

REQUEST FOR PROPOSAL

Strategic Framework Process

- Stakeholder Engagement
- Framework Development
- Organizational Decision-Making
- Framework Communication

MassHousing

Request For Proposal
for

Strategic Framework Process

Issued by MassHousing

Release Date: July 23, 2025

Submission Deadline: 5:00 PM EST August 22, 2025 – electronically only

Proposal information session to be held on Thursday, August 14, 2025, via MS Teams

For further information on the RFP, please contact:

[Joshua Reed-Diawuoh](#)

Statement Of Purpose

As MassHousing (the Agency) approaches its 60th anniversary in 2026, it is also coming to the end of its current period of five-year business goals. Shortly after the last goals were introduced in 2020, the paradigm shifted. The world of work fundamentally changed in our new remote engagements, interest rates that had been at historic lows for over a decade increased rapidly, and the cost of housing, and most other things, escalated. Our new normal has been defined by unforeseen growth, increasing complexity, and regular disruption management.

Rather than just setting new benchmarks, we endeavor to create a strategy that sets out MassHousing priorities and a framework that will empower the Agency to confront the challenges ahead, provide the tools to make informed decisions, and establish a solid foundation to navigate the unforeseen consistently with our values.

This engagement will build on MassHousing's current mission, as well as the Commonwealth Housing Plan and Assessment, and particularly, how the Agency may play a role in the following approaches identified in the Commonwealth's Plan:

- Deploy the resources provided by the Affordable Homes Act to ramp up production and preservation of affordable rental housing (A.2)
- Solve the middle-market development feasibility gap (A.6)
- Explore and advance innovative and nontraditional housing such as cohousing, social housing, office conversions, and accessory dwelling units (A.7)
- Provide financial support and technical assistance for decarbonizing affordable housing (B.2)
- Bring more vacant, distressed, and underutilized housing back online (B.6)
- Increase access to homeownership opportunities for first-time homebuyers (C.2)

Agency Background

MassHousing is a self-supporting, independent state agency established in 1966 to provide mortgage financing and related services for affordable housing in Massachusetts. The agency raises capital through the issuance of taxable and tax-exempt bonds and is structured around six main business lines: Rental Business Development, Rental Underwriting, Rental Management, Home Ownership Lending, Home Ownership Production, and Home Ownership Servicing & Operations. Support functions include Legal, IT, and Finance.

Key Business Areas

- **Rental Management** oversees multifamily portfolios, ensuring regulatory and subsidy compliance, and provides contract administration services, including for HUD.
- **Home Ownership Servicing & Operations** manages a portfolio of loans for first-time and qualified homebuyers originated through MassHousing's network of lenders.
- **Mortgage Insurance Fund (MIF)** serves as a primary mortgage insurer for MassHousing loans and is recognized by Fannie Mae, Freddie Mac, and local financial institutions.
- **Massachusetts Community Climate Bank (MCCB)** supports decarbonization in the residential housing sector, focusing on low- and moderate-income multifamily and single-family properties.

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For more, visit www.MassHousing.com or MassClimateBank.com. Key financial documents and reports are available on the [MassHousing Investor Page](#).

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Engagement Structure/Scope of Work

We envision the engagement taking place in the four phases outlined below. The project should be completed in 6 months and ideally run from September 2025 through March 2026.

Phase 1: Streamlined Project Discovery

A detailed informational packet will be provided to the selected vendor with an overview of MassHousing, relevant resources, and a comprehensive current state document that includes team structures, programs and functions, funding streams and financial performance, and an environmental scan highlighting key factors impacting the housing finance space and the Agency. The MassHousing team will also provide an overview of strategic considerations for the Agency that are being evaluated by the Executive team.

The ideal vendor should have strong knowledge and experience in housing finance and affordable housing, as well as an understanding of the state and federal policy landscape. There will be a dedicated MassHousing point of contact to address any questions and provide additional information during the discovery period.

Phase 2: Targeted Stakeholder Engagement

We anticipate this phase involving the following activities:

- Joint priority setting with the three MassHousing Chiefs, the Chief Executive Officer, Chief Legal and Operating Officer, and Chief Financial and Administrative Officer.
- Gathering input on strengths and areas for improvement from some members of the MassHousing Senior Leadership team through one-on-one interviews.
- Gathering input on strengths and areas for improvement from up to six external stakeholders.
- Workshop sessions with some members of the Senior Leadership team to align on priorities for the Agency and build consensus.

The selected vendor should have strong experience conducting in-depth interviews, drawing out insights and common themes, and the ability to effectively facilitate conversations and build consensus in larger group sessions.

