

REQUEST FOR PROPOSALS

City of Mobile

Mortgage and Loan Servicing Assistance

Community Project Fund – Consolidated Appropriations Act of 2023 (Public Law 117-328)

INTRODUCTION

The City of Mobile is soliciting proposals from interested firms and individuals to provide Mortgage and Loan Servicing Assistance for multiple City grant funds, including its Community Project Fund Grant (CPF). The City of Mobile has received \$50,000,000 in overall C P F funding. The funds must be drawn down prior to August 31, 2031, including any program income received prior to that date. The City’s CPF program consists of a revolving loan fund for projects selected throughout the City. The City also has various CDBG, HOME, CDBG-CV, and CDBG-DR loans that may be included to be serviced through the vendor selected from this RFP. The City of Mobile will receive proposals from Proposers having specific experience and qualifications in the area identified in this solicitation. For consideration, proposals for this project must contain evidence of the Proposer’s experience and abilities in the specified area and other disciplines directly related to the proposed service.

QUALIFICATIONS

The Proposer must show to the complete satisfaction of the City of Mobile that it has the necessary facilities, ability, and financial resources to provide the services specified herein in a satisfactory manner. The Proposer should also give a past history and references in order to satisfy the City of Mobile in regard to the Proposer’s qualifications. The City of Mobile may make reasonable investigations deemed necessary and proper to determine the ability of the Proposer to perform the work, and the Proposer shall furnish to the City of Mobile all information for this purpose that may be requested. The City of Mobile reserves the right to reject any offer if the evidence submitted by, or investigation of, the Proposer fails to satisfy the City of Mobile that the Proposer is properly qualified to carry out the obligations of the contract and to complete the work described therein.

Evaluation of the Proposer’s qualifications shall include:

- A. The ability, capacity, skill, financial and other necessary resources to perform the work or provide the service required;
- B. The ability to perform the work or provide the service promptly or within the time specified, without delay or interference;
- C. The character, integrity, reputation, judgment, experience, and efficiency of the Proposer, and;
- D. The quality of performance of previous contracts or services.

*Respondents must provide a listing of the personnel to be assigned to the project, including organizational structure and each person’s area of responsibility. Resumes for each professional assigned to this project are also required. Responders must have sufficient and qualified staff immediately available to contract solicitations and to enter into and manage any components targeted by the RFP.

SCOPE OF WORK

A. General Statement:

The City of Mobile requests proposals for services of providing Grant Coordination, Grant Management, and Project Management Services for all activities related to the CPF allocation provided to the City of Mobile.

B. Supporting Data:

Additional information on the City's CPF program can be found on the City of Mobile's website.

This can be found at: <https://www.cityofmobile.gov/shelby-economic-development-fund>

C. Specifically, the City of Mobile requests the following services to be provided:

1. Web based account setup for City staff to establish new loans.
2. Web based account tracking including current status reports, delinquent aging reports, and other various reports that allow the City to see the current status of its lending portfolio.
3. General loan servicing, including issuing billing statements and accepting payments on behalf of the City to be remitted at least monthly to the City.
4. Web based client access to information on their loan with the City.
5. Web based payment submission from clients with City loans.
6. Perform annual escrow analysis, including notices to clients of any increases or decreases.
7. Provide escrow services, including payments on behalf of homeowners from escrow to homeowner insurance companies and the Mobile County Revenue Commission for annual property taxes.
8. Training/Outreach support for grant recipients, partners, and City of Mobile Staff.
9. Other support and consulting functions as required by City of Mobile.
10. All services should be consistent with HUD and federal regulations regarding lending practices, including protecting personally identifiable information.
11. The City of Mobile reserves the right to select a firm/individual to provide any or all of these tasks and the City of Mobile may choose to select multiple firms/individuals using this same RFP.

TIMELINE

It is expected that the Mortgage and Loan Servicing Assistance process will begin in August 2026.

- RFP Issued: June 17, 2026
- RFP Responses due: July 8, 2026
- Selection of Consultant: July 29, 2026

The City of Mobile reserves the right to make adjustments as needed to the above schedule.

QUESTIONS

Please direct all questions to: James.Roberts@cityofmobile.gov

SUBMISSION REQUIREMENTS

A consultant, firm, or combination thereof wishing to submit a proposal must include the following in their response:

- A brief history of the proposing entity, including general background, knowledge of construction, and experience working with relevant agencies.
- Resumes of the personnel assigned to the project.
- A statement substantiating the resources of the proposing entity and the ability to carry out the scope of work requested within the proposed timeline.
- Proposed fee structure, including billing rates, hourly rates, reimbursable expenses, etc. Preferences will be given to firm fixed pricing.
- References including contact information for at least three organizations.
- At least one (1) example of work.
- A statement of conflicts (if any) the proposing entity or key employees may have regarding these services. The statement should include conflicts, as well as any working relationships that may be perceived by disinterested parties as a conflict. If no potential conflicts of interests are identified, please state so.

SELECTION CRITERIA

Proposals will be reviewed and evaluated by staff.

Criteria for evaluation will include:

30% Proposal for accomplishing the tasks listed in Project Scope

30% Cost

30% Capacity to perform the services within the established timeframe

10% References

RFP SUBMISSION PROCESS

Proposal deadline: Proposals must be received no later than 4:00 p.m. July 8, 2026. Sealed proposals must be received in the Neighborhood Development Department at the address referenced below. Submittals should include three hard copies including signatures. No proposals received by fax or e-mail transmission will be accepted.

City of Mobile

Neighborhood Development Department

Government Plaza, South Tower, Suite 508

205 Government Street

Mobile, AL 36602

Proposing entities must note on the outside of their proposal package:

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CITY OF MOBILE CPF MORTGAGE AND LOAN SERVICING ASSISTANCE