

**Neighborhood Housing Services of Greater Cleveland (NHSGC)**  
**Strategic Planning Request for Proposals**  
**July 11, 2017**  
**Proposal Letter/Response due August 1, 2017**

Neighborhood Housing Services of Greater Cleveland (NHSGC) Center is seeking an experienced strategic planning consultant to design and facilitate a participatory planning process that will create a five-year strategic plan for the organization.

**ABOUT NHSGC**

NHSGC is a not-for-profit, community development corporation incorporated in July 1975 as one of the charter organizations of NeighborWorks® America, a network of excellence consisting of 236 organizations working in 4,400 urban, suburban and rural communities in economic and community development across the nation. NHSGC provides ongoing programs and services for achieving, preserving, and sustaining the American dream of homeownership. We offer a range of services from pre-purchase credit counseling to final closing assistance; from training on home repairs and preservation to foreclosure prevention to the operation of a land trust program.

Over the past year, NHSGC has accomplished the following results:

- Provided education and support to over 2,800 clients in pre- and post-purchase homeownership;
- Counseled more than 2,000 homeowners to prevent foreclosure with a success rate over 75%;
- Graduated 300 clients through our HUD-approved homeownership curriculum;
- Supported over 200 clients in becoming new homeowners, resulting in \$13.2 million of investment in Northeast Ohio; and
- Originated and administered more than \$3.7 million in home repair loans.

NHSGC has an approximate \$2.5 Million annual operating budget and 20 staff. The NHSGC Board is comprised of 15-25 Directors representing four representative categories - Community, Corporate, Civic, and Program Participants. We are currently in the process of hiring a new Executive Director, whom we expect to be in place by September 2017, enabling him/her to be a part of the strategic planning process.

**PLANNING NEEDS**

NHSGC is currently in the final year of its previous five year strategic plan (2012-2017). As we enter the last year of that 5-year plan, the board and staff are eager to develop a strategic plan that will guide our operations for the next five years.

We want a process that will include the organization's staff, board and key stakeholders, and that will create a map for the next stage of our organization's journey. Attached is a copy of our current Strategic Plan.

Specifically, NHSGC is seeking a consultant to provide the following services:

- Work with a Strategic Planning Team, comprised of Board Members, as well as key management staff, to articulate a clear strategic plan for NHSGC for 2018 - 2022. This plan should identify specific fundraising, communication, and programming objectives for the organization to pursue over the next 5 years in pursuit of its mission.
- Conduct a small scope internal and external survey to evaluate NHSGC's success in achieving its goals outlined in its 2012-2017 strategic plan and conduct a general SWOT analysis of internal and external perceptions of the organization.
- Develop a timetable of implementation with specific measurable benchmarks, objectives and tasks to be accomplished to achieve goals. Identify clear, measurable outcomes for how to measure organizational and strategic effectiveness, impact, and success.
- Establish a framework and process for the organization's leadership to effectively implement the strategic plan and monitor progress toward achievement of goals and objectives.
- Facilitate all meetings and provide leadership, direction and expert consultation and advice related to the development of an effective strategic plan, including successful implementation.
- Deliverable should be a clear, easily consumed, strategic planning roadmap, accompanied by a strategic planning timeline, implementation and evaluation methodology.

NHSGC has grown significantly over the last five years, expanding all its programs, adding new ones and broadening our geographic footprint. Changes at the Federal and State level regarding policy direction and funding for core program areas such as foreclosure prevention and counseling and threats to other revenue sources such as CDBG and HOME funds create new challenges for NHSGC as it looks to the future. We expect that our next strategic plan will assist us in aligning our programs and strategy with these new realities, as well as changes in the local housing environment and a shift towards a more social enterprise model with more fee based services, and are seeking a consultant with expertise and experience in this type of environment.

### **CONSULTANT QUALIFICATIONS**

NHSGC is seeking proposals from applicants who are capable of addressing all of the above stated issues and who can provide expertise to help the organization and the community it serves achieve a successful project outcome. We are looking for a consultant who will help us design the planning process and will then facilitate the planning process, including a retreat in the Fall.