Phase 3: Strategic Framework and Priority Development

This phase will involve the development of a strategic framework and priority areas based on the stakeholder engagement phase. This phase will also include recommendations on resource allocation and team structure. The goal of this phase is to create a framework to navigate changing external circumstances, while maintaining our commitment to MassHousing's mission. The ideal candidate will leverage past experience, knowledge of the industry, and our peer housing finance agencies to create a robust framework and salient priorities for MassHousing.

Phase 4: Implementation Support

Decision-Making Tools

Following the creation of a strategic framework for the Agency, the MassHousing team will update its decision-making tools for assessing opportunities and risks. The strategic framework

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process will directly inform these tools, and MassHousing will be looking for feedback on changes to them.

External and Internal Communications

The selected vendor would support communication of the new strategic framework to stakeholder groups, including some Senior Leadership and staff. Additionally, the vendor would provide guidance and best practice on whom to share strategic framework with, the appropriate channels, and messaging.

Project Management

MassHousing will have a dedicated resource to manage the project timeline and project plan in Microsoft Project or Excel. In addition to regular touchpoints with MassHousing, the vendor should be proactive in providing updates on progress and any changes in project delivery.

KEY DELIVERABLES AND ACTIVITIES

Below is a proposed list of the deliverables and activities for the engagement:

- Facilitation plan for priority setting session with Chiefs.
- Interview guide for 1:1 sessions with some of the Senior Leadership team and external stakeholders.
- Facilitation plan for group session with some of the Senior Leadership team.
- Organized notes and summaries from group sessions and interviews.
- Strategic framework and priority areas for the Agency.
- Review and feedback on decision-making tools.
- Internal and external communications support around the strategic framework and 2-3 presentations to internal MassHousing audiences.
- Recommendations on resource allocation and team structure based on strategic framework process.

PROPOSAL REQUIREMENTS

Each vendor must submit the following materials to be considered for this engagement:

Project Plan

Step-by-step project plan for performing and completing the solicited services described in our SOW. Your project plan should contain:

1. Key personnel and their roles in providing the service.
2. Your general approach and methodology in providing the services. You may provide suggestions or alternatives to any approach described in the SOW as long as you also respond to the described approach.
3. Details about project phases, including a list of deliverables, sign-off points, timelines, milestones, software components (if any), subcontractors, and training.
4. Expectations of MassHousing's staff to assist with the process.

Culture and Values

MassHousing is an equal opportunity employer and seeks to provide procurement, contracting and employment opportunities for all. It is MassHousing's mission to confront the housing challenges facing the Commonwealth to improve the lives of its people. The Commonwealth faces an unprecedented challenge in housing supply and seeks to expand the affordable housing delivery system. We encourage responses from entities which describe strategies to actively promote and recruit vendors, workers, and contractors that have not previously had access to such opportunities. Responses that describe the benefits of direct, specific, and measurable access to employment and contracting opportunities created by the proposed project will be favorably reviewed.

Please provide the following information about your organization's culture and values.

Your Company

1. Describe your own organization's activities that reflect your commitment to equal opportunity and fairness, and the impact, if any, it has on your organization's competitive position.
2. Provide a summary of your organization's leadership and governance structure, including how your leadership team and board composition reflect or support the broader goals of your organization.
3. Describe how your employees engage in volunteerism, community service, or charitable efforts. Include any organizational support or recognition for such involvement.
4. Share any partnerships or collaborations your organization maintains with local businesses, local nonprofits, public agencies, or community-based organizations aligned with housing, economic development, or social impact.
5. Outline any sustainability or environmental stewardship policies your organization follows (e.g., energy-efficient practices, green construction, environmental certifications).

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6. Highlight any measurable impacts your organization has had in promoting positive social or community outcomes, including client feedback, external recognitions, or internal reporting processes.

Your Vendors/Consultants/Suppliers

1. Describe any strategies you employ to expand the number and/or variety of vendors you utilize in your own business.
2. Provide a breakdown of your ten largest categories of vendor, consultant, or supplier purchases over the past three years. For each category, include:
 - Total dollar amount or percentage of spend
 - Percentage of vendors that represent first-time engagements

Example:

Category	Total \$ / % Spend	% First-Time Engagements
Example	\$500,000 / 15%	40%

3. Identify any spending goals, new partnerships, underutilized and/or underrepresented vendors or procurement strategies your organization is pursuing to increase opportunities for new or underutilized vendors, consultants, or suppliers.

References

Please provide a list of at least three (3) companies that MassHousing can contact as references for which the respondent has provided similar services within the past three years, including:

1. Name, address, phone number and website address of each company;
2. General description of the engagement; and
3. Contact name and telephone number(s) of those who can talk knowledgeably about their experience with the respondent and any system issues that arose during the implementation of their project.

Support

Please describe whether there is typically an on-going relationship with respondent and its clients after implementation, whether through industry-related newsletters published by respondent, continuing educational workshops, etc.

