

REQUEST FOR PROPOSALS

HomeGrown Purchase Assistance Grant Program



City of Chicago Department of Housing

Lissette Castañeda, Commissioner

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Chicago, IL 60602

RFP Issued on: **Monday, June 2, 2025**

Pre-bidder's conference: **Wednesday, June 11, 2025**

1-2 PM CST, on ZOOM, [register here](#)

RFP Responses due: Friday, July 18, 2025

All responses and questions should be emailed to destiny.durham@cityofchicago.org

Introduction

1.1 Purpose

Through this Request for Proposal (RFP), the City of Chicago (“City” or “City of Chicago”) is seeking one (1) or two (2) Program Administrators to support the Department of Housing (“DOH”) in administering the HomeGrown Purchase Assistance Grant Program, aimed at 1) providing a pathway to homeownership; 2) creating generational wealth; and 3) increasing purchasing power.

1.2 About the Department of Housing

The Department of Housing is committed to expanding access and choice for residents and protecting their right to quality homes that are affordable, safe, and healthy. DOH prioritizes housing equity for Chicagoans who have been historically marginalized by race, ethnicity, citizenship, ability, sexual orientation, arrest or conviction record, or income. To demonstrate alignment, the Grantee selected must have a proven track record of providing services to historically marginalized groups and the ability to engage effectively within the communities they serve. More information on our Mission, Vision, and Values is on our website at [Chicago.gov/housing](https://chicago.gov/housing).

1.3 Program Background

In Chicago, many homebuyers are faced with housing affordability challenges, including access to homeownership opportunities and limited resources that can assist with lowering mortgage payments. Increasing access to affordable homeownership throughout the City of Chicago will not only allow families to achieve their homeownership goals by increasing their purchasing power but will also create generational wealth building. The HomeGrown Purchase Assistance Grant Program (HomeGrown grant) will provide a subsidy by offering down payment assistance and closing costs. This program will build generational wealth by assisting families to acquire and hold a home as both safe and secure housing but also as a long-term investment that can be passed down as a family home to subsequent generations. To sustain and afford homeownership for the City of Chicago, the HomeGrown grant will provide financial assistance to homebuyers that face barriers in purchasing a home.

1.4 Program Overview

Purchase assistance programs provide a valuable resource to help families achieve homeownership, however, resources are limited in today’s housing market. The HomeGrown grant aims to bridge the affordability gap for homebuyers throughout the City of Chicago. Eligible homebuyers will be able to obtain a forgivable grant, on a tiered scale, based on household area median income and property location as follows:

Zone A	Grant Amount	Zone B	Grant Amount
80% AMI and below	\$70,000	80% AMI and below	\$50,000
81- 90% of AMI	\$60,000	81- 90% of AMI	\$40,000
91- 100% of AMI	\$50,000	91- 100% of AMI	\$30,000
101- 120% of AMI	\$40,000	101- 120% of AMI	\$20,000
		121- 150% of AMI	\$10,000

Zone A is defined as an area where neighborhoods have recently experienced a substantial increase in sales prices. **Zone B** is defined as a low-income census tract area, in which 70% or more families have an income which is below 80% of the statewide median family income. Increasing homebuyer assistance to levels required to achieve affordability would increase the buyer's purchasing power and provide an opportunity for sustainable home ownership over time. Mortgage interest rates have continued to rise, which has pushed homeownership out of reach for many households. In addition, lower-income households may not be able to afford a large downpayment. Given the housing restraints, to offer the HomeGrown grant would increase purchasing power, provide a pathway to homeownership, sustain the American Dream of becoming a homeowner, and create generational wealth building.

The HomeGrown grant program expands on DOH's [Mission, Vision, and Values](#) and features the following:

- **Expand Access:** This program will provide a financial incentive or subsidy by offering down payment assistance and closing costs, helping individuals and families achieve homeownership.
- **Expand Choice:** This program will expand living choices of homeownership in all areas of the City of Chicago, enhancing the availability of affordable housing options.
- **Generational Wealth Building:** This program will build generational wealth by assisting homebuyers to acquire and hold a home as a long-term investment, passing down family homes or properties to subsequent generations.

The goals of the HomeGrown grant are layered and include the following outcomes:

- **Support family equity-building:** By transitioning from renting to homeownership, families can benefit from the long-term stability of mortgage payments, which are generally more predictable and sustainable than the rising cost of rent.
- **Expand access to affordable homeownership:** The grant will serve as a financing tool designed to help more homebuyers access homes that are within their financial means, increasing the number of families able to purchase and maintain a home.

- **Foster generational wealth:** By enabling homeownership, the HomeGrown grant contributes to the creation of long-term financial stability and the opportunity for families to pass on assets to future generations.

The City of Chicago expects to identify one (1) or two (2) Community Development Financial Institution (CDFI) service providers to administer the HomeGrown grant program.

2. Program Description

2.1 HomeGrown Purchase Assistance Grant Program

The HomeGrown grant program will provide grants to qualified homebuyers of 1–2-unit residential properties, who have a fixed interest rate mortgage loan. The grant amount will provide ‘up to’ \$70,000 to qualified homebuyers purchasing in a Zone A neighborhood and ‘up to’ \$50,000 to qualified homebuyers purchasing in a Zone B neighborhood. **Zone A** is defined as an area where neighborhoods have recently experienced a substantial increase in sales prices. **Zone B** is defined as a low-income census tract area, in which 70% or more families have an income which is below 80% of the statewide median family income. To identify if the property is located in Zone A or Zone B, go to the Federal Financial Institutions Examination Council website at www.ffiec.gov. Click on Geocoding/Mapping System and using the enclosed lists of Census Tract Areas, look for the census tract number in which the property is located.