1. While NHSGC understands that completing this project requires significant and active Board and staff involvement, it is important to note that the applicant selected will be responsible for completing all project work products and final

deliverables (e.g. writing organizational assessments, writing the actual strategic plan, etc.). The staff will not be expected to be involved in writing work project products or final project deliverables.

2. Applicants are to propose which aspects of the project will require Board and/or staff involvement and include the expected time requirements for all activities involving their participation.
3. Proposals must include a clear description of the applicant's plan to complete all of the project components (i.e. in what order will the projects be completed, how long each component will take to complete, etc.)
4. In addition to the check-in meetings and/or conference calls, the applicant will be expected to present a status update on her/his preliminary findings and recommendations prior to writing the final project deliverables and strategic plan.
5. It is expected that the total cost for this project **will not exceed \$15,000**.

### **EVALUATION CRITERIA**

In awarding a contract for consulting services to develop a five year strategic plan for the organization, NHSGC will examine a number of factors, and criteria will include:

1. The extent to which the proposal addresses the stated issues and clearly describes the scope of work;
2. Specific plans or methodology to be used to perform the services;
3. Qualifications and experience of consultant in providing strategic planning development services;
4. Availability for work to be conducted during the period September through December 2017 with the strategic plan draft presented to the NHSGC Board Program Committee no later than at their December 4, 2017 meeting.
5. Project cost.

### **APPLICATION PROCESS & PROCEDURES**

Please provide a complete written response to this RFP which does not exceed 15 single sided pages. Proposals should include:

1. A brief Executive Summary;
2. A description of the applicant's general approach to strategic planning consultation, including methodology, perspective, or philosophy that guides your work with organizations in this undertaking;
3. A clear explanation of how the consultant will address the issues to be examined at NHSGC;
4. A list of project deliverables to be created with a detailed timeline for each deliverable and overall project completion;
5. A detailed budget that breaks out expenses;
6. Credentials and qualifications of key personnel who will take responsibility for working directly on this project, including three references;
7. Example(s) of a finished strategic plan created by your company.

Applicants must submit one (1) electronic copy of the proposal. Please note that NHSGC will not return any proposals it receives and will not reimburse applicants for any costs they incur in developing their proposals.

Send completed proposals, by 5:00 p.m. EST on **August 1, 2017** to Kamla Lewis at [kamla.lewis@shakeronline.com](mailto:kamla.lewis@shakeronline.com) with a subject line "NHSGC Strategic Planning Proposal".

# **Neighborhood Housing Services of Greater Cleveland Strategic Plan 2012-2017**

## **INTRODUCTION**

Neighborhood Housing Services of Greater Cleveland (NHS GC), a premier NeighborWorks® organization, will be guided by this strategic plan for fiscal years 2012–2017. This plan builds upon the successful realization of the previous 2007-2011 strategic plan and recent merger with the Greater Cleveland Community Land Trust. The Board developed this plan based on a six month planning process that include extensive stakeholder input. The plan reflects this input and articulates a new vision for the organization as well as a set of strategic goals and objectives.

NHS GC is continuing its commitment to operate with the highest standards of ethics, management and accountability. As such, the agency is focused on providing high quality service to its clients and producing meaningful outcomes for individuals and communities. This strategic plan is grounded in a mission statement that provides for ongoing programs and services for achieving, preserving, and sustaining the American dream of homeownership.

## **STRATEGIC PLANNING PROCESS**

NHS GC initiated its strategic planning process in January 2012 under the leadership of the Board strategic planning subcommittee. MLS Consulting, LLC, an independent consulting practice, designed and facilitated the process in consultation with this committee. With a foundation in appreciative inquiry, this initiative included an extensive inquiry strategy that engaged the staff, Board and community stakeholders in individual and group interviews as well as focus groups. The outcomes of this inquiry process fed a visioning process that included the Board and staff. The plan reflects the concentrated effort of the strategic planning committee intentionally incorporating the results of the inquiry and visioning processes in the vision statement and set of strategic goals and objectives.

