



Wealth Building among Habitat Partner Families in the U.S.

November 17, 2021

Below are answers to the questions posed by various firms intending to bid on this proposal. We hope that you find access to all the questions and answers useful in your proposal preparations.

Question	Response
HABITAT AFFILIATES AND HOUSING PROGRAMS	
<p>The concept of an affiliate is new to us. It seems that an affiliate is a third-party local contractor providing construction and finance service to the HFHI participants. Is this correct?</p> <p>Given that our assumption is correct, an affiliate might be associated with multiple Habitat participants. Though it might vary across affiliates, how many HFHI families does each affiliate serve?</p>	<p>Habitat for Humanity is an affiliated organization where each Habitat affiliate is an independent, locally-run, community-level nonprofit organization that act in furtherance of the Habitat for Humanity mission. Affiliates are not third-party local contractors. Each Habitat affiliate serves only the population located in its geographic service area.</p> <p>The number of clients (Habitat homeowners) that each affiliate serves depends on affiliate and market characteristics, such as the size of an affiliate, affordable housing demand, land and funding availability, and geographic location of an affiliate (e.g., urban vs. rural). For more information on Habitat, visit https://www.habitat.org/about/faq or visit specific affiliate websites.</p>
<p>What is the average size of a typical Habitat affiliate, i.e. average number of paid employees and average budget or size of activity (number of homes built or housing assistance provided)?</p>	<p>Habitat affiliates vary greatly in size. Some affiliates are entirely volunteer-run and others employ over 100 FTEs. Over half of all affiliates are located in rural areas and serve geographic service areas of less than 250,000 individuals. Number of homes built vary greatly across affiliates.</p>
<p>Among those who are deemed eligible according to the three selection criteria listed in section 1.3, how are applicants selected by Habitat affiliates? Is it first-come,</p>	<p>The selection criteria are driven and informed by the combination of the Habitat mission, HFHI policies, and federal, state, and local laws regarding mortgage lending. Affiliates, however, can operationalize the selection criteria according to their local markets. Applicants must satisfy U.S. Housing and Urban Development</p>

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first-served, or are there prioritizations according to other considerations or those listed?	Area Median Income requirement—typically 30% - 80% of AMI—and affiliates generally prioritize applicants according to the three selection criteria with some more heavily weighting some criteria.
Reference is made to “sweat equity” in the RFP. It is not defined, but examples are given (homeowners investing hundreds of their hours of their own labor into building their homes and the homes of others; some affiliates may additionally require homeowner education course participation). While we understand that the requirements may differ across affiliates, are their minimum requirements imposed by HFFI? Are there set minimum total hours? Are there other examples of what might be required or qualify for the sweat equity consideration? Across what period are homeowners required to provide sweat equity payments?	HFHI policy sets a minimum number of sweat-equity hours at 200 (including 100 construction hours), and some affiliates require up to 500 hours per household. Sweat equity is usually conducted from the date of the homeowner’s approved application to closing on the home, which generally occurs over a 1-2 year period. In addition to the activities indicated, other activities can include administrative tasks in the affiliate office and volunteering in the ReStore. Sweat equity requirements and activities vary across affiliates, however. For instance, Atlanta Habitat homebuyers are required to complete 250 sweat-equity hours within a year prior to closing on their home. Detailed information regarding sweat equity would need to be requested from the affiliates by the contractor. See https://www.habitat.org/stories/what-is-sweat-equity for additional information on sweat equity.
BUDGET	
<p>What is the budget for this project?</p> <p>Are you able to provide a range of the budget allowed for this work, and if so, what are those numbers? If not, what is the anticipated level of effort for the evaluation team?</p> <p>Do you have any guidance on the expected level of effort for the study, e.g., number of labor hours?</p> <p>How much have you budgeted for this project?</p> <p>Does HFHI have a budget cap in mind for this proposal? If so, what is the capped value?</p>	Contractors should propose a budget that best matches their scope of work and the level of effort required to complete the project. Contractors should describe the assumptions driving the proposed budget for each scenario (100 or 300 affiliates included in the evaluation).