- If the census tract is not listed on the “Census Tract Areas” list, the property is located in Zone A
- If the census tract appears on the list labeled “Census Tract Areas”, the property is located in Zone B

The map enclosed at the end of this RFP offers a general description of Zone A and Zone B boundaries. The map should never be used to make a final decision of whether or not a particular residence is located within Zone A or Zone B. Always check the coding guide provided.

3. HomeGrown Purchase Assistance Grant Eligibility

HomeGrown purchase assistance grants must be:

- to homebuyers obtaining a fixed interest rate from a residential mortgage lender;
 - o Maximum housing debt to income ratio not to exceed 38% of the housing income
- to homebuyers purchasing in Zone A who must have a combined household income at or below 120% of Area Median Income (AMI);
- to homebuyers purchasing in Zone B who must have a combined household income at or below 150% of Area Median Income (AMI);
- to homebuyers purchasing in Zone A & Zone B who have completed at least 8 hours of Homebuyer Education Training at a HUD-certified agency;
 - o Homebuyers cannot own another home, including vacation homes and/or investment properties if purchasing in Zone A

- to homebuyers purchasing a condominium unit who have completed a Condominium Education Workshop by a HUD-certified agency;
- to homebuyers purchasing a 2-unit dwelling who have completed a Landlord Education Workshop Training;
- to homebuyers with no outstanding City of Chicago debt (*e.g.* unpaid fines, tickets, etc.);
- to homebuyers contributing a minimum 1% down payment from their own funds and securing a standard fixed interest first mortgage loan. Grants cannot be paired with adjustable-rate mortgages (ARMs), interest-only loans or temporary & permanent interest-rate buydowns;
- Cash purchase transactions do not qualify;
- *N.B.* All Homebuyer Education Training, Condominium Education Workshops, and Landlord Education Workshops must be completed prior to closing on the property purchase.

Eligible Properties:

- Property must be located within the City of Chicago
- One (1)-to-Two (2) unit properties (single-family, condominiums, townhomes, duplex/2-flat)
- Purchase-rehab properties; rehab cannot exceed \$50,000 and/or cannot exceed 20% of the Acquisition cost. Scope of work must be included from a City of Chicago licensed contractor or 203K and purchase/rehab loan by a CDFI lender

Non-Eligible Properties:

- New construction homes built under the City of Chicago's City Lots for Working Families program or under a city land sales purchase transaction
- Three (3)-to-Four (4) unit properties

Maximum Grant Amount:

- Not to exceed \$70,000 for Zone A
- Not to exceed \$50,000 for Zone B
- Grant amount cannot exceed 25% of the base purchase price, before giving effect to any purchase price assistance provided

Eligible Use of Grant Funds:

- Closing Costs
- Down Payment Assistance
- Private Mortgage Insurance Premiums

Ineligible Use of Funds:

- New Construction
- Furnishings
- Appraisal Gap
- Subsidized interest rates (permanent and temporary buy-downs)

Grant Structure:

Up to \$70,000 for Zone A and up to \$50,000 for Zone B can be provided to qualified homebuyers in the form of a zero-interest (0%) forgivable grant as long as the property remains owner-occupied for five (5) years from the date of closing. At time of closing, the qualified homebuyer must execute an occupancy covenant recorded at time of closing, requiring the homeowners to occupy the property as their primary residence within 30 days of purchase for five (5) years. The selected CDFI grantee must impose, generate and execute the occupancy covenant with the homeowner.

The HomeGrown grant does not require monthly payments from a qualified homeowner. A qualified homeowner will only be required to pay back the grant or a portion of the grant if any of the following occur (each a “Recapture Event”):

- Homeowner sells the home;
- Homeowner transfers ownership of the home to someone else;
- Homeowner obtains a cash-out refinance; or
- Homeowner no longer occupies the property as their principal residence.

If a Recapture Event occurs, then the amount of the grant to be paid back by the homeowner, to the City, will be calculated over a period of five (5) years as follows: A prorated portion, one-sixtieth ($1/60^{\text{th}}$) of the total grant amount for each full month completed after the effective date/closing date, will be treated as fully awarded to the homeowner. The remaining amount, if any, must be repaid by the homeowner.

If an event of recapture occurs prior to the Recapture Period expiration period of 5 years, then the selected CDFI must effectuate a recapture from the homeowner and must immediately return the recapture amount back to the City of Chicago. Recapture funds are not to be held by the selected CDFI grantee and cannot be invested by the CDFI grantee. If the homeowner pays the Recapture Amount, the grantee shall have no other remedy and the City of Chicago shall be obligated to execute and deliver a release of the occupancy covenant in recordable form.

Eligible Grantees:

Respondents to the Request for Proposal (RFP) must be a State of Illinois-licensed, Community Development Financial Institution (CDFI), mission-driven non-profit mortgage lender that has been certified by the U.S. Department of Treasury’s CDFI Fund, that operates with a mission of serving low to moderate income communities. In addition, the respondent must, as part of their business activity, have sufficient capital for grant origination, be able to directly employ staff to conduct required lending activities, such as underwriting, processing, and closing/grants, while able to maintain operations and procedures that follow all local, state, and federal requirements.

DOH will select a CDFI to be responsible for the grant origination and coordination of delivery of grants to title companies at time of purchase/closing. Respondent must demonstrate the fiscal capacity to support grant disbursement payment from the City of Chicago.

