic suspension if a LO doesn't close a MDEAT HAP loan in a 3-month period and is it the same for a title company if they do not close one in 6 months?

**Answer:** Yes. The length and details of suspension will be outlined in the (to be) updated MDEAT HAP Sanctions Policy and Guidelines. That is NOT relevant for this RFQ selection process.

**Question 20:** If suspended, what is the waiting period for such?

**Answer:** That is outlined in the MDEAT HAP Sanctions Policy and Guidelines which is not yet finalized in conjunction with all RFQ provisions. That is NOT relevant for this RFQ selection process.

**Question 21:** I am a processor, do I have to do the RFQ?

**Answer:** No. HOWEVER, One MUST be a licensed MLO or closing agent to submit a RFQ Application (as the RFQ states).

**Question 22:** If in the process of transition from one lender to another (expected to occur in March), What do we list on RFQ application?

**Answer:** The lender with whom you hold your license or that holds your license as of the RFQ application submission deadline date.

**Question 23:** How can we get proof of files closed if not with lender?

**Answer:** Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice.

**Question 24:** How do we a relationship or production from a previous employer?

**Answer:** Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice.

**Question 25:** Do you keep records for all MDEAT files?

**Answer:** Yes. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 26:** Does funding to organizations for financial literacy apply to title companies?

**Answer:** Yes.

**Question 27:** As this change (HAP participation update) occurs, can we still submit applications to your office in the meantime?

**Answer:** Currently approved HAP MLOs and closing agents may continue to submit or close HAP funded loans until advised otherwise (in writing including via email).

**Question 28:** Could you elaborate more on #9 of the HAP RFQ Scoring Model. (How do we answer this A-1, B-12?)

**Answer:** There is no A-1 or B-12 in the HAP RFQ Scoring Model. It requires documentation of mortgage loan (MLO or closing agent) overall closed loans as noted...period.

**Question 29:** Is It mandatory to review the addendum(s) noted in form A-3?

**Answer:** Yes.

**Question 30:** What type of evidence or documentation are needed to be provided for (Scoring Model) #'s 3,4,6,8?

**Answer:** There is no specific or standard document. Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 31:** Form A-2 Affidavit of Miami Dade County, Page 12. What is it and how do we fill it out?

**Answer:** See answer to Question 5.

**Question 32:** Does everyone need to re-apply?

**Answer:** Yes

**Question 33:** Form A-1, is it for the lenders or MLO?

**Answer:** Everyone submitting an RFQ application must complete Form A-1, and it is based on the individual applying (not the company they work for).

**Question 34:** How does one provide evidence of documentation to receive points?

**Answer:** There is no specific or standard document. Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 35:** How do you notify MLOs that they have been approved to participate in program?

**Answer:** MDEAT will send written notice via email advising those selected.

**Question 36:** Why 50 Loan officers? How was that determined?

**Answer:** The number was determined by several different factors from different sources and persons consulted. It does happen to be in line with the current number of HAP participants that meet current production requirements (which are more lenient than RFQ production requirements).

**Question 37:** Do we need to fill out forms A-2, 3, 5?

**Answer:** Yes.

**Question 38:** Are you going to be increasing the loan amount?

**Answer:** No.

**Question 39:** Is headquartered also considered as being a branch (office)?

**Answer:** Yes.

**Question 40:** Is there an official marketing plan template so all applications are standardized?

**Answer:** No.

**Question 41:** Question 8 (Scoring Model) - Does volunteering time for counseling agencies, by paying employees to do and provide breakfast for participants is considered a contribution as well as the cost?

**Answer:** Possibly. Both in-kind and actual monetary payment are valid with proper supporting docs from counseling agency (source) and employer records, both of which would be needed.

**Question 42:** Page 5 (of the RFQ), it doesn't include several items that are on the scoring model, so which layout do we follow as the scoring models ask for several more items?

**Answer:** Pages 5 and 6 (of the RFQ) contain items needed for applicant information. The MDEAT HAP RFQ Scoring Model designates items that are used to score applicant as determined by the selection committee process (also identified in the RFQ).

**Question 43:** If a vacancy for an MLO or title agent comes up, is it a waiting list that is atomically dipped into?

**Answer:** Based on interpretation of question, there will be a “waiting list” that will be used to fill vacancies as they occur between RFQ announcements.

**Question 44:** (Scoring Model) Question 9 – Borrowers means in the program or borrowers closed in total of the closing agent’s practice?