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<p>RFP Section 5 Estimated Budget & Resources requires fixed pricing and deliverables. Does Habitat for Humanity International want a breakdown of price for each deliverable listed under the tasks in the scope, or is acceptable to just provide a price breakdown by task?</p> <p>Would they allow % effort instead?</p>	<p>No, it is not necessary to provide a breakdown of price for each deliverable. Providing a price breakdown by task is acceptable, but must include for each task, the staff name, hourly rate, and number of hours each staff member will devote to each task, total hours, and total cost. In addition, please include the cost of any other project-related expenses by task.</p>
<p>Our commitment to equity means we compensate community members when they provide lived expertise in focus groups and interviews. What is the project budget and does that include incentives for community members?</p> <p>Are there any constraints related to the use of incentives to compensate study participants for their time spent in responding to data collection efforts (e.g., maximum amounts, type of compensation (cash versus gift cards), etc. to be aware of)?</p>	<p>Habitat will directly provide incentives to those affiliates and homeowners participating in surveys/interviews/focus groups. Habitat expects the contractor to propose the composition, number and size of focus groups and number of interviews that the contractor anticipates conducting in the proposal.</p>
<p>You already mentioned you weren't sure about the two different budget scenarios with the sample size of affiliates, so I would second that question. Are they asking about scale? As in, would our price change if we had more data with the higher number of affiliates than the lesser amount? Or something else entirely?</p>	<p>Yes, Habitat anticipates that the budget might change depending on level of effort needed to include a higher number of affiliates and corresponding homeowners. For instance, one of the tasks is data cleaning. As the number of affiliates increases, the time required for the task is expected to be prolonged, and accordingly, the budget for it would increase.</p>
<p>Can you please clarify if contractors will be billing on a lump sum basis by deliverable, or will the selected awardee be required to include labor categories and hourly rates on invoices?</p>	<p>Habitat is flexible in how contractors will bill but anticipates a deliverables-based contract. We do not expect the selected awardee to include labor categories or hourly rates on the invoice.</p>
TIMELINE	

Question	Response
<p>Is there any flexibility on the 14-month timeframe for the study? Can we propose a longer timeframe?</p> <p>Based on the project schedule, this engagement appears to be 14 months. Is that the case?</p> <p>An advisory team, involved as describe in the RFP, may add time to the project timeline. Is there flexibility in the timeline if this should occur? Would there be room for adjustment in the awardee budget if this should occur?</p>	<p>Habitat has proposed a project timeframe of 14 months, but contractors can propose (1) an alternative timeframe and (2) reasons for the proposed modifications to the timeframe. Contractors, however, are strongly encouraged to meet the schedule for Deliverable 3.1 (4 months after contract signing).</p>
<p>On page 14, it is stated in the table at the top of the page, that the award will be made on December 20, 2022. Is this correct? Was it meant to say Dec. 20, 2021?</p> <p>In Section 3.3, RFP Timeline states the award to Contractor is scheduled for 12/20/2022. Could you please clarify If the reference to the year 2022 is a typo and should it be 2021?</p> <p>It seems that the award time period does not line up with the timeline for the evaluation within the RFP. Will HFHI adjust the timeline if there is a delay in awarding the project?</p>	<p>The award to contractor is scheduled for 12/20/2021.</p>
<p>What is the exact date that Contractor's should use as a start date for pricing purposes?</p>	<p>Habitat anticipates a start date of mid-January 2022, but this will likely depend on the length of contract negotiations between Habitat and the selected vendor.</p>
<p>GEOGRAPHY OF THE EVALUATION</p>	
<p>Are there particular geographic service areas HFHI is interested in? Each housing market is different and the</p>	<p>Habitat affiliates are located in all 50 states and DC. This RFP focuses only on affiliates located in the continental U.S. The contractor is expected to conduct the</p>

