



Request for Proposal #2025-008
Consultant for Albany County First-Time Homebuyer Navigator

Proposer: **Affordable Housing Partnership of the Capital Region Inc.**

Address: 255 Orange Street, Albany, NY 12210

Telephone Number: 518-434-1730

Contact Person: Susan Cotner, Executive Director, 518-275-4805, scotner@ahphome.org

Submitted to Albany County Department of General Services

April 11, 2025

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COUNTY OF ALBANY

PROPOSAL FORM

PROPOSAL IDENTIFICATION:

Title: Consultant for Albany County First Time Homebuyer Navigator
RFP Number: 2025-008

THIS PROPOSAL IS SUBMITTED TO:

Pamela O Neill, Purchasing Agent
Albany County Department of General Services
Purchasing Division
112 State Street, Room 1000
Albany, NY 12207

1. The undersigned Proposer proposes and agrees, if this Proposal is accepted, to enter into a Contract with the owner in the form included in the Contract Documents to complete all Work as specified or indicated in the Contract Documents for the Contract Price and within the Contract Time indicated in this Proposal and in accordance with the Contract Documents.
2. Proposer accepts all of the terms and conditions of the Instructions to Proposers, including without limitation those dealing with the Disposition of Proposal Security. This Proposal may remain open for ninety (90) days after the day of Proposal opening. Proposer will sign the Contract and submit the Contract Security and other documents required by the Contract Documents within fifteen days after the date of County's Notice of Award.
3. In submitting this Proposal, Proposer represents, as more fully set forth in this Contract, that:

- (a) Proposer has examined copies of all the Contract Documents and of the following addenda: (If none, so state)

Date

Number

(receipt of all of which is hereby acknowledges) and also copies of the Notice to Proposers and the Instructions to Proposers;

- (b) Proposer has examined the site and locality where the Work is to be performed, the legal requirements (federal, state and local laws, ordinances, rules and regulations) and the conditions affecting cost, progress or performance of the Work and has made such independent investigations as Proposer deems necessary;

(c) This Proposal is genuine and not made in the interest of or on behalf of any undisclosed person, firm or corporation and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false or sham Proposal; PROPOSER has not solicited or induced any person, firm or a corporation to refrain from Proposing; and Proposer has not sought by collusion to obtain for himself any advantage over any other Proposer or over the owner.

4. Proposer will complete the Work for the following prices(s): (Attach Proposal)
5. Proposer agrees to commence the Work within the number of calendar days or by the specific date indicated in the Contract. Proposer agrees that the Work will be completed within the number of Calendar days or by the specific date indicated in the contract.
6. The following documents are attached to and made a condition of this Proposal:
 - (a) Non-Collusive Bidding Certificate (Attachment "A")
 - (b) Acknowledgment by Bidder (Attachment "B")
 - (c) Vendor Responsibility Questionnaire (Attachment "C")
 - (d) Iranian Energy Divestment Certification (Attachment "D")
7. Communication concerning this Proposal shall be addressed to:

Susan Cotner, Executive Director

Affordable Housing Partnership of the Capital Region Inc.

255 Orange Street, Albany, NY 12210

Phone: General Office #: 518-434-1730; Direct Dial #: 518-275-4805
8. Terms used in this Proposal have the meanings assigned to them in the Contract and General Provisions.

COUNTY OF ALBANY

PROPOSAL FORM

PROPOSAL IDENTIFICATION:

Title: Consultant for Albany County First Time Homebuyer Navigator
RFP Number: 2025-008

COMPANY: Affordable Housing Partnership of the Capital Region Inc.

ADDRESS: 255 Orange Street

CITY, STATE, ZIP: Albany, NY 12210

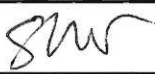
TEL. NO.: 518-434-1730

FAX NO.: 518-434-1767

FEDERAL TAX ID NO.: 14-1724900

REPRESENTATIVE: Susan Cotner

E-MAIL: scotner@ahphome.org

SIGNATURE AND TITLE:  Executive Director

DATE: April 11, 2025

**COUNTY OF ALBANY
DEPARTMENT OF GENERAL SERVICES PURCHASING DIVISION
112 STATE STREET, ROOM 1000, ALBANY, NY 12207
TELEPHONE: 518-447-7140/ FAX: 518-447-5588
Pamela.oneill@albanycountyny.gov**