**Answer:** This request is for the total of all closed loans by MLO or closing agent.

**Question 45:** Is there a limit in the number of closing agents approved per (each) title company?

**Answer:** Not necessarily. See answer to Question 48.

**Question 46:** Is the application subject to county records?

**Answer:** As interpreted, this RFQ is a public offering by a (Miami-Dade) County agency and as such constitutes public records and its corresponding stipulations. In that regard, a) typical privacy concerns are redacted in case of public records request, and b) borrower names and property information are already readily available in County Recorder and Property Appraiser records, and that’s not just in Miami-Dade County.

**Question 47:** Does both the mortgage broker and title company have to be approved?

**Answer:** As interpreted, that current HAP guideline has not and is not expected to change. Both MLO and closing agent on all HAP file submissions MUST be HAP approved.

**Question 48:** With regards to a title company, if three individuals are approved, how does would that effect total number of approved closing agents?

**Answer:** As interpreted, if more than one RFQ applicant work for the same title company or attorney’s office, it IS possible that more than one could be selected. HOWEVER, it would only count as one (1) HAP Closing Agent “slot”.

**Question 49:** Does Home Ready loans apply as DPA Program?

**Answer:** No. It is considered as (Fannie Mae) affordable loan program but is NOT considered as a DPA program. FYI, Freddie Mac has a comparable loan program.

**Question 50:** If we have participated with MDEAT in events can we get a letter form MDEAT?

**Answer:** See answer to Question 2.

**Question 51:** If you are a manager that doesn't produce can you still get approved if you are doing presentation for DPA?

**Answer:** HAP approval or participation in HAP is NOT required to do a DPA presentation. Specific designations and corresponding criteria for non-producing managers has not yet been finalized, HOWEVER, a non-producing manager WOULD need to have a producing MLO "on staff" for HAP (production) participation.

**Question 52:** Questions 3, where do I find to application for MLO to be approved for MDEAT?

**Answer:** As interpreted, this HAP RFQ is the application to be approved for MDEAT HAP. It is available on the MDEAT website [www.miamidade.gov/economicadvocacytrust](http://www.miamidade.gov/economicadvocacytrust) near bottom of the main page in the "News and Events" section.

**Question 53:** Can I get letters from Past/ Present Employees and supervisor?

**Answer:** You can, and you should as is applicable.

**Question 54:** Is there a minimum score to participate?

**Answer:** Per HAP RFQ Scoring Model, a minimum of 70 points is needed for final HAP participation consideration.

**Question 55:** If I am an approved closing agent and I switch companies would I have to resubmit an application for that new company?

**Answer:** You must follow the policies and directives as contained in the (current/ most recent) HAP Participation and Certification Notice (included in HAP RFQ docs).

**Question 56:** When do we know if we have been selected to be able to give MDEAT to our clients?

**Answer:** Once you have been selected from via this RFQ process AND completed required training workshop(s) AND completed requirements as outlined in the HAP Participation and Certification Notice, then you would be able to market to and assist first-time homebuyers seeking HAP funds.

**Question 57:** If you don't close a HAP loan within 6 months and you lose your approval Do you have to wait for a new application period to get re-approved?

**Answer:** If a HAP approved participant (MLO or Closing Agent) is suspended for violating production requirements set in conjunction with this RFQ, and/ or as stipulated in the HAP Participation and Certification Notice, then it would require release of another RFQ for that person/ entity to re-apply. Also see answer to Question 58.



**Question 58:** Will there be a period to correct any requirements not met, or is termination automatic? Warning, strike, etc. system once approved?

**Answer:** See Question 9 regarding this HAP RFQ application. As for HAP participation of approved MLOs and closing agents, there is MDEAT HAP Sanctions Policy and Guidelines document that will be updated in conjunction with this HAP RFQ participation update that will address that.

**Question 59:** I have been an underwriter for many years and just got my license 11/1/18 but did, approved loans for DPA as an underwriter will that count?

**Answer:** Yes. You would need to document your experience and production.

**Question 60:** Can you provide Samples of what proof we can provide without Violating NPI?

**Answer:** There is no specific or standard document. Any evidence or record from the source (or uniformly recognized entity) linking your name to the activity will suffice. For MMAP or MDEAT HAP, see answer to Question 1.

**Question 61:** Are HAP Approved Counseling Agencies (HCAs) considered housing related organizations?

**Answer:** Yes. Both HAP approved HCAs and non-HAP approved HCAs are considered to be housing related organizations.

**Question 62:** What if you get a client /borrower that needs financial assistance but you no longer certified? Is there a referral fee?

**Answer:** It should be the same thing that happens now, regardless of what DPA program you're talking about. Clients in need of assistance should always be referred to go to the approved list of lenders for that DAP to become a homeowner.

No. There is no referral fee aspect of HAP in conjunction with this RFQ.