## **MISSION STATEMENT**

Neighborhood Housing Services of Greater Cleveland provides ongoing programs and services for achieving, preserving, and sustaining the American dream of home ownership.

## **VISION STATEMENT**

Neighborhood Housing Services of Greater Cleveland (NHSGC) strengthens neighborhoods and communities in Northeast Ohio through high quality programs and collaborations in support of homeownership that is affordable. Trusted by stakeholders and as a premier NeighborWorks® organization, NHSGC assists and educates clients along the continuum of home ownership.

## **CORE VALUES**

Our core values guide our operations, leadership, and decisions.

- ❖ **Excellence** – working with a commitment to quality, best practices, and being outcomes-based and customer service focused
- ❖ **Education** – devoting resources, time and energy to empower clients to become financially stable, sound decision-makers, and aware of how to build wealth and independence
- ❖ **Community** – developing caring relationships with individuals and organizations to enable the development of communities and the region
- ❖ **Equity** – offering equal opportunity and access to programs and services
- ❖ **Integrity** – being responsible, accountable, reliable, and transparent
- ❖ **Collaboration** – developing effective partnerships to further the mission of the organization

## **STRATEGIC GOALS AND OBJECTIVES**

Over the next five years, we seek to accomplish the following goals and objectives.

**Goal 1: Neighborhood Housing Services of Greater Cleveland will expand both geographically and programmatically.**

Objective 1: Expand the geographic area in which services are provided

- We will establish satellite partnerships to host programs.
- We will expand our reach into Lorain and Erie counties to provide a full slate of services.
- We will increase community impact in our target communities and customer segments.
- We will collaborate with other organizations in new geographic markets to ensure success of expansion.

Objective 2: Expand program offerings

- We will expand the use of the land trust program.
- We will maximize the home buying experience for clients by offering additional programs, starting with pre-home buyer education then moving along the continuum of home ownership.
- We will consider mergers to add to the stable of programs offered to leverage the contributions of NHSGC.
- We will expand services to a greater economic sector of the population including the areas of home ownership education and maintenance and stewardship of property.

Objective 3: Strengthen and maximize opportunities to collaborate and partner with other “best in class” organizations

- We will partner with other organizations that train and cultivate positive community relations.
- We will actively work with realtor and lender organizations to promote publicly funded programs.

**Goal 2: Neighborhood Housing Services of Greater Cleveland will continually enhance its reputation and influence to meet the homeownership needs of the community.**

Objective 1: Increase the visibility and brand identity of NHSGC

- We will create a marketing/PR plan.
- We will increase the visibility of our programs and services throughout Northeast Ohio.
- We will educate the community about the benefits of NHSGC by telling the stories of our clients.
- We will establish a statewide and national presence as the “go to” source for home owning services and education.

Objective 2: Positively affect local, state, and federal policy on housing-related issues

- We will advocate for more fairness and equity in the home buying arena.
- We will increase our involvement in policy creation.
- We will become an integral part of any discussion on housing regionally.
- We will utilize the networks and resources of NeighborWorks® America to impact policy.

Objective 3: Identify emerging community needs

- We will regularly solicit input from stakeholders including CDCs, regulators, and banking partners.
- We will utilize developed resources to achieve a broad perspective of needs, e.g. Success Measures, IMPLAN and other systems and/or technologies.
- We will have Board members become involved in the community, assessing needs and reporting back to the organization on what they learn.

**Goal 3: Neighborhood Housing Services of Greater Cleveland will continue to improve the strength of our high performing organization.**

Objective 1: Engage in Board Development

- We will actively recruit and install Board members with the ability to leverage their geographic location, particularly Lorain and Erie Counties, and related resources.
- We will provide training to develop effective Board members to be active advocates and activists.
- We will enhance operational practices, including developing a Board succession plan and intentional Board education and training.