3.1 Grantee Duties & Responsibilities

Successful Respondents, as grantees (“Grantee”), will be required to adequately staff and perform all of the following actions under the oversight of DOH:

1. Public Engagement
 - a. Respond to public inquiries regarding the HomeGrown grant program. Replies may be by phone or email and should be made within 2-3 business days of receipt of inquiry.
2. Program Administration
 - a. Maintain a project database with “real-time/current” records of
 - i. Communications with applicants/eligible homebuyers,
 - ii. Program application and eligibility documents,
 - iii. Program deadlines and details of program application status,
 - iv. HomeGrown grant closings and funding status,
 - v. Provide monthly program reports regarding any recapture payments,
 - vi. Provide quarterly program reports regarding program status, funding status, and homebuyer demographics.
 - b. Develop and/or maintain as needed program documents such as workflow charts, correspondence letters, etc.
3. Program Application Review and Homebuyer Eligibility Determination
 - a. Request and gather application documentation from prospective homebuyers.
 - b. Communicate with prospective homebuyers to confirm initial point of contact and final status of their application. If needed during application review, communicate with the prospective homebuyer for details regarding their submission or request additional information regarding their application.
 - c. Establish and manage an application review team.
 - d. Issue grant approval/denial letters to program applicants based on eligibility requirements.
 - e. Monitor grant program status until the time of mortgage loan closing and will be required to monitor the grant during the five (5) year recapture term period.
4. Program and Project Funding
 - a. Maintain active “real-time/current” records of grant funds available, encumbered, awarded, and disbursed for the HomeGrown grant program.
 - b. Maintain compliance with program rules and City requirements.

4. Grant Agreement Details

4.1 Funding Sources

All final grant awards will be subject to the availability of funds from the sources identified below.

- Housing and Economic Development Bond proceeds
- Or other funds identified by the Commissioner of the Department of Housing.

4.2 Financial Arrangement

The total amount of funding available to each CDFI grantee will be determined by DOH based upon the nature and characteristics of the program presented by the CDFI grantee to DOH. Depending on the scoring of the applicants' programs and each applicant's capacity, DOH may but is not obligated to award grants that total the full amount of funding available under this program.

After executing contracts with CDFI grantees, awarded funds may be granted up-front to the grantees to enable the issuance of program subgrants. These funds will be deposited by each grantee into a segregated account for the sole purpose of operating this program, enabling efficient monitoring of expenditures and bond compliance.

DOH staff will provide program oversight and overall financial management. Each CDFI will need to provide dedicated staff time to program implementation. However, Respondents will not budget or directly charge a flat administrative and/or overhead fee, and will not be directly compensated for program administration tasks such as community engagement, program staff salary, etc.

Instead, DOH anticipates each grant agreement to contain a project delivery fee-based structure. The project delivery fee may be delivered at or after the mortgage loan closing and will be separate from the grant amount delivered to the eligible homebuyer. This project delivery fee is payable only upon completion of a successful mortgage loan closing to the City's satisfaction.

4.3 Eligible Respondents

Respondents with demonstrated experience in the areas described below and with an interest in making their services available to the City of Chicago are invited to respond to this RFP. Applicants are required to deliver services within the City of Chicago and to Chicago residents only.

The City of Chicago expects to make one (1) to two (2) awards to respondents of the following:

1. Community Development Financial Institutions (CDFIs)

This RFP is open to Community Development Financial Institutions ("CDFI"). Applicants must provide proof of their status as a CDFI to be considered and an Illinois Certificate of Good Standing.

Respondents with existing contracts or other agreements with the City of Chicago that are not in good standing will not be considered for the HomeGrown Grant Program. In addition, Respondents that have had a City contract or agreement terminated for default, are current debarred, or have been issued a final determination by a City, State, or Federal Agency for performance of a criminal act, or abridgement of human rights or illegal/fraudulent practices will not be considered for the HomeGrown Grant Program.

4.4 Anticipated Term of Contract

A total of \$21 million will be available through this RFP for the initial anticipated contract period of three years, from the date of the contract. Based on performance and availability of funds, the contract agreement may allow up to two extensions, each not to exceed one year, at the discretion of the City based on the availability of funds and the respondent's performance.

4.5 Reporting and Record-Keeping Requirements

CDFI grantees must provide requested data using a City-approved platform or alternative approved method to submit Grantee reports. Required reports include sharing qualitative data, quantitative data and information the City leverages to assess Program impact. Furthermore, providers must meet with DOH staff no less than monthly at the beginning of the Program rollout, shifting to a quarterly meeting schedule as the Program is implemented.

In addition to the data outlined above, Grantees will be required to follow all local, State, and Federal requirements which govern all of the funding sources leveraged for the Program. DOH reserves the right to determine the appropriate funding source or sources for the Program.

Grantees will be required to keep separate records and documentation of all costs and expenditures. Providers will be required to periodically submit copies of all records and documentation with respect to the above-referenced category to DOH.

4.6 Diligence & Reporting

CDFI financials will be reported against the initial proposal for the term of the contract. Upon contract execution, CDFI grantees must provide DOH with proof of the existence of a segregated account, and proof that funds in the account are invested in a permitted investment account in accordance with City policy. All investment or interest income derived from the deposited Grant funds shall belong to the City and the selected CDFI must return such investment or interest income to the City.

Thereafter, the selected grantees must provide monthly financial and quarterly performance reporting to DOH using a city-approved platform or alternative approved method to submit program/homebuyer reports. Financial monthly reporting shall include bank statements as necessary, and a ledger report of funds spent and encumbered, and an actual –vs–budgeted report that compares spending to the respondent's original proposal. Financial monthly reporting shall also include recapture payments (if applicable). Performance quarterly reporting shall include qualitative and quantitative data and information the city leverages to assess the program's impact, including a pipeline report of program applicants and closings.

In addition to the data outlined above, selected grantees will be required to follow all local, State and Federal requirements which govern all funding sources leveraged for the HomeGrown Grant Program. DOH reserves the right to determine the appropriate funding source or sources for the Program.

Grantees will be required to keep separate records and documentation of all applicants and closings. Providers will be required to periodically submit copies of all records and documentation to DOH.