**TITLE: Consultant for Albany County First Time Homebuyer Navigator
RFP NUMBER: 2025-008**

Receipt Confirmation Form

Please complete and return this confirmation form as soon as possible:

Pamela O Neill
Purchasing Agent
County of Albany
112 State Street, Room 1000
Albany, NY 12207

**IF YOU PLAN TO SUBMIT A PROPOSAL, YOU MUST RETURN
THIS FORM TO ENSURE THAT YOU WILL RECEIVE ALL
FURTHER COMMUNICATION REGARDING THIS RFP.**

Company Name: Affordable Housing Partnership of the Capital Region Inc.

Address: 255 Orange St.

City: Albany State: NY Zip Code: 12210

Contact Person: Susan Cotner

Title: Executive Director

Phone Number: 518-275-4805 Fax Number: 518-434-1767 E-Mail: scotner@ahphome.org

If a Bidders/Proposers meeting has been arranged for this Bid/RFP, please indicate if you plan to attend:
☐ Yes / ☐ No

I authorize the County of Albany to send further correspondence that the County deems to be of an urgent nature by the following method (check):

Fax Number: _____ E-Mail scotner@ahphome.org

Section II: Qualifications

The Affordable Housing Partnership of the Capital Region (“AHP”) is pleased to submit a proposal to partner with Albany County to further its goal of decreasing common barriers by low- and moderate-income first-time homebuyers in purchasing their first home. AHP proposes to assist buyers in securing funding, navigating the step-by-step process of purchasing a home and providing advice and insight into the home renovation process and programs. AHP welcomes the opportunity to support Albany County’s housing initiatives to address the current challenges faced by first-time homebuyers in our communities.

History and Description of Company

Mission:

The Affordable Housing Partnership of the Capital Region promotes successful, sustainable homeownership and affordable rental housing to strengthen neighborhoods and the financial independence of residents through advisement, financial resources, community organizing, and collaboration.

AHP is working to:

- Close the racial wealth gap through homeownership
- Address climate change with energy efficiency improvements
- Help neighborhoods access resources to implement community driven improvement plans

History:

Since 1989, the Affordable Housing Partnership has brought together non-profit affordable housing organizations, public sector housing agencies and area financial institutions. The Partnership was initially organized to work with a consortium of sixteen area financial institutions to make CRA mortgage loans to low-income households. Over an eleven-year period, Capital Affordable made \$21.2 million in mortgages (425 loans) to first time homebuyers and developers of affordable rental projects. Households earning under 80% of median income received 89% of the mortgages provided; 51% of the home mortgages were provided to minority families.

In 1993, the Partnership began offering a down payment assistance program, funded by the New York State Division of Housing and Community Renewal’s HOME Program and in 1999, the Partnership hired its first full-time housing counselor. Since that time, AHP has expanded its housing and homeownership programs to now include:

- Comprehensive homeownership counseling and education programs
- Down payment assistance through administration of a Matched Savings Program and the Touhey Homeownership Foundation’s Reparative Housing Justice Fund.

- The HomeSave foreclosure prevention initiative which provides education, counseling, and legal and financial assistance to homeowners facing the loss of their home.
- Administration of a NYS HCR home repair program (\$5 million)
- Lead agency for the Capital Region Clean Energy Hub that promotes NYSEERDA energy efficiency programs targeted to low- and moderate-income households
- Support for program affiliate, the Albany Community Land Trust, a developer of affordable rental and homeownership units, specializing in rehabilitation of existing properties.
- Neighborhood development and planning.

Professional Staff Members

In 2004, AHP joined the US Department of Housing and Urban Development's Housing Counseling program, and we have remained in good standing with this program for the past 21 years. All four of AHP's active housing counselors have obtained HUD's recognition as HUD Certified Housing Counselors.