Objective 2: Enhance internal operational procedures

- We will develop clear job descriptions for staff
- We will ensure operating policies are clearly articulated, reviewed, and implemented.
- We will continue with management “best practices” to ensure NHSGC provides a high quality work experience.

Objective 3: Engage in staff development

- We will maintain and support staff capacity and competency to deliver exceptional programs and quality services consistently.
- We will engage in succession planning to ensure continuity of high quality leadership and management.

Objective 4: Diversify funding

- We will ensure continued high quality stewardship of resources.
- We will identify mission-driven funding to diversify sources to ensure the sustainability of NHSGC.
- We will identify new sources of funding ranging from fundraisers to fee-for-services opportunities.
- We will continue to develop sources of funding for lending operations.



## NHSGC Programs and Services

**PROGRAMS NEEDING SUBSIDY**

Program	Brief description/Outcome Statement	Achieve	Preserve	Sustain	Potential Indicators	Current	Targets (shaded established by contract)	What's Needed?/Potential Issues/Can We Afford It?	Fee for Service	Subsidy needed?	Strong Growth potential
Homebuyer education including home maintenance workshops (Oct 1st-Sept 30th)	Provides potential homeowners opportunity to learn ins and outs of owning a home				# unduplicated clients by city <sup>1</sup>	340 (24 cities; 74% Cleveland)		Business model may change (HAWK, SHOP)		\$50k-\$60k p/yr	x
					# of homeownership classes/workshops held	26 homeownership; 36 maintenance workshops		May move to fee for service & match E-Home cost structure			
					# of homeowners that complete <b>default rate (annually)</b>	413 complete	300 p/yr	In discussions with NDS and Akron re coordinating			
					<b>#/% pull through rate - bought homes (4 year rolling)</b>	331 purchase; 80%		Need to determine NHS cost per unit			
Cuyahoga County Down Payment Assistance (TBD)	Down payment assistance for first-time homebuyers in eligible Cuyahoga County community				\$disbursed /% available	\$324,207; 65%	\$495,000	Expanded to include Parma's DPA program; Lakewood potential?	x	for staff admin.	x
					# loans made total/by city <sup>2</sup>	31 loans (14 suburbs)	25 p/yr	\$40-50K in fees			
					% need met (monthly average)			No competition			
					dollars leveraged	\$2.351 million	\$1.8 million				
Community Land Trust (TBD)	Provides LMI families opportunity to purchase quality homes through land lease				# of completed rental units	9	9	Need to develop cost feasibility model to assess opportunities		minimal	x
					# rental units under development	4	4				
					# of for sale units leased	8					
					# of for sale properties under development	4	4				
					# of properties in foreclosure	1	0				
					# of properties in pipeline	0					
					% achievement towards merger target						
Reverse mortgage counseling (Oct 1st-Sept 30th)	Provides counseling to homeowners seeking a reverse mortgage				# unduplicated clients served by city/state	320 in 29 states (OH=61%)	200	50% get loans	\$125 p/client	x	x
					% of HECM attained	13		Increasing need with aging population			
					delinquency rates						
NHS Consumer Law Center (Jul 1st-Aug 31st)	Provides Ohio residents with credible, sound information via written materials, seminars designed to assist them in making informed financial decisions				# of inquiries handled	32		Grant funded		\$40k	
					# of consumer postings	13		Total costs about \$80k			
					policy issues to be addressed	auto title, online/telephone scams, car buying, alternative banking		How do you monetize the services? (BridgeBuilder study)			
EITC	Provides free tax preparation to NE Ohio residents enabling them to access tax refunds due to them with no filing fees				# clients served by city	917	1,000	Costs \$20,000 to operate		x	
					total/average \$ value of refunds	\$ 1,049,943	\$1 million	Staffing costs not covered; mainly opportunity cost			
					Volunteer hours/# volunteers	729 hours/ 45 volunteers		Looking at \$60k grant for financial capabilities training for EITC clients			
					Total savings to taxpayers	\$412,650					

**NOTES**

1. Homebuyer education/workshop cities:

Cleveland, Euclid, Parma, South Euclid, Lakewood, Middleburg Hts., Cleveland Hts., Brook Park, Garfield Hts., Bedford, Beachwood, Parma Hts., Fairview Park, Richmond Hts., Shaker Hts., Strongsville, Bedford Hts., Berea, East Cleveland, North Olmsted, Rocky River, Solon, University Hts., Warrensville Hts.