Adverse Actions

Please include a description of any insurance claim, criminal investigation or material litigation against your firm or members of your firm in the last ten (10) years, any instances in which your firm has been debarred by state or federal government and the circumstances for the debarment, as well as a summary of any formal complaints filed against your firm or members of your firm containing allegations of discrimination in the last ten (10) years.

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Conflicts of Interest

Please describe any facts you are aware of that would result in a conflict of interest with MassHousing if a contract was awarded to your firm.

Pricing

Please provide a detailed pricing structure for delivering the services (use a matrix or chart if necessary).

METHOD OF SELECTION/AWARD

Contract Award

Contract will be awarded to the respondent whose proposal is determined to be the most advantageous to MassHousing, in its sole discretion, taking into account price and other evaluation criteria as set forth in this RFP.

MassHousing reserves the right to negotiate the terms of the contract(s), including the contract amount(s), with the selected respondent prior to entering into a contract. The contents of the respondent's proposal and this RFP, and any amendments thereto, shall become contractual obligations if an engagement of services ensues. Contract selections should be distinguished from a contract award. Contracts will not be considered awarded until negotiation of terms is final. Failure of a successful respondent to accept these obligations in contractual agreement may result in cancellation of a respondent's selection. If contract negotiations cannot be concluded successfully with any selected respondent(s), MassHousing may, in its sole discretion, negotiate a contract with the next ranked respondent.

One or more contracts may be awarded as a result of proposals submitted in response to this RFP. MassHousing reserves the right to award contracts for individual deliverables if that is advantageous to MassHousing. By submitting a proposal pursuant to this RFP, the selected respondent agrees to enter into an agreement with MassHousing in substantially the same form as MassHousing's Standard Services Agreement.

Evaluation of Proposals

Proposals submitted in accordance with this RFP will be evaluated by a selection committee composed of MassHousing staff. All respondents will be notified of the outcome of the review of their proposal. Proposals will be evaluated pursuant to the following criteria:

- Responsiveness to requirements of RFP;
- Financial and organizational stability of respondent;
- Understanding of proposed scope of services and approach in addressing MassHousing's specific needs and objectives;
- Quality and timeliness of proposed work plan;
- Technical capabilities (in terms of personnel, equipment, and materials) and management plan (including staffing of key positions, method of assigning work, and procedures for maintaining a level of service;
- Alignment of Culture and Values;

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- Demonstrated experience and qualifications of respondent and respondent's staff assigned to perform the solicited services;
- Ability to provide a cost-effective solution to meet the needs of MassHousing; and
- Demonstrated successful past performance based on references.

SCHEDULE AND INSTRUCTIONS

Proposals and Due Dates

All proposals must be submitted **electronically only by 5:00 PM Eastern Time on August 22, 2025**. Please email your response to **Joshua Reed-Diawouh** at JReedDiawouh@masshousing.com.

Late submissions may, at MassHousing's discretion, be rejected. **Please note that hard copy submissions will not be accepted and will be returned without review.**

Summary Project Timetable

Following initial review of the proposals, MassHousing will identify those respondents it elects to interview. Interviews will be scheduled within three (3) weeks after the response deadline and MassHousing will attempt to provide respondent's with at least one week's notice before scheduling an interview.

The anticipated timetable for the evaluation process and subsequent project activities are summarized below:

7/23/2025 - Distribute RFP

7/24/2025 - RFP Response Period Begins

8/14/2025 - Bidders Conference August 14th @ 1:30pm RSVP by 8/13 to:
JReedDiawouh@masshousing.com

8/19/2025 – Answers to all questions will be posted on MassHousing website

8/22/2025 - RFP Response Deadline

8/27/2025 - RFP Evaluation and Selection of Candidates for Further Review

9/3/2025 - Complete Follow-up and Reference Calls

9/5/2025 - Final Selection

This anticipated timetable is for reference purposes only and is subject to change at MassHousing's sole discretion. A copy of this RFP, as well as any addenda thereto, will be posted on www.masshousing.com/rfp. Schedule changes and/or other RFP revisions, including date, time, and place changes, if any, will be posted on the website on a weekly basis. In addition, after the RFP Response Deadline, changes may be sent directly to Respondents at the contact information provided.

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Single Point of Contact

All inquiries, communications, and requests for clarification regarding this Request for Proposals (RFP) must be submitted via email only to the following Single Point of Contact (SPOC):

Joshua Reed-Diawuoh
Enterprise Impact Senior Manager
MassHousing
Email: JReedDiawuoh@masshousing.com

In order to maintain a fair and impartial competitive process, MassHousing will only answer questions or comments regarding the RFP that are submitted in accordance with the terms of this section. MassHousing will determine, in its sole discretion, whether any inquiry requires a formal response which, if required, may take the form of an addendum to this RFP. Respondents who initiate private communications with other MassHousing personnel regarding material issues involving this RFP may be disqualified.