Question	Response
<p>degree of appreciation and housing values are unique to each market. The study can go in depth on one market, versus less depth but more markets under study.</p> <p>The Scope of Work does not describe the population. Is this a nationwide or international population?</p> <p>What is the focal area(s) of the RFP? Are there any specific geographic areas (e.g., certain States/MSAs or Urban/Suburb/rural) that the RFP is specifically interested in? Please also confirm that the RFP is interested in the participants in the US territory.</p> <p>For the 100 and/or 300 affiliates referenced in the RFP, what states do the affiliates represent?</p> <p>Is the representative sample[s] of participating HFHI homeowners nested within each affiliate?</p> <p>Are the affiliates selected through a sampling process? If so, who would conduct the sampling?</p>	<p>evaluation using a representative sample of homeowners nested within affiliates. The contractor, in partnership with HFHI, will be responsible for conducting the sampling. We are currently conducting a census-wide survey of our U.S.-based affiliates for another project and anticipate that the contractor will draw from this pool of survey respondents in defining their sample. The survey and survey results will be shared with the selected vendor.</p>
METHODS	
<p>Homeownership and wealth-building have been extensively researched. Is HFHI open to methods that include a literature review and/or meta-analysis of prior research?</p>	<p>Habitat expects that contractor will use or build on the existing literature in conducting this study. The contractor is free to conduct a literature review and/or meta-analysis of prior research but this is not required as a deliverable for this study. In developing the deliverables, Habitat requires the contractor to cite all references and resources used.</p>

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In terms of responsiveness to Task 4, are there limitations to how wealth accumulation be measured (e.g., by collecting self-reports from homeowners, by using data that are part of any reporting requirements to the affiliates or HFHI, or by linking to credit report data)?	HFHI will provide the datasets described above that include sales price, mortgage origination terms for the homeowners, and forecasted sales price for each Habitat property. Contractors should propose how they anticipate estimating wealth accumulation of homeowners using the datasets as well as any other data needed, keeping in mind the limitations described below on homeowner application data (i.e., application data collected by affiliates but not shared with HFHI).
Is HFHI open to the evaluation team engaging with advisors (possibly in an advisory group) that have lived or professional experience with HFHI or other home ownership programs, to support the design, participatory evaluation activities, interpretation and dissemination of findings?	HFHI plans to convene a homeowner advisory team that the contractor can engage to support the design, participatory evaluation activities, and interpretation and dissemination of findings. In addition, we have an affiliate advisory team that can be used similarly. The selected contractor is encouraged to actively engage these advisory teams in implementation of the study. HFHI will initiate outreach and assist in coordinating communication with advisory teams.
How do you see an equity lens playing into this work? How much priority do you give to an equitable approach? Is HFHI interested in a race, gender, or other equity analyses in this work? For example, the evaluation purpose is described as understanding wealth building as relative to peers, considering race, ethnicity, and gender. An equity analyses could layer some other considerations into that, like whether we should be considering wealth building as it compares to a dominant group, or what outcomes could be considered equitable given historic and structural inequities.	Habitat is interested in understanding how wealth building and related factors vary by race, ethnicity, gender, and neighborhood characteristics. Contractors are strongly encouraged to address how they plan to evaluate outcomes by these groups in their proposal.
Is the primary focus of this project how H/H has assisted recipients with building wealth, or will it link in the impact of being a recipient of H/H and if it has	HFHI is interested in understanding to what extent has Habitat contributed to wealth building for its partner families through the following evaluation questions:

Question	Response
<p>positively or negatively impacted their situations as far as wealth?</p>	<ol style="list-style-type: none"> 1. How and to what extent does Habitat contribute to wealth building for their homeowners? 2. What factors contribute to wealth building? 3. What are the best practices across the Habitat network that accelerate wealth building for their homeowners? 4. How and to what extent does wealth building and the related factors vary by race, ethnicity, gender, and neighborhood characteristics? <p>The outcome evaluation should provide evidence of wealth building among Habitat homeowners and the impact evaluation should provide evidence of wealth building vis-à-vis a comparison group.</p>
DATASETS	
<p>Could you describe in more detail the datasets available? Do they include any homebuyer demographic characteristics? Do they include current home values for Habitat homes? Are all Habitat homes included, or a subset?</p> <p>What kind of data does HFHI retain about its participants and programs? We want to know more about existing data that HFHI already have, especially before and as of the program participation. For a better evaluation of the Habitat programs, it is essential to know the pre-participation condition of the program participants. For that, it is important to have HFHI participants' financial well-being measures, such as employment, income, assets, debts, housing status, etc., before the program participation.</p> <p>What data does HFHI collect and would it be available to the awardee? Is there a database that you draw from for potential HFHI homeowners? What variables are included in your database?</p>	<p>Habitat for Humanity is an affiliated organization where each Habitat affiliate is an independent, locally-run, community-level nonprofit organization that partners with HFHI. Each Habitat affiliate systematically collects different data, much of which is not shared with HFHI. At the property-level, Habitat affiliates are only required to share the property location, demographics of title holders (only since 2019), household size and partnerships with existing HFHI programs. Outside of homeowner demographics, HFHI does not have any additional homeowner data either pre- or post-home purchase. Habitat affiliates, however, collect additional homeowner data that applicants submit as part of the home buying application process (financial well-being measures). If required, these data would need to be requested from the affiliates.</p> <p>HFHI will provide property-level information of homeowners who have purchased a home from a Habitat affiliate within the past 10 years. The data will not include those who applied but did not qualify or were not ultimately selected for Habitat homes.</p> <p>HFHI intends to share with the selected contractor property-level databases that contain longitudinal data on each property and a dataset of affiliate characteristics. These include:</p>

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<p>In the research design/proposal creation process we will explain how we plan to assess the degree of variation and come up with a research design that can be employed across affiliates. What are data points that are collected consistently across affiliates, particularly in regards to race ethnicity gender and neighborhood characteristics?</p>	<ol style="list-style-type: none"> 1. Address of properties 2. The purchase and sale date of each property to Habitat homeowners, sales price, mortgage origination characteristics (term, interest rate); note that mortgage origination characteristics is not always complete for all loans 3. Foreclosure activity on properties 4. Forecasted home price as of spring 2021 and annual property-level inflation rate 5. Affiliate characteristics (geographic service area) <p>Data sets #2-4 have a unique property-level identifier and include a standardized name of the affiliate with which to merge with data set #5. We may have access to secondary data on market characteristics, but proposals should include possible secondary data on market characteristics that they would use.</p> <p>We will share the data dictionaries of the data sets after contractor selection, but the above gives a general idea of the types of variables are included in the data.</p>
<p>How large are the ten anticipated data sets/data dictionaries being provided by Habitat?</p>	<p>Approximately 70,000 homebuyers have purchased Habitat homes within the past 10 years. Some datasets contain longitudinal data on each property. The largest datasets relate to the deed and loan data that include longitudinal property-level data. The loan dataset, for example, has approximately 45 variables and 230,000 observations. The selected contractor is expected to be capable of cleaning and merging the datasets.</p>
<p>What data sources have you used in the past, particularly in regards to wealth building for your homeowners?</p> <p>Have you conducted a similar evaluation in the past? If so, when did it occur and which affiliates were represented?</p>	<p>Although affiliates may have conducted their own internal wealth building studies, this is the first research study conducted by HFHI on wealth building. We are currently piloting a wealth building study in Ohio using the datasets described above. As part of that pilot, we are also piloting an affiliate survey that includes topics regarding the homeowner application process, pre- and post-purchase support, mortgage financing, affiliate size, etc. The pilot study focuses only on Habitat homeowners and does not include a comparison group. Data collection tools, findings and lessons learned from this pilot will be made available to the selected vendor.</p>
<p>Do affiliates collect social security numbers of applicants and, if so, could these data be used (with an</p>	<p>Habitat affiliates collect social security numbers, but these are not shared with HFHI. Obtaining social security numbers would have to be discussed with affiliates.</p>