Staff	Title	Primary Counseling Role	Experience	HUD Certified? Date
Susan Cotner	Program Manager	Educator	Educator since 1990; experience in mortgage lending, down payment assistance packaging, teaching	Yes, 4/2018
Tracy Petersen	Housing Advisor	Mortgage Default Counselor	Counselor since 1999; former bank employee, worked at nonprofit debt management company	Yes, HUD Counselor Certification 4/2018; NCHC Foreclosure Intervention Certification 8/19/2018
Christina Sutherland	Housing Advisor	Pre-purchase Counselor	Counselor since 2018; real estate agent, formerly with Poughkeepsie Section 8 program	Yes, HUD Counselor Certification 11/2018; NCHC Homeownership Counseling, 10/2018

Jeremy Eberhardt	Intake Specialist/Grants Manager	Intake and phone consultations, all programs	Specialist since 2014.	Yes, HUD Counselor Certification 11/2018; NCHEC Foreclosure Intervention Certification 8/19/2018
Louise McNeilly	Outreach	Outreach, marketing for all programs	Since 2008	No

In-person counseling occurs at our offices located at 255 Orange Street, Albany. AHP also offers counseling via ZOOM sessions which many of our customers prefer.

Experience Serving Low-Income Communities

For first time homebuyers, the Partnership provides homebuyer education classes, mortgage and grant pre-qualification counseling, credit repair and budget counseling and education, and serves as a clearinghouse of information on down payment assistance programs, energy efficiency programs and affordable housing projects. We periodically secure and provide down payment assistance grants from New York State and private sources. We provide counseling for local Section 8 Housing Voucher programs. We partner with the Albany Community Land Trust, an affordable housing developer, and offer ACLT buyers with financial counseling and assistance.

For existing homeowners, the Partnership offers financial literacy workshops and landlord training. We provide individual counseling to address mortgage refinance options, mortgage delinquency and foreclosure prevention strategies. We periodically provide outreach workshops covering home repair resources and the mortgage foreclosure process. AHP is managing a home repair program that offers health and safety improvements in the homes of low-income homeowners in Albany.

AHP has been serving low- and moderate-income first-time homebuyers in Albany County since 1990. During 2024, for example, 80% of new customers were households of color, and of all new customers, 55% were Black. Women comprised 68% of all customers and 80% of households earned less than 80% of area median income.

AHP has experience in finding resources to help more low-income households qualify for financing and is a go-to resource for information on grants available in Albany County. AHP is currently offering a City of Albany ARPA funded matched savings program targeted to households earning less than 100% of median income. This program incentivizes households to review their spending to find ways to consistently save each month. After systematically saving

to reach a goal of \$500, the program matches the savings 3 to 1, or \$1,500. This money assists with resources for credit score improvements or savings toward down payment.

To address one of the chief obstacles to affordable homeownership, AHP has partnered with the Charles Touhey Homeownership Foundation to offer the Reparative Housing Justice Fund Program. This program is available to Black first-time homebuyers who are buying homes in communities that had been formerly redlined. Up to \$10,000 is available to eligible homebuyers.

The rehabilitation programs that we offer are targeted to low- and moderate-income families. The Albany Targeted Home Improvement program assists homeowners with incomes less than 80% of Area Median Income. During the past year, AHP has assisted 62 households with renovation projects to address basic health and safety issues in their homes.

Resumes

Please see attached resumes for key housing counseling program staff:

Susan Cotner, Executive Director

Tracy Petersen, Housing Counseling Coordinator

Christina Sutherland, Housing Advisor

Jeremy Eberhardt, Grants Manager

Staffing: AHP has one primary pre-purchase housing advisor, Christina Sutherland, who provides one-to-one counseling to approximately 250 clients each year. Housing Advisor Tracy Petersen is AHP's primary mortgage default counselor, but also provides one-to-one financial coaching for customers whose primary housing need is budget and credit repair advice. Our intake and grants management specialist, Jeremy Eberhardt, completes customer intake, responds to customer questions, enrolls customers in classes, and follows up with clients after attending classes. Jeremy also enrolls and monitors client participation in down payment and home repair grant programs. Susan Cotner, executive director, spends approximately 15% of her time on the pre-purchase program, teaching the orientation class as well as presenting at the homebuyer education classes. She and Louise McNeilly are primarily responsible for marketing and outreach efforts, including maintaining the website which receives over 2500 unique visitors each month as well as an annual Housing Fair. Susan Cotner is responsible for all program administration including fundraising, grants management and reporting.