Bidder's Conference

A Bidders' Conference will be held to provide an overview of the RFP, clarify requirements, and address any questions from potential respondents.

- **Date:** August 14, 2025
- **Time:** 1:30 pm
- **Location:** [Join the meeting now](#) Dial in by phone

[+1 617-433-9616](#), United States, Milton

Phone conference ID: 608 322 646#

- **RSVP Required By:** August 13, 2025

Attendance at the Bidders' Conference **is not mandatory** in order to submit a proposal.

Participants are encouraged to review the RFP in advance and submit any questions by **August 14, 2025** to **Joshua Reed-Diawuoh** at JReedDiawuoh@masshousing.com. Written responses to all questions will be shared with all attendees and/or posted to the **MassHousing** website on or before **August 19, 2025**.

ADDITIONAL PROVISIONS

Confidentiality

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By accepting to respond to this RFP, respondent expressly acknowledges that MassHousing's business procedures, ideas, inventions, plans, financial data, contents of this RFP, and other MassHousing information are the sole and exclusive property of MassHousing. The Respondent also agrees that it will safeguard such information to the same extent it safeguards its own confidential material or data relating to its own business information that is of a confidential or proprietary nature. Federal and state laws require that MassHousing maintain an information security program to protect certain personal information related to individuals who are customers, business partners, vendors, or employees of MassHousing. This information includes the following: (1) nonpublic personal information protected by the Safeguards Rule of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et. seq.) and implementing regulations (16 C.F.R. Part 314); consumer reports protected under the federal Fair Credit Reporting Act, as amended by the 2004 FACT Act (15 U.S.C. § 1681 et. seq.); and any other information pertaining to individuals subject to data security, data security breach notification, and identity theft prevention laws. If MassHousing grants respondent access to its networks or otherwise allows respondents to view personal information related to individuals who are customers, business partners, vendors, or employees of MassHousing, respondents shall comply with all federal and state laws protecting such information while working at MassHousing's facility, while using MassHousing's protected information, and while connected to MassHousing's network. It is MassHousing's policy to employ the services of outside investigative agencies to conduct background checks on individuals with access to its networks. In submitting its proposal, respondents acknowledge that it will be required to submit to such background checks of its impacted employees at MassHousing's request. If awarded the contract, respondent shall comply with MassHousing's information security program by (1) implementing and maintaining measures designed to meet the information security objectives of federal and state laws; (2) using and disclosing customer information solely for the purposes of performing the contract; and (3) providing MassHousing with copies of the results of any internal and external audits or tests of the effectiveness of MassHousing's information security measures.

Non-Discrimination

In connection with the performance of work under this contract, the respondent agrees not to discriminate against any employee or applicant for employment because of age, race, religion, color, disability, sex, marital status, familial status, sexual orientation, gender identity or expression, pregnancy, genetic information, veteran status, alienage or citizenship status, ancestry, national origin, or any other characteristic protected by applicable federal, state, or local laws. This provision shall include, but not be limited to the following: employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. The respondent further agrees to take all action necessary to ensure equal employment opportunities in compliance with applicable federal, state, and local law. The respondent agrees to post in conspicuous places, available for employees and applicants for employment, notices setting forth the provisions of the nondiscrimination clause.

Rights of MassHousing

MassHousing is soliciting competitive proposals pursuant to a determination that such a process best serves the interests of MassHousing and not because of any legal requirement to

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do so. MassHousing accordingly reserves the right to accept any proposal; to withdraw or cancel this RFP; to modify or amend, with the consent of the proponent, any proposal prior to acceptance; to reject any or all proposals or waive any informality and otherwise to affect any agreement that MassHousing in its sole judgment, deems to be in its best interest.

Use of Respondent Proposal

All material submitted becomes the property of MassHousing and will not be returned. If the respondent intends to submit confidential or proprietary information as part of the proposal, any limits on the use or distribution of that material should be clearly delineated in writing. Respondents should be aware that MassHousing is a quasi-public governmental agency subject to Massachusetts General Laws, Chapter 66, sections 1-18, therefore, any information submitted to MassHousing (even if marked as confidential or proprietary) may be subject to disclosure under the Massachusetts Public Records Law.

MassHousing reserves the unrestricted right to copy and disseminate the respondent materials for internal review.

Respondent Proposal Costs

All respondent proposal related costs, including but not limited to, proposal preparation and presentation, system demonstrations, documentation, site visits, in-depth briefing for MassHousing, and negotiation meetings are entirely the responsibility of the respondent and shall not be chargeable in any manner to MassHousing. MassHousing will bear the costs of sending its own staff to respondent headquarters and respondent client sites if such meetings are required.