5. Request for Proposal Content

5.1 Instructions for Respondents

All eligible respondents are welcome to respond to this RFP. Respondents are encouraged to carefully review the RFP instructions and adhere to all requirements. **To respond to this RFP, please find all program specific questions, requirements, forms, or templates that respondents must answer or complete will be available on the City of Chicago Submittable site [here](#). The deadline for submission is 11:59 p.m. on Friday, July 18, 2025.**

Respondents must provide all information requested in Submittable, provide thorough responses, and submit all requested information. Failure to fully comply may result in the submitted proposal to be categorized by the City of Chicago as non-compliant and subsequently rejected.

The City of Chicago reserves the right to request clarification or additional information from the Respondent during the evaluation and selection process. Any Respondent that makes a material misrepresentation will be eliminated from further consideration. The City reserves the right to reject proposal for any of the following reason(s):

- Non-compliant proposals (e.g. required documentation not uploaded).
- Respondent has DOH or other City of Chicago departments performance-related concerns in the past five (5) years.
- The deadline for submissions for this RFP has expired.
- The proposal topic was not aligned with the requirements of the RFP.
- Respondent's proposed staffing is insufficient to carry out the scope of the Respondent's proposal for effectuating the Program.
- The Respondent's proposal for effectuating the Program does not meet DOH standards and/or is unrealistic in terms of the requirements for the Program.

5.2 Pre-Bidder's Conference

DOH will host an online pre-bidder's conference on Wednesday, June 11, 2025, from 1-2pm CST, register to attend [here](#). Please email any questions to destiny.durham@cityofchicago.org. All emailed questions and answers, as well as a recording of the pre-bidder's conference will be posted on the DOH website [here](#). A Zoom link will be provided for those attending prior to the Pre-Bidder's conference.

6. Application Review Criteria

6.1 Application Review Criteria

All proposals received by the deadline will undergo a technical review to determine whether all required components have been addressed and included. Only complete proposals will be considered by DOH, and a formal notice of rejection will be provided to the Respondents submitting incomplete proposals. DOH reserves the right to waive minor irregularities across all submitted proposals. Minor irregularities include anything within the proposal that does not affect the quality of the proposed services or mandatory requirements. For example, spelling and grammatical errors may be classified as minor irregularities.

Additionally, DOH reserves the right to review the Respondent's DOH-performance-related and performance-related concerns in other City departments and remove from consideration Respondents without a proven track record of effective Program management.

Applications will be reviewed and scored using an evaluation committee ("Evaluation Committee") comprised of members selected by DOH. Evaluation Committee members may include DOH staff and non-staff. Evaluation Committee members will be responsible for reviewing applications and supporting documents and any additional information supplied by DOH staff to score applications based on the selection criteria below.

DOH will then tabulate all Evaluation Committee scores and review any comments or concerns by Evaluation Committee members. Finally, DOH's Project Manager and Deputy Commissioner will work collaboratively to develop a suggested list of Respondent finalists in alignment with DOH's Mission, Vision, Values, Homeownership goals, Evaluation Committee scores and comments.

A recommendation of Respondent finalists will be provided to the DOH Commissioner. Upon review, the DOH Commissioner may reject, deny, or recommend Respondents that have applied based on previous performance or based on area need.

Proposals will be scored based on the following criteria, with 100 points being the maximum score:

Selection Criteria	Points
<u>Organizational Capacity</u> <ul style="list-style-type: none">• CDFI Loan capacity• Located in and serves residents of the City of Chicago; the HomeGrown grant is a City-wide program.• Respondent provides evidence of successful current and past program performance, prior delegate agency contracts or agreements (if applicable), including success in initiating, maintaining, and completing a similar program.• Respondent outlines how qualified, responsible staff monitors program performance from all programmatic elements, including:<ul style="list-style-type: none">○ Case management○ Procedures for following up with those engaged in services	35

<ul style="list-style-type: none"> ○ Monitoring expenditures and fiscal controls ○ Capacity to track and report on program activities in a timely manner in the DOH designated systems ● Respondent has sufficient capacity and/or staff assigned to the proposed program and can work within the schedule, budget outlines and funding cycle in this RFP. ● Respondent's organization reflects and engages the diverse people of the communities it serves through various techniques. This can be demonstrated through the following ways: <ul style="list-style-type: none"> ○ Demographics of individuals served through similar program(s) ○ Demographics of staff, responsive to communities served ○ If applicable, competent Board of Directors ○ Equity focused mission statement ○ Ability to service non-English speaking persons (where applicable) 	
<p><u>Program Implementation Design</u></p> <ul style="list-style-type: none"> ● Respondent clearly defined the activities to be undertaken, or the services to be provided and have a clearly defined plan to deliver the services under this RFP. ● Respondent provides a well detailed description of how they will execute the program administration and provide services under this RFP to marginalized communities and has a thorough understanding of the needs of the communities, their experience, needs and challenges. ● Respondent's organization's mission is aligned with the objectives of the program and historical activities undertaken by the organization align with serving vulnerable Chicagoans. ● Respondent can engage with the community in a variety of methods, including providing in-person services, community outreach and engagement. 	25
<p><u>Organization Values & Partnerships</u></p> <ul style="list-style-type: none"> ● Respondent has documented collaborations or partnerships with other public or private agencies that support or enhance resources for affordable homeownership. ● Respondents have a proven track record in providing services to Chicagoans who are marginalized by race, ethnicity, citizenship, ability, sexual orientation, arrest or conviction record, or income. ● Respondent is willing to collaborate with DOH and City funded initiatives, aligning with DOH's Mission, Vision, Values, including: <ul style="list-style-type: none"> ○ Expanding access and choice for Chicago residents ○ Protecting Chicago residents right to qualify homes that are affordable, safe, and healthy ○ Prioritizing housing equity and access for Chicagoans who are marginalized 	10