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appropriate IRB and data safeguarding process) to link applicants to other sources of financial information (e.g., credit report data)?	Contractors can propose collecting social security numbers, but alternative research designs should also be proposed in case affiliates are reluctant to share social security numbers.
Would HFHI be willing and able to share historical data on the selection of geographies in which to operate, including those under consideration that were not pursued in any given time period?	Habitat operates nationwide through its more than 1,100 affiliates. Each affiliate chooses where to build within its geographic service area and this decision is primarily based on land availability. HFHI does not have access to the affiliates' decision-making process for selecting geographic areas within their service areas. If needed, this information would have to be obtained directly from the affiliates.
SAMPLE SELECTION AND COMPARISON GROUPS	
How will a "sample" of homeowners be selected? If we must build the database? Will we select them from your list and then add only the homeowners approached for evaluation and their responses? Or will we enter all lists provided to us from your affiliates and then select from those?	We are currently conducting a census-wide survey of our U.S.-based affiliates for another project and anticipate that the contractor will draw affiliates and their corresponding homeowners from this pool of affiliate survey respondents. The survey and survey results will be shared with the selected vendor.
What additional criteria will factor in selection of homeowners?	The selected contractor will partner with HFHI to determine the criteria for sampling affiliates and their corresponding homeowners, but in the proposal, we suggest describing your approach to sampling that matches your proposed research design.
Does HFHI have minimum sample sizes in mind for number of affiliates to be interviewed and for the number of focus groups of homeowners under each of the two scenarios of a study with 100 or else 300 affiliates?	We do not have minimum sample sizes but expect that the contractor will determine sample sizes appropriate to gather reasonably enough information to conclude findings. If needed, the contractor will provide minimum sample sizes based on the statistical reliability and precision to capture the population information.
Has commitment been secured from HFH affiliates for this study?	No. Habitat will be launching the study with a kick-off meeting that will explain this and a corresponding study to the affiliates and request their commitment to the study. Contractors should propose a stakeholder engagement plan in their proposal.
Can you clarify what is meant by "comparison group" that would be used in the impact evaluation?	Contractor is expected to compare the outcomes of Habitat homeowners to similar low-income homeowners or renters (as a comparison group), if necessary, to estimate how much wealth is built by Habitat homeowners relative to their counterparts.

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<p>Another important aspect of a legitimate program evaluation is having a sufficient number of comparison groups. Regarding the comparison groups, I wonder whether Habitat would provide a comparison sample pool or wants an evaluator to recruit a comparison sample. For the latter, it becomes more crucial to have pre-program data of the Habitat participants in order to construct a comparison group.</p> <p>Do you have access to data that could be used as a possible comparison group? e.g., are the available datasets all limited to homes purchased through Habitat affiliates, or do they include information on other homes?</p> <p>In order to construct a comparison group: does Habitat have (1) pre-program data of the Habitat participants and/or (2) any information of homeowners who purchased other homes (=non-Habitat homes)?</p> <p>Do you keep data of individuals who don't meet the criteria for HFHI to be used as a comparison group?</p>	<p>Habitat affiliate systematically retain only data on homeowners who have purchased Habitat homes and only over the course of owning the Habitat home. Potential homebuyers must submit an application for homeownership, and this application generally includes income, debts, assets, current housing expense and quality (assessed by affiliate), and household demographics. HFHI does not have access to application-level data, however. No systematic data are retained on potential homebuyers who do not satisfy affiliate qualification criteria for homeownership. Contractor is encouraged to propose potential comparison group(s) in the proposal and methods of recruitment, if applicable.</p>
<p>Do affiliates collect names, email addresses and other information from all applicant homeowners, including those deemed ineligible? If so, can these data be used in order to contact applicants who did not end up participating in the HFH program?</p>	<p>Potential homebuyers provide contact information as part of the application process. Some affiliates may retain this information, but the accuracy of this information will vary given the ten-year evaluation period. Applicants may have changed their contact information over the ten-year period. The selected contractor, however, could seek that information, if needed.</p>
DATA COLLECTION	
<p>Who administers the survey? We wonder if Habitat will deliver the designed survey questionnaire to Habitat (and comparison) families directly or through its affiliates.</p>	<p>The selected contractor will lead administration of the survey (i.e., developing, delivering, and managing the survey tool(s) and questionnaires), codeveloping and testing them with Habitat and a subset of affiliates. Contractor should propose how they anticipate delivering the survey questionnaire and their approaches to encourage high response rates.</p>

