

## **AGENCY REQUEST FOR QUOTES**

Request for Quotes (RFQ)  
Homeownership Counseling Services  
Section 8 Homeownership Program



Division of Housing and Community Resources  
Housing Assistance Office

August 2025

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## **1.0 Purpose and Intent:**

This Request for Quotes (RFQ) is issued by the Department of Community Affairs, Division of Housing and Community Resources (“Department”) through the Housing Assistance Office (HAO). The purpose of this RFP is to solicit quotes from qualified Bidders to provide services related to providing homeownership counseling services as described in Section 2.0 Scope of Work.

## **2.0 Scope of Work:**

NJDCA’s Housing Choice Voucher (HCV) program allows for the homeownership option. Part of the program’s requirements is participation in pre-homeownership counseling. HOA anticipates up to 75 participants per year.

The counseling that is provided through this RFQ must be from HUD certified counselors in a HUD certified counseling agency. The counseling that is provided must be the HUD approved Pre-Purchase-Home Buying course. The course must include at least the following:

- Counseling regarding readiness and preparation for homeownership
- Housing selection and mobility
- Fair housing, fair lending and predatory lending
- Budgeting, money management and credit
- Loan products and feature comparisons
- Purchase procedures and closing costs
- Selecting a real estate agent and real estate attorney
- Down payment assistance
- Inspections
- Referrals to community services and regulatory agencies
- Help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms

A total of eight (8) hours of counseling must be provided. The counseling can include HUD approved online programs, individual, or group counseling sessions. It must include at least two (2) hours of one-on-one counseling with program participants. This one-on-one counseling can be completed in-person or remotely.

Housing counseling organizations at a minimum must have a service area that covers one entire county. Organization’s service areas that are regional or statewide is preferred.

The HAO may award this contract to one or more Contractor(s). Contractor(s) will adhere to the labor and expense rates quoted in their proposals with hours varying according to the nature of the engagement, which will constitute the not-to-exceed total for that Task Order.

### **3.0 Contract Terms and Payment**

#### **3.1 Contract Deliverables**

The Contractor shall complete the required housing counseling deliverables as outlined in Section 2.0 Scope of Work.

The Contractor shall participate in quarterly status calls with the HAO to review tasks completed.

#### **3.2 Contract Term/Extensions/Transition**

The term of this Contract shall be for one-year. At the end of the one-year period HAO will determine whether the contract can be extended with updated terms or if the HAO will release a new RFQ.

Within seven (7) days of award, the Contractor(s) shall conduct a kick-off meeting with the Housing Assistance Office to finalize task and deliverables and complete any outstanding administrative items. The State expects the Contractor to be ready to begin work on tasks after two (2) weeks of award.

#### **3.3 Task Orders**

The Housing Assistance Office will issue a Notice to Proceed letter reflecting the authorized scope of work and deliverables authorized for each Task Order. Any work undertaken without such authorization is at the Contractors' risk.

#### **3.4 Payment**

The State will pay the Contractor(s) on a quarterly basis as the Contractor(s) has completed the required deliverables (reimbursement basis). Total costs per year for this RFQ will not exceed \$50,000 in total.

### **4.0 Bidding Process**

#### **4.1 Question and Answer Period**

The State will accept questions for up to ten (10) business days after the posting of the solicitation, or August 29, 2025. Bidders shall send their Questions via email to:

[colleen.velez@dca.nj.gov](mailto:colleen.velez@dca.nj.gov)

The Department will post the questions and answers on the DCA website in an Addendum to the RFQ on a rolling basis. Any Addendum to this RFQ will become part of this RFQ and part of any subsequent Contract.

#### **4.2 Contents of Quote**

The Quote shall include a discussion of the Bidder(s)' approach and plans for accomplishing the work outlined in Section 2.0, Scope of Work. In narrative form, the Bidder must set forth its understanding of the requirements of this solicitation and its approach to successfully complete the Contract. Mere reiterations of the tasks and deliverables in the solicitation are strongly

discouraged since this does not provide insights into the Bidder(s)' approach to complete the Scope of Work.

The Bidder(s) shall identify the key personnel who will manage this project and perform the Scope of Work and include their resumes with the Quote. The narrative shall also include the Bidder(s)' relevant experience, along with a comprehensive listing of contracts of similar size and scope that it has successfully completed, as evidence of the Bidder's ability to successfully complete the work required by this RFQ.

The Bidder(s) must provide price quotes for counseling services in the following manner:

<b>Task- single unit costs</b>	<b>Individual</b>	<b>Couple</b>	<b>Group</b>
Pre-homeownership counseling sessions online			
Pre-homeownership counseling sessions in-person			
One-on-one counseling remote			
One-on-one counseling in-person			

#### **4.3 Instructions for Proposal Submission**

Bidder(s) shall submit Quotes no later than **Friday, September 12, 2025 at 5:00 pm**, and include, at minimum, the plan to accomplish the Scope of Work provided in Section 2.0, relevant experience of the firm and the staff who will perform the Scope of Work, expected expenses and pricing rates.

Bidders may submit quotes via email to [colleen.velez@dca.nj.gov](mailto:colleen.velez@dca.nj.gov) or deliver "hard copies" to:

Colleen Velez  
Department of Community Affairs  
Division of Housing and Community Resources, 5th Floor  
101 South Broad Street  
Trenton, New Jersey 08625

#### **5.0 Award Methodology**

The Department will award the Contract to one or more Contractor(s) that receive the highest point total from the Evaluation Committee and whose Quotes, conforming to this RFQ, are the most advantageous to the State, price and other factors considered including organizations that reside in the State of New Jersey and service areas that are regional or statewide. The State intends to conduct a comprehensive, fair, and impartial evaluation of all Quotes received. All Quotes will first be reviewed to determine responsiveness, and non-responsive Quotes will be rejected without Evaluation. The State may also reject any Quote that is incomplete or where there are significant inconsistencies or inaccuracies.

The State reserves the right to negotiate price reductions or request Best and Final Offers with the Bidder(s).

### **5.1 Evaluation Process**

Quotes will be evaluated by the Evaluation Committee, composed of members from the Department and the Housing Assistance Office. For evaluation purposes, Bidders will be ranked from lowest to highest according to the total Quote price.

In addition to price, the Evaluation Committee will evaluate Quotes based on the following technical factors, according to the pre-determined weight below:

- Personnel: The qualifications and experience of the Bidder's management and key personnel assigned to this project (up to 20 points);
- Experience of the Contractor(s): The Bidder's documented experience in successfully completing projects of a similar size and scope (up to 50 points); and
- Ability of the Contractor(s) to complete the Scope of Work: The Bidder's demonstration in the Quote that the Bidder understands the requirements of the Scope of Work and presents an approach that indicates the technical requirements of the Contract could be met successfully (up to 30 points).

### **5.2 Right to Waive**

The Evaluation Committee reserves the right to waive minor irregularities. The Committee also reserves the right to waive a requirement provided that the failure to comply with the mandatory requirement does not materially affect the procurement of the State's interests associated with the procurement.