2. Down Payment assistance:

Parma, Garfield Heights, South Euclid, Maple Heights, Brook Park, Bedford, Bedford Hts., Berea, Brooklyn, Middleburg Hts., North Olmsted, Parma Hts., Strongsville, Warrensville Hts.

## NHSGC Programs and Services

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<b>UNSUBSIDIZED PROGRAMS</b>											
<b>CityLIFT DPA</b> (Dec 13, 2013 - Dec 13, 2015)	Down payment assistance for eligible borrowers in city of Cleveland (limited funds)				# of loans made	257		ending Sept. 2015	\$250 per closed loan		
					\$ value of loans	\$3.515 million	\$3.685 million	May be some Wells Fargo Foundation funds			
					ward distribution	all wards; 50% in wards 17, 13, 16					
<b>Year 16 Lease Purchase</b> (TBD)	Enables select low-income renters with solid payment history to purchase their homes (YR16)				# of mortgages written vs clients	69; 66%		Ends 2014 unless new funding	\$900 p/loan closed		
					# of clients	104	100 p/fyr	Looking for cheaper financing (currently 6.5%)			
					delinquency rates			Too risky a model without significant write offs of other loans			
<b>Home repair lending (including CASH loans)</b> (Jul 1st-Aug 31st)	Provides home repair and rehab loans to residents in Cuyahoga, Lorain and Erie counties				# of loans given by city	9 closed; 28 being serviced; 31 active prospects	36 p/yr	Not occurring in Lorain or Erie	x		
					\$ value of loans given by city	\$204,865		No drawdown since first City contract			
					available loan pool			Looking at a servicing contract			
					Default rate		0%	Access to more funding of demand increases			
<b>Financial capabilities counseling</b> (includes EnergyYou, Cleveland SAVES, EITC)	Provides counseling to families to learn about budgeting, saving with the goal of improving credit scores				# unduplicated clients by city <sup>3</sup>	101 (Cuyahoga:98; Lorain: 1; Summit: 1;Portage: 1)	200 (counseling); 2000 (SAVES); 2000 (EITC)	EnergyYou dormant			x
					average increase in credit score	9 increased scores; 33 points	55 points	NHS relatively new to this; how can we optimize this?			
					increase in savings			Funding available			
<b>Foreclosure prevention &amp; mediation</b> (Oct 1st-Sept 30th)	Provides assistance to homeowners at-risk of foreclosure				# of unduplicated clients by county <sup>4</sup>	337 in 68 cities	100	Funding still available but declining	NFMC \$250-300k		
					#/% of successful outcomes	148; 47%		NFMC - probably 2 year window			
					# mortgage delinquent brought current	125	60 p/yr	County still committed			
<b>NWA reverse mortgage information center</b> (Oct 1st-Sept 30th)	Provides general information about reverse mortgages and point of contact for other supporting services for seniors				# unduplicated clients served	60-70	200 p/yr	Third year of program	x		
					% sourced out, % in house			Will go through July 1, 2015			
								Re-applying			

**NOTES**

3. Financial Capabilities Counseling:

*Cleveland, Garfield Hts., Maple Hts., North Olmsted, Shaker Hts., Euclid, Bedford, Cleveland Hts., East Cleveland, Lakewood, South Euclid, Warrensville Hts., Westlake, Berea, Brooklyn, Brunswick, Lorain, Macedonia, Middleburg Hts., Newburgh Nts., North Royalton, Olmsted Falls, Streetsboro*

4. Foreclosure prevention & mediation:

*List numbers by County*