**Question 63:** Would Letters of Recommendation from Community Partners Suffice as Documentation for (Scoring Model) Question # 4?

**Answer:** Yes.

**Question 64:** Are New Mortgage loan officers with less than 1 year with license be considered and has previous experience?

**Answer:** All properly licensed MLOs that submit an application will be considered.

**Question 65:** If I Changed jobs, and I don't have access to the list of my closed loans in the last 10 years with the DPA, can I give an estimate?

**Answer:** No. Requires records from "the source" IF you have not maintained your production records.

**Question 66:** Should the focus of the RFQ (application) be on the Organization or yourself as an agent?

**Answer:** The focus should be on you as an individual making a HAP RFQ application to MDEAT. Your "organization" is relevant in instances where it is specifically noted.

**Question 67:** Who will comprise the selection committee?

**Answer:** The selection committee is comprised of seasoned, experienced affordable housing professionals.

**Question 68:** What types of Industries will be representing the committee?

**Answer:** Real estate; mortgage/ DPA; closing/ post-closing; affordable housing

**Question 69:** IF an MLO IS CURRENTLY MDEAT Certified, and we don't apply, will we lose our certification?

**Answer:** Mere attendance of a HAP Certification Workshop has NOT been an allowed "HAP Certified" or "HAP Approved" criteria since late 2017. All currently approved HAP MLOs and closing agents that do not apply or are not selected as part of this HAP RFQ process will lose their "HAP participation approval" status at a point to be designated and communicated in the future.

**Question 70:** How long is the (new HAP RFQ) Certification /approval valid for?

**Answer:** Up to three (3) years as noted in this HAP RFQ.

**Question 71:** What type of marketing material are you looking for regarding LMI PRODUCTS?

**Answer:** A product description (from the source) identifying its unique and/or advantageous features would be optimal. Any descriptive supporting document could be considered.

**Question 72:** Will there be a limited amount (i.e., number of) of Loan Officers for Each Lender?

**Answer:** Not necessarily.

**Question 73:** My Company requires that all DPA get disclosed by a corporate MLO? How do we get credit for the files we put together?

**Answer:** Then we would assume your company has some ways or means to track that activity or referral. One would have to work that out with their employer.

**Question 74:** The Property needs to be in Miami Dade County to receive the down payment assistant or could it be in another County?

**Answer:** Property location thereby eligibility to receive DPA funds is strictly related to what (geographical) territory or region the DAP agency covers. For instance, MDEAT, PHCD and HFA are all (Miami-Dade) county agencies. FHFC (Florida Housing Finance Corp.) is a statewide agency. City of Miami or

**Question 75:** Is a Product Card describing loan types enough?

**Answer:** Not sure what a “product card” is. Anything that at least provides a product or program descriptions of features or parameters could be used. The content and product intent would likely determine points received (or not).

**Question 76:** Is the renewal or recertification process the same as initial approval?

**Answer:** No. Both the RFQ and HAP Participation and Certification Notice (part of RFQ docs) state all current provisions for renewal, etc.

**Question 77:** What is the total number of approved MLO you will have? Will the Bank of MLO's be required to be certified?

**Answer:** 50 MLOs and 50 closing agents. All employers of MLOs and funding lenders (wholesale) MUST completed their due diligence to have MDEAT HAP as one of their approved DAPs.

**Question 78:** As a Closing agent, it would be difficult to answer letter D & E (of Scoring Model Question 9) as the only income we are provided is on the 1003?

**Answer:** Do the best you can based on 1003 income and AMI income charts. Consideration may be given accordingly.

**Question 79:** What do you want as proof of closed DPA Loans? Will name of customer plus closing date be Sufficient?

**Answer:** We cannot state what is or is not sufficient with any certainty. Information provided should be from the (DAP) source or enable validation from public source.

**Question 80:** Can the Down payment Assistant be combined with lenders down payment assistance program? Or closing cost assistance program and or federal home loan bank program?

**Answer:** MDEAT HAP can be and is routinely combined with other federal, state and local (county or city) Downpayment Assistance Programs (DAP). MDAET HAP may also be used with lender incentives and their own Down-Payment Assistance (DPA) funds. Submission of lender or any other entity DPA funds or program parameters, requirements, restrictions and/or lien stipulations (or lack thereof) to MDEAT for review AND approval is required. Advisements are provided in writing by MDEAT as applicable.

**Question 81:** RE: Scoring Model #5. We do offer discounts on all MMAP/HAP deals, we don't have anything in writing, and I cannot locate the closing statements for all the map deals we have done to show what we charge on the actual MAP/HAP deal, so would a written statement on our letter head be enough?