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Are you expecting in-person data collection from the affiliates?	Contractors should propose a data collection approach that will best accomplish the objectives of their research design. Currently, Habitat offices are closed, but we anticipate reopening in early 2022.
If we can collect survey data from 100 affiliates, how many responses (i.e., households) can we expect to have?	Habitat homeowner surveys typically have response rates of around 30% - 40%.
Is Habitat looking for a web-based tool or are you willing to entertain other solutions? Will the client require a web-based database or more of a desktop database? How extensive do you require the database?	Habitat does not have a preference on the mode of the data collection tool. The selected contractor should propose the tool best suited to validate existing data and collect additional data based on their knowledge, experience, and feasibility. Affiliates vary widely in capacity and the tool needs to be flexible enough to accommodate differences in capacity but robust enough to ensure the quality of the data collected.
Will affiliates need access to the database? If so, will they be making updates into the database or will access be for review and/or QC purposes?	We expect that the data collection tool will be provided to affiliates for their completion. The selected contractor will use the tool as a mechanism for affiliates to validate existing data and include additional data.
RFP FORMAT AND SELECTION CRITERIA	
Are there any specific contents that the HFHI looks for in the proposal? Does the proposal follow a conventional academic RFP? To what extent do you expect to see our budgeting? FYI, a conventional research proposal includes <ul style="list-style-type: none"> ○ Significance ○ Backgrounds (+literature review) ○ Research Questions ○ Research Design ○ Expected project timeline ○ Key personnel (+Qualifications, roles, and availability) ○ Budgeting 	Contractor should submit a proposal that they feel best represents their proposed evaluation. This can include the items listed.
Is the 15 pages limit double-spaced?	Contractor can select single space for the proposal. However, text should be in 12-point font Times Roman.

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Are the pages required to describe the project schedule and work breakdown structure part of the 15-page limit?	Yes. Only cover pages, table of contents, appendices, resumes, and/or budget spreadsheets are not counted in the 15-page limitation for this RFP.
Corporate overview –how should research institutes be delineated in the grant information requested?	Corporate overview: Please provide any information that describes your institute.
Products and services – How would this translate to projects and offerings as an institute?	Products and services: This is specific to this evaluation and entails a description of your plan to complete the evaluation and the associated deliverables (e.g., research design, data collection methods). Contractors do not need to include products and services for other evaluations unless as examples of their capabilities.
Customer references – Would this be past program officer of funded grants or professional references of colleagues with whom we’ve worked?	Customer references: This can include past program officers of funded grants.
Are for-profit firms eligible to submit proposals?	Yes. We do not select contractors based on business operation type.
Do you have a rubric for selection? Specifically, how do you weigh experience around working in the housing sector?	Our key evaluation criteria include:
How heavily will you rely on past experience in the housing sector for this evaluation?	<ol style="list-style-type: none"> 1. Strength of overall approach to addressing the purpose, focus and scope of work mentioned above. 2. Demonstrated experience in working with similar programs and/or similar projects in the past, especially in the housing sector. 3. Reasonableness of budget and schedule.
Are there any amendments or attachments to share, related to the RFP?	Habitat is conducting an ancillary study on long-term affordable homeownership that will coincide with this study. We intend to share the evaluation plan associated with that study prior to the end of the week in order for contractors to understand the degree of overlap between the two studies.
MISCELLANEOUS	
Do you have an IRB? Is IRB clearance necessary for this project? If so, what factors need IRB clearance?	No, Habitat does not have an IRB. IRB clearance will depend on the proposed research design of the study. If the contractor anticipates data collection activities including homeowners, at a minimum, IRB clearance will be necessary.
Have you conducted a process evaluation? If so, can you share the results?	Habitat has not conducted a process evaluation as part of the wealth building study.