



Seattle
Office of Housing

Request for Proposals

Homeowner Stabilization Service Providers

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Responses Due: June 24, 2025 by **5:00 p.m.**

For more information, contact: Amanda Sahali, Homeownership Programs Specialist, amanda.sahali@seattle.gov

I. Background

The Office of Housing (OH) makes investments, develops and implements policy, and delivers programs that build equitable communities and increase opportunities so that people in Seattle – especially those furthest from housing security and justice – may have a healthy, and affordable home.

In 2020 after the protests following the murder of George Floyd, the City of Seattle embarked on a new participatory budgeting process to address public safety and community needs, particularly for Black, Indigenous, and people of color (BIPOC). In 2024, [community-selected projects](#) were authorized for implementation as part of the City of Seattle's 2025-2026 budget, including \$3,000,000 to be administered by OH for outreach, engagement, and homeowner stabilization services in communities at high risk of displacement.

Investments made through this RFP for the delivery of Homeowner Stabilization Services (HSS) will address historic and ongoing inequities in housing with targeted strategies that help existing homeowners retain ownership of their homes, especially in communities of color.

II. Eligible Applicants

OH is seeking proposals from qualified organizations with deep, established roots in the community where they propose to provide homeowner stabilization services. Applicants may propose single-purpose or multi-purpose program services, which may be delivered by the applicant organization or in collaboration with other community-based organizations.

All proposed housing-related activities will need to be consistent with the Fair Housing Act and other laws and regulations that protect people from discrimination, including but not limited to, discrimination based upon race, color, religion, sex, disability, familial status, or national origin.

Eligible organizations should:

- Serve communities at high risk of displacement.
- Have a proven track record of reaching underserved populations.
- Be skilled in recordkeeping, reporting, and delivering excellent customer service

The organizations selected to receive funding will be responsible for complying with all applicable laws, regulations, codes, and contract and funding requirements.

III. Funding Available

Up to \$3,000,000 total to be distributed over five years, is available for homeowner stabilization services. Funds should directly benefit homeowners through direct services to reduce and prevent displacement. OH anticipates making awards of up to \$150,000 annually to three to five organization through annual service contracts. Contracts may be renewed for up to five years, based on performance, subject to continued funding availability.

IV. Program Objectives

OH is seeking proposals from organizations that are actively working to prevent the displacement of homeowners, especially in communities of color. Funding will provide outreach, engagement and homeowner stabilization services to increase homeownership retention in these communities.

The greatest impacts of displacement are on households with less income and wealth and people who face barriers to accessing stable housing. While homeownership can be a bulwark against these pressures, households of color generally and Black households in particular are much less likely to own their home compared to non-Hispanic white households, and Black households in Seattle today are twice as likely as white households to have zero or negative net worth.

This RFP seeks to reduce involuntary displacement, preserve homeownership and support the long-term sustainability of communities affected by redlining and dislocation.

OH will contract with community-based organizations who have experience providing outreach and engagement services to homeowners with direct services, legal aid, financial assistance, education, and/or community advocacy. This funding may be used by selected organizations to assist eligible homeowners with incomes up to 100% of area median income (AMI).

To ensure that solutions are driven by, and responsive to, the community, applicants should propose a program design and implementation plan that they believe will best address one or more community priorities.

Some community priorities that have been identified by the Supporting Existing Homeowners workgroup of the Black Home Initiative include:

- Supporting targeted property tax relief for low-income homeowners;
- Providing services to support the intergenerational transfer of homes;
- Providing resource ambassadors working in black-led organizations;
- Expanding access to home repair programs.

OH expects that the applicant organization's expertise and deep knowledge of community needs will inform the design and subsequent delivery of the proposed program services.

V. Eligible Use of Funds

Applications may include activities designed to prevent displacement through outreach, engagement, and direct services. Eligible use of funds may include, but not be limited to technical assistance, assessments, and education on homeownership; direct services legal aid, financial assistance, and community advocacy.

Applicants can include reasonable administrative and/or staffing costs as part of the proposed program budget.