**Answer:** Someone in authority would need to make a binding policy statement (previously unwritten or written) with regards to your company policy in this instance.

**Question 82:** I am an MLO who works for a non-profit that specialize in DPA programs, how will I get scored?

**Answer:** The same as everyone else. Document your activities and records from current and previous employers.

**Question 83:** We are a Title company and we do not have a Marketing and Outreach strategy (Scoring Model #6). We simply do not reject any file that comes our way, regardless of the purchase price, loan amount, or where the property is located. Will I a written statement be enough?

**Answer:** You will need to establish a marketing and outreach strategy and plan that you are willing and able to abide by and follow through with.

**Question 84:** We have only worked with one particular HCA. Can we use the same letters we received for all relevant RFQ Scoring Model questions? Do I need to make copies of the same documents for each question?

**Answer:** Yes, and Yes.

**Question 85:** We only participate with Miami-Dade Action Plan/ HAP. Can the closing statements that are being submitted with question 1 on the RFQ take care of question 2 and 3? Or do I need to make copies of the same documents for each question?

**Answer:** See the answer to Question 1 for specifics regarding MMAP/MDEAT HAP.  
For clarification:  
 Scoring Model Question 1 relates to years of experience –  
 Scoring Model Question 2 relates to number of DPA programs participated in  
 Scoring Model Question 3 is the one that actually asks for number of (individual) DPA loans closed/ DPA loans funded

**Question 86:** RFQ Form A-2 and A-3... Are these forms required from all participants? if so, please explain what the forms are for.

**Answer:** Yes, Form A-2 is required in the unlikely event you are required to speak to the evaluation selection committee regarding your application. Form A-3 acknowledges the fact that you've received any additional information related to the RFQ, i.e. this series of questions and answers.

### **Non-HAP RFQ Related Questions**

**Question:** Where are all the guidelines for a buyer to be approve for MDEAT other than income?

**Answer:** All relevant borrower guidelines to determine eligibility are contained in the information sheets posted on our website. MDEAT HAP guidelines and procedures are provided to all HAP participants. Current versions are also available upon request.

**Question:** Do you allow a 15-year term with a re-subordination? No cash out

**Answer:** MDEAT HAP permits subordinations in cases of no-cash out rate and/or term refinance ONLY. Loan must have been closed for at least 12 months prior to subordination request.

**Question:** Can a Borrower take a VA Loan (Benefits) and MDEAT as well at the same time?

**Answer:** Absolutely yes. Borrowers May use VA financing and receive HAP funds (that's included in our information sheets on the MDEAT website).

(MDEAT HAP 2020 RFQ **AMENDED PAGE 9**)

- Successful applicants from the selection process will be invited to attend a HAP Certification Workshop to be scheduled upon completion of the HAP RFQ process. The selected HAP participant will be required to attend the HAP Certification Workshop and may register to bring who they deem as necessary support staff.
- There WILL be a test administered in conjunction with the completion of HAP Certification. A passing score of 75% or better is required.
- Successful completion of the HAP Certification Workshop will result in submission of an executed agreement between MLO/lender or closing agent (title company or attorney) and the MDEAT HAP. The respective HAP Participation Agreements will stipulate all responsibilities, terms and requirements of MDEAT HAP participants (MLOs and closing agents). Upon MDEAT review and approval of the applicable HAP participation agreement, the now HAP Approved Participant will receive written notification (email or mail) to submit or close HAP funded transactions.

**HAP RFQ Schedule**

<b>RFQ available for distribution:</b>	Monday, December 23, 2019
<b>RFQ information session 1:</b>	Thursday, January 23, 2020 (completed) – 11am to 2pm
<b>Location:</b>	South Dade Regional Library Auditorium 10750 SW 211 <sup>th</sup> St., Miami, FL 33189
<b>RFQ information session 2:</b>	Tuesday, January 30, 2020 (completed) – 10am to 1pm
<b>Location:</b>	Joseph Caleb Center 5400 NW 22 <sup>nd</sup> Ave., Miami, FL 33142
<b>Deadline for receipt of questions:</b>	Tuesday, February 4, 2020 at 5:00pm
<b>Deadline for receipt of applications:</b>	Tuesday, March 3, 2020 at 5:00pm
<b>Application Delivery Location:</b>	MDEAT Office – SPCC 20 <sup>th</sup> Flr.,
<b>Selection Committee – Review begins:</b>	Week of March 16, 2020
<b>Oral Presentations</b> (if necessary, begins):	Week of March 23, 2020
<b>RFQ selection process completed:</b>	April 10, 2020 (subject to change)
<b>HAP certification workshops:</b>	April and May of 2020 (subject to change)