<ul style="list-style-type: none"> Respondent uses an equity lens and incorporates equity and justice in their approach to service delivery. This includes having responsible program staff complete cultural competency, trauma informed service delivery, LGBTQIA+ including trainings and other topics centered on racial equity. 	
<u>Budget Justification & Capacity</u> <ul style="list-style-type: none"> Respondent demonstrates reasonable implementation costs and funding requests relative to its financial and human resources. Respondents proposed budget supports the proposed scope of work or work plan to implement the Program. Respondents proposed budget contains a reasonable cost per person per unit. Capacity to monitor quality assurance in compliance with contract terms and DOH directives. Overall, respondent is fiscally sound, as evidence by the financial history and financial management, included, but not limited to, understanding of contract management and vouchering. 	10
<u>Cooperation with the City in the Event of Any Legal, Administrative or Regulatory Proceedings</u> <ul style="list-style-type: none"> Respondent will be required to covenant in the grant agreement that the Respondent will cooperate with the City and provide all records and documentation requested by the City in connection with any legal, administrative, or regulatory proceedings in connection with the Program or the sources of funds used to finance the Program. 	10
<u>Overall Response</u> <ul style="list-style-type: none"> Respondent completed the application in an accurate manner, answering all questions with sufficient detail to demonstrate knowledge and capacity to carry out the proposed program, included but not limited to timely reporting and vouchering. Respondent submits all necessary information and or documentation. Respondents' information and/or documentation submitted with their application is clear and relevant to the proposed program. Respondents supporting program documentation are current as of the date of submittal. 	10

7. Basis of Award

DOH reserves the right to consider additional factors in the selection of a CDFI to ensure program-level needs are met, including prioritizing organizations whose proposals demonstrate they have a strong track record serving people marginalized by race, ethnicity, citizenship, ability, sexual orientation, arrest or conviction record, or income. DOH may also factor in the organization's

geographic location to ensure residents in all Chicago wards can be provided services through under the Program.

The selection of grantee[s] will not be final until the City and the selected Respondent[s] have fully negotiated and executed a grant agreement. The City assumes no liability for costs incurred in responding to this RFP or for costs by the respondent chosen in anticipation of a fully executed contract. Receipt of a final application does not commit the department to award a grant to pay any costs incurred in preparing an application. Furthermore, respondents' history of prior executed contracts with DOH is not a guarantee of continued funding under this RFP.

8. Compliance with Laws, Statutes, Regulations, Ordinances, and Executive Orders

The grant agreement will not be final until the City and the Respondent have fully negotiated and executed an agreement. All payments under a grant agreement are subject to annual appropriation and availability of funds. The City assumes no liability for costs incurred in responding to this RFP or for costs incurred by the Respondent in anticipation of a grant agreement. Here is a partial list of laws, statutes, and ordinance that Grantees will be required to comply with under the grant agreement:

1. Conflict of Interest Clause: No member of the governing body of the City or other unit of government and no other officer, employee, or agent of the City or other government unit who exercises any functions or responsibilities in connection with the carrying out of the Program shall have any personal interest, direct or indirect, in the grant agreement. The Respondent covenants that he/she presently has no interest, and shall not acquire any interest, direct, or indirect, in the project to which the grant agreement pertains which would conflict in any manner or degree with the performance of his/her work hereunder. The Respondent further covenants that in the performance of the grant agreement no person having any such interest shall be employed.

2. Governmental Ethics Ordinance, Chapter 2-156: All Respondents shall agree to comply with the Governmental Ethics Ordinance, Chapter 2-156 of the Municipal Code of Chicago ("Municipal Code") which includes the following provisions: a) a representation by the Respondent that he/she has not procured the grant agreement in violation of this order; and b) a provision that any grant agreement which the Respondent has negotiated, entered into, or performed in violation of any of the provisions of the Governmental Ethics Ordinance, Chapter 2-156 of the Municipal Code shall be voidable by the City.

3. Drug-free Workplace: Selected Respondents shall establish procedures and policies to promote a Drug-free Workplace. The selected Respondent shall notify employees of its policy for maintaining a drug-free workplace and the penalties that may be imposed for drug abuse violations occurring in the workplace. The selected Respondent shall notify the City if any of its employees are convicted of a criminal offense in the workplace no later than ten (10) days after such conviction.

4. Business Relationships with Elected Officials: Pursuant to Section 2-156-030(b) of the Municipal Code, it is illegal for any elected official of the City, or any person acting at the direction of such official, to contact, either orally or in writing, any other City official or employee with respect to

any matter involving any person with whom the elected official has a business relationship, or to participate in any discussion in any City Council committee hearing or in any City Council meeting or to vote on any matter involving the person with whom an elected official has a business relationship. Violation of Section 2-156-030(b) of the Municipal Code by any elected official with respect to the grant agreement shall be grounds for termination of the grant agreement. The term “business relationship” is defined as set forth in Section 2-156-080 of the Municipal Code.

a. Section 2-156-080 of the Municipal Code defines a “business relationship” as any contractual or other private business dealing of an official, or his or her spouse or domestic partner, or of any entity in which an official or his or her spouse or domestic partner has a financial interest, with a person or entity which entitles an official to compensation or payment in the amount of \$2,500 or more in a calendar year; provided, however, a financial interest shall not include: (i) any ownership through purchase at fair market value or inheritance of less than one percent of the share of a corporation, or any corporate subsidiary, parent or affiliate thereof, regardless of the value of or dividends on such shares, if such shares are registered on a securities exchange pursuant to the

b. Securities Exchange Act of 1934, as amended; (ii) the authorized compensation paid to an official or employee for his office or employment; (iii) any economic benefit provided equally to all residents of the City; (iv) a time or demand deposit in a financial institution; or (v) an endowment or insurance policy or annuity contract purchased from an insurance company. A “contractual or other private business dealing” shall not include any employment relationship of an official’s spouse or domestic partner with an entity when such spouse or domestic partner has no discretion concerning or input relating to the relationship between that entity and the City.