VI. Proposal Submissions

Proposals should contain the following components:

1. **Cover Sheet** - Provide a cover sheet with the following information:
 - a. Name of all applicant organizations.
 - b. Date of incorporation for all applying organizations.
 - c. Board members for the primary applicant organizations (proposed agency responsible for contracting with OH).
 - d. Primary contact person and contact information.
2. **Program Approach**- Describe your proposed program, including:
 - a. Service(s) to be provided.
 - b. Is this a new service or a continuation of an existing program.
 - c. What community engagement, data, research or information was used to inform the proposed program.
 - d. How the proposed services will help stabilize homeowners and mitigate displacement.
 - e. Type and level of financial assistance to be provided.
 - f. Number of homeowners to be served over what timeframe.
3. **Program Implementation**- Describe the overall approach for program implementation, including:
 - a. Timeframe for launching or continuing the program.
 - b. Collaboration with other organizations, if relevant, and how responsibilities and any funding will be assigned.
 - c. Program goals and how program will be evaluated to determine if those goals have been met.
 - d. Experience of organization(s) in implementing program service(s) described.
4. **Budget** - Provide a budget that specifies the level of funding dedicated to:
 - a. Program Staff providing outreach, engagement, and/or direct services.
 - b. Direct financial assistance to homeowners and the form of assistance, if applicable.
 - c. Administrative or other overhead costs.
 - d. Any other proposed uses of City resources specific to the proposed program element(s).
 - e. Additional, non-city funding sources, uses and amounts, if any.

VII. Proposal Evaluation Criteria

Proposals will be evaluated on the following criteria.

1. **Organizational Experience:** Successful proposals will clearly demonstrate organization experience in the providing programs within communities at high-risk of displacement, especially for communities of color.
2. **Proposed Implementation:** Successful proposals will include a program approach, program implementation plan and budget that is feasible and will result in meeting stated program goals.
3. **Additional Factors:** If the applicant is a prior awardee of OH funds, how funds were utilized and the quality and timeliness of responses to OH requests will be factors in considering an award of additional funds.

OH reserves the right to request additional information to assist with deliberations.

VIII. Submission Details

Proposals are due by **5:00 p.m. on June 24, 2025**. Email the proposal to amanda.sahali@seattle.gov, Homeownership Programs Specialist. The subject line of the email should read “[Applicant Name/Organization] HSS Proposal.” **Any proposals received after the deadline will not be accepted.**

If you have questions before submitting your proposal, you may request a [30-minute virtual information session](#) with [Amanda Sahali](#) before June 20.

IX. Review and Selection Process

The Office of Housing may follow up with some or all of the applicants to conduct interviews or seek additional information. The Office of Housing retains the right to negotiate with applicant(s) on the final program design and implementation plan. OH may facilitate collaborative opportunities among applicants that propose complementary programmatic elements. The Director of the Office of Housing will make final funding decisions.

OH intends to enter into contract negotiations with the selected administrator(s) within four (4) weeks of the proposal submission deadline.

X. Disclaimers and Disclosures

This RFP is not a commitment or contract of any kind. OH reserves the right to pursue any and all ideas generated by this request. Costs for developing proposals are entirely the responsibility of the respondent and shall not be reimbursed. OH reserves the right to alter timelines, amend or retract the RFP, waive as informality any irregularities in submittals, and/or reject any and all submissions. OH reserves the right to waive any requirements of this RFP when it determines that waiving a requirement is in the best interests of OH.

All proposals and related materials become the property of the City of Seattle upon delivery to OH. Washington State law (RCW Ch. 42.17) provides that public records are subject to public inspection and copying unless specifically exempted and enumerates limited exemptions in a public agency’s obligation to disclose public records. If the applicant believes that portions of its proposal are exempt from disclosure to third parties, the applicant must clearly label the specific portions sought to be kept confidential and specify an exemption that the applicant is relying on. However, acceptance of a proposal containing such designations by OH is not an agreement that such material is legally confidential, and OH cannot guarantee that such information will not be disclosed.

The applicant recognizes and agrees that the City will not be responsible or liable in any way for any losses that the respondent may suffer from the disclosure of information or materials to third parties, nor for any use of information or materials by third parties.

RCW 35.81.095 provides in part: “A municipality shall not be required to select or enter into a contract with any proposer or to compensate the proposer for the cost of preparing a proposal or negotiating with the municipality.”