5. Legal Compliance: Compliance with federal, State and City laws, regulations, ordinances, policies, procedures, rules, executive orders and requirements, including, but not limited to: Disclosure of Ownership Interests Ordinance (Chapter 2-154 of the Municipal Code); the State of Illinois- Certification Affidavit Statute (Illinois Criminal Code); State Tax Delinquencies (65 ILCS 5/11-42.1-1); Governmental Ethics Ordinance (Chapter 2-156 of the Municipal Code); Office of the Inspector General Ordinance (Chapter 2-56 of the Municipal Code); Child Support Arrearage Ordinance (Section 2-92-380 of the Municipal Code); and Landscape Ordinance (Chapters 32 and 194A of the Municipal Code).

6. Economic Disclosure Statement: If selected for grant award, Respondents are required to (a) execute the Economic Disclosure Statement and Affidavit and (b) indemnify the City as described in the grant agreement between the City and the Grantee.

7. Prohibition on Certain Contributions, Mayoral Executive Order 2011-4: Neither the Grantee nor any person or entity who directly or indirectly has an ownership or beneficial interest in the Grantee of more than 7.5% (Owners), spouses and domestic partners of such Owners, the Grantee’s contractors, sub-contractors, any person or entity who directly or indirectly has an ownership or beneficial interest in any contractor or sub-contractor of more than 7.5% (Sub-owners) and spouses and domestic partners of such Sub- owners (the Grantee and all the other preceding classes of persons and entities are together, the “Identified”), shall make a contribution of any amount to the Mayor of the City (“Mayor”) or to the Mayor’s political fundraising committee during (i) the bid or other solicitation process for the grant agreement or Other Contract (as defined below), including while the grant agreement or Other Contract is executory, (ii) the term

of the grant agreement or any Other Contract between City and the Grantee, and/or (iii) any period in which an extension of the grant agreement or Other Contract with the City is being sought or negotiated.

a. The Grantee shall represent and warrant that since the date of public advertisement of the specification, request for qualifications, RFP or request for information (or any combination of those requests) or, if not competitively procured, from the date the City approached the Grantee or the date the Grantee approached the City, as applicable, regarding the formulation of the grant agreement, no Identified Parties have made a contribution of any amount to the Mayor or to his political fundraising committee.

b. The Grantee shall not: (a) coerce, compel or intimidate the Grantee's employees to make a contribution of any amount to the Mayor or to the Mayor's political fundraising committee; (b) reimburse the Grantee's employees for a contribution of any amount made to the Mayor or to the Mayor's political fundraising committee; or (c) bundle or solicit others to bundle contributions to the Mayor or to his political fundraising committee.

c. The Identified Parties must not engage in any conduct whatsoever designed to intentionally violate this provision or Mayoral Executive Order No. 2011-4 or to entice, direct or solicit others to intentionally violate this provision or Mayoral Executive Order No. 2011-4.

d. Violation of, non-compliance with, misrepresentation with respect to, or breach of any covenant or warranty under this provision or violation of Mayoral Executive Order No. 2011-4 constitutes a breach and default under the grant agreement, and under any Other Contract for which no opportunity to cure will be granted. Such breach and default entitle the City to all remedies (including without limitation termination for default) under the grant agreement, under any Other Contract, at law and in equity. This provision amends any Other Contract and supersedes any inconsistent provision contained therein. If the Grantee violates this provision or Mayoral Executive Order No. 2011-4 prior to award of the grant agreement resulting from this specification, the DOH Commissioner may reject the Respondent's response to the RFP. For purposes of this provision:

i. "Other Contract" means any agreement entered between the Grantee and the City that is (i) formed under the authority of Municipal Code Ch. 2-92; (ii) for the purchase, sale or lease of real or personal property; or (iii) for materials, supplies, equipment or services which are approved and/or authorized by the City Council.

ii. "Contribution" means a "political contribution" as defined in Municipal Code Ch. 2-156, as amended.

iii. "Political fundraising committee" means a "political fundraising committee" as defined in Municipal Code Ch. 2-156, as amended.

8. Hiring Practices

a. The City is subject to the June 24, 2011 "City of Chicago Hiring Plan" (the "2011 City Hiring Plan") entered in *Shakman v. Democratic Organization of Cook County*, Case No 69 C 2145 (United States District Court for the Northern District of Illinois). Among other things, the 2011 City Hiring Plan prohibits the City from hiring persons as governmental employees in non-exempt positions on the basis of political reasons or factors.

b. The Grantee shall be aware that City policy prohibits City employees from directing any individual to apply for a position with the Grantee, either as an employee or as a sub-contractor, and from directing the Grantee to hire an individual as an employee or as a sub-contractor. Accordingly, the Grantee must follow the Grantee's own hiring and contracting procedures,

without being influenced by City employees. Any and all personnel provided by the Grantee under the grant agreement are employees or sub-contractors of the Grantee, not employees of the City. The grant agreement is not intended to and does not constitute, create, give rise to, or otherwise recognize an employer-employee relationship of any kind between the City and any personnel provided by the Grantee.

c. The Grantee will not condition, base, or knowingly prejudice or affect any term or aspect of the employment of any personnel provided under the grant agreement, or offer employment to any individual to provide services under the grant agreement, based upon or because of any political reason or factor, including, without limitation, any individual's political affiliation, membership in a political organization or party, political support or activity, political financial contributions, promises of such political support, activity or financial contributions, or such individual's political sponsorship or recommendation. For purposes of the grant agreement, a political organization or party is an identifiable group or entity that has as its primary purpose the support of or opposition to candidates for elected public office. Individual political activities are the activities of individual persons in support of or in opposition to political organizations or parties or candidates for elected public office.

d. In the event of any communication to the Grantee by a City employee or City official in violation of paragraph (b) above or advocating a violation of paragraph (c) above, the Grantee will, as soon as is reasonably practicable, report such communication to the Hiring Oversight Section of the City's Office of the Inspector General ("IGO Hiring Oversight"), and also to the head of DOH. The Grantee will also cooperate with any inquiries by IGO Hiring Oversight related to the grant agreement.

Exhibit A: Contents of a Complete Proposal

Written submissions must be submitted via Submittable, located [here](#), and include the following:

1. Cover Page to include:

- a. Organization Information
- b. Legal organization name
- c. Doing Business As (if applicable)
- d. Address
- e. Federal Employer Identification number
- f. Unique Entity Identifier (UEI) number
- g. Website address and social media (if applicable)
- h. Year organization established
- i. Name, title, email, and phone number of contact person
- j. Date of submission

2. Attachments as described below. These can be PDF attached to your submission via Submittable, located [here](#).

- a. CDFI requirements:
 - i. Certificate of Good Standing
 - ii. Financial Statements for last three years
 - lii. Organizational Documents detailing current CDFI status

3. Answers to the following questions:

a. Organizational Capacity

- i. Please provide a short statement describing your organization. What is your organization's mission, values, and core strategies?
- ii. Describe the leadership of the organization. How is your organization's leadership, staff, and board familiar with and accountable to the communities it serves?
- iii. Tell us about your organization's experience supporting affordable homeownership. Please detail your operating definition of purchase assistance programs you support.
- iv. What is your organization's experience in administering housing programs. Be specific and include details about any experience in purchase assistance program(s).
- v. What is your organization's experience in administering housing programs. Be specific and include details about any in acquisition support through grants, loans, or other financing structures.
- vi. Please describe staff responsible for program oversight, including qualifications and titles.

b. Program Implementation Design

- i. What communities does your organization serve? What problems, needs, or opportunities does this community face in the housing market of Chicago?

- ii. Describe how you will implement the activities and goals of the HomeGrown Purchase Assistance Grant Program. Please be specific and detail the timeline of your goals and milestones along the way.
- iii. How do you propose to recruit potential homebuyers to receive support? Describe your process for homebuyer selection and experience with income verification to ensure applicants meet the described guidelines above.
- iv. Describe your approach to community engagement and outreach for the program?
- v. What will your program management and coordination structure be?
- vi. How will you track program outcomes and ensure effective use of the funding provided? Please detail what a successful program will look like for you.

c. Organization Values & Partnerships

- i. Please document your partnerships with other organizations (private or public) that support or enhance resources for affordable homeownership.
- ii. How does your organization align with the Program Overview detailed in the RFP?
- iii. Please describe your experience providing services to Chicagoans who are vulnerable or marginalized by race, ethnicity, citizenship, ability, sexual orientation, arrest or conviction record, or income, as well as your commitment to diversity, equity and inclusion within your own organization.

d. Budget Justification & Capacity

- i. Please attach your budget and timeline according to the template provided. Budget must include the grant amount for qualified homebuyers and total project delivery per grant.
- ii. In this program, grantees can only bill for purchase price assistance and a fixed project delivery fee per unit of housing, payable upon successful purchase of a unit or building: 11.5% project delivery fee per Subgrant. This project delivery fee is payable only upon successful grant loan closings. In this model, Respondents may not budget or charge a flat administrative and/or overhead fee.
- iii. Please describe your financial capacity and ability to monitor occupancy and post-closing to implement the proposed program. Provide details about your existing purchase assistance programs, if any, including total current, planned future budgets, monitoring post-closing, and funding sources for those programs.
- iv. Describe how you currently manage expenditures and keep financial records. How will you manage the program, monitor expenditures, and keep appropriate financial records? Please also describe your reporting, vouchering, database management, and output monitoring practices.

Exhibit B: Budget proposal & anticipated timeline

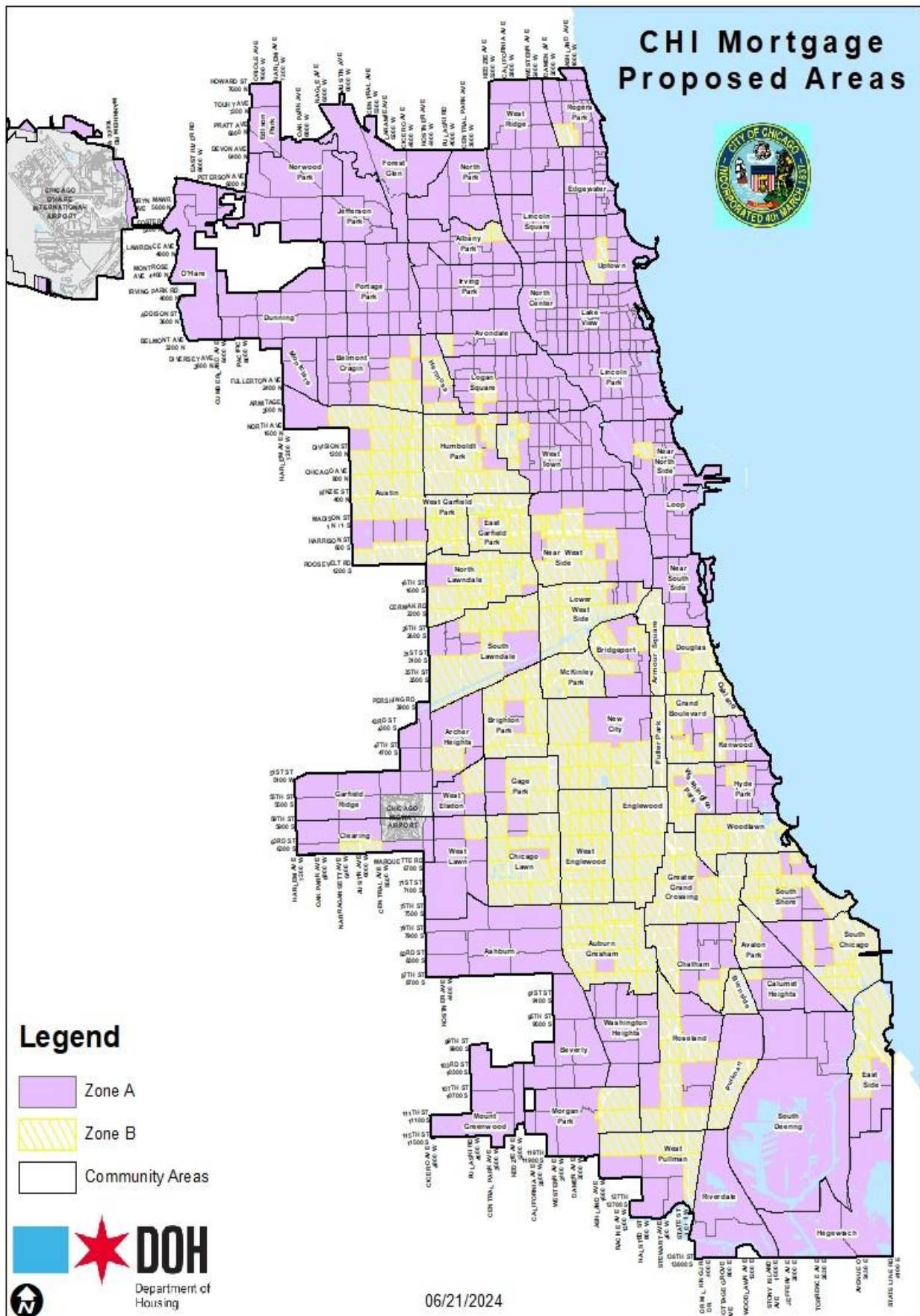
Please complete the requisite table(s).

Year	Potential homebuyers engaged <i>Please list the number of potential homebuyers you expect to contact in each quarter, using the engagement strategy described in your proposal.</i>	Purchase assistance grants administered <i>Please list the number of purchase assistance grants you expect to produce each quarter.</i>
2025 Q4		
Total		

Year	Potential homebuyers engaged <i>Please list the number of potential homebuyers you expect to contact in each quarter, using the engagement strategy described in your proposal.</i>	Purchase assistance grants administered <i>Please list the number of purchase assistance grants you expect to produce each quarter.</i>
2026 Q1		
2026 Q2		
2026 Q3		
2026 Q4		
Total		

Year	Potential homebuyers engaged <i>Please list the number of potential homebuyers you expect to contact in each quarter, using the engagement strategy described in your proposal.</i>	Purchase assistance grants administered <i>Please list the number of purchase assistance grants you expect to produce each quarter.</i>
2027 Q1		
2027 Q2		
2027 Q3		
2027 Q4		
Total		

Year	Potential homebuyers engaged <i>Please list the number of potential homebuyers you expect to contact in each quarter, using the engagement strategy described in your proposal.</i>	Purchase assistance grants administered <i>Please list the number of purchase assistance grants you expect to produce each quarter.</i>
2028 Q1		
2028 Q2		
2028 Q3		
2028 Q4		
Total		



List of 2022 Census Tract Areas – Zone B

101	2311	3006	4212	5703	2609
102	2312	3007	4301	5801	2831
103	2315	3008	4302	5802	2909
105	2408	3009	4303	5803	3807
107	2409	3011	4304	5804	
205	2410	3012	4305	5805	
206	2427	3016	4306	5806	
208	2502	3017	4307	5807	
209	2503	3018	4309	5808	
301	2504	3106	4313	5905	
303	2507	3107	4314	5906	
306	2508	3108	4401	5907	
307	2510	3109	4402	6004	
312	2511	3403	4408	6006	
313	2512	3404	4409	6007	
315	2513	3405	4601	6103	
317	2514	3406	4602	6302	
402	2515	3501	4603	6305	
605	2516	3504	4604	6104	
804	2517	3510	4607	6110	
1401	2518	3511	4610	6111	
1402	2519	3514	4701	6112	
1403	2520	3515	4802	6113	
1510	2521	3602	4906	6114	
1901	2522	3801	4907	6115	
1907	2601	3802	4908	6116	
1908	2602	3805	4909	6117	
1910	2603	3814	4910	6118	
1911	2604	3818	4912	6119	
1912	2605	3819	4913	6120	
1913	2606	3903	4914	6121	
2002	2607	3904	5002	6201	
2003	2608	4004	5003	6302	
2004	2610	4005	5101	6304	
2104	2705	4008	5102	6305	
2105	2712	4102	5103	6308	
2209	2713	4106	5201	6406	
2210	2715	4107	5202	6501	
2211	2718	4201	5203	6603	
2228	2808	4202	5301	6604	
2302	2809	4203	5302	6605	
2303	2912	4204	5303	6606	
2305	2922	4205	5305	6607	
2306	2924	4206	5306	6609	
2307	2925	4207	5401	6610	
2309	3005	4208	5402	6611	

6701	7113	8392
6702	7114	8395
6703	7302	8396
6704	7501	8397
6705	7506	8401
6706	8305	8403
6707	8306	8404
6708	8307	8407
6709	8312	8408
6711	8313	8411
6712	8314	8412
6713	8329	8413
6714	8333	8414
6715	8338	8415
6716	8339	8416
6718	8340	8417
6719	8342	8418
6720	8343	8421
6805	8344	8424
6806	8345	8425
6809	8346	8428
6810	8347	8429
6811	8348	8430
6812	8349	8431
6813	8350	8432
6814	8351	8433
6903	8355	8434
6904	8356	8436
6909	8359	8438
6911	8361	8439
6912	8364	
6913	8365	
6914	8367	
6915	8368	
7101	8369	
7102	8370	
7103	8371	
7104	8373	
7105	8374	
7106	8380	
7107	8381	
7108	8382	
7115	8383	
7109	8386	
7110	8387	
7112	8388	