Christina Sutherland

Customer Service Oriented

Clifton Park, NY 12065

christinasutherland6_ptx@indeedemail.com - 518-776-9016

High-energy, compassionate, experienced, and resourceful candidate, seeking a challenging position in which creativity, customer relations, problem solving, counseling, mentoring, and communication skills can be utilized to improve not only the organization's image but also the lives of its clients.

WORK EXPERIENCE

Homeownership Advisor

2018 - Present Affordable Housing Partnership of the Capital Region

- Provide financial counseling to clients interested in purchasing their first home.
- Educate and motivate clients to develop money management skills to meet financial obligations using realistic budget and credit repair plans.
- Counsel and guide clients in the home purchase process and to achieve homeownership.
- Assist clients by reviewing eligibility for various mortgage products and grant programs.
- Present homebuyer education programs; develop, create and maintain course materials. Schedule seminars and follow-up with clients.
- Establish and maintain case files that meet reporting requirements and performance standards of all counseling contracts; collect statistical data for each client.
- Obtained HUD housing counseling certification, and attend trainings (local and out of state) to maintain national industry standards certification

Real Estate Salesperson

2016 – Present Currently affiliated with eXp Realty

- Provide guidance and assist sellers, renters, and buyers in marketing, leasing, and purchasing property for the right price under the best terms
- Determine clients' needs and financial abilities to propose solutions that suit them
- Intermediate negotiation processes, consult clients on market conditions, prices, mortgages, legal requirements and related matters, ensuring a fair and honest dealing
- Perform comparative market analysis to estimate properties' value Display and market real property to possible buyers
- Prepare necessary paperwork (i.e. contracts, leases, deeds, and closing statements) Coordinate with appraisers, escrow companies, lenders and home inspectors Develop networks with attorneys, mortgage lenders and contractors
- Promote sales through advertisements, open houses and listing services Remain knowledgeable about real property markets and best practices

Caseworker

Saratoga County Department of Social Services - Ballston Spa, NY -

2016-01 - 2016-06

- Protected children from situations of abuse, neglect and other forms of maltreatment.
- Ensured the social, physical, psychological and emotional well-being of the children on my caseload. Conducted home visits to investigate allegations of abuse or neglect.

- Assessed whether a parent or guardian was fit to provide a minimal level of care.
- Evaluated whether a child should be temporarily or permanently removed from his/her living situation and placing children with foster care or adoptive families.
- Completed extensive time sensitive documentation such as progress notes and safety and risk assessments. Maintained case files and performed other administrative tasks as needed.

Leasing Specialist

WB Residential Communities, Inc. - Ballston Spa, NY -

2015-06 - 2015-11

Responsibilities

- Greet and qualify prospective residents and assess their housing needs
- Receive rental payments, security deposits, and application fees
- Provide administrative support in a fast paced environment by answering the phones, scanning and faxing documents, drafting notices and letters, and hosting walk in guests
- Record all telephone, email, and walk in traffic data on appropriate reports
- Follow up on email, telephone, and walk in leads
- Build rapport and manage relationships with clients throughout the applicant to resident lifecycle
- Maintain thorough knowledge of lease terms, specifications, and all community policies
- Inform prospects of current rental rates, size availability, locations, and amenities of the property
- Tour the community, process applications, prepare leases and close the sale
- Prepare service requests and ensure all requests are handled satisfactorily
- Assist in all aspects of resident retention efforts.

Technical Support Representative

HAPPY Software Inc. - Saratoga Springs, NY -

2013-07 - 2014-07

- Deliver service and support to end-users using and operating automated call distribution phone software, via remote connection or over the Internet;
- Interact with customers to provide and process information in response to inquiries, concerns, and requests about products and services;
- Gather customer's information and determine the issue by evaluating and analyzing the symptoms;
- Research required information using available resources;
- Follow standard processes and procedures;
- Identify and escalate priority issues per Client specifications;
- Redirect problems to appropriate resource;
- Accurately process and record call transactions using a computer and designated tracking software;
- Organize ideas and communicate oral messages appropriate to listeners and situations;
- Follow up and make scheduled call backs to customers where necessary;
- Stay current with system information, changes and updates.

Housing Program Assistant

City of Poughkeepsie Section 8 - Poughkeepsie, NY -

2003-09 - 2013-06

Assisted housing administrator with daily operation and maintenance of housing choice voucher program that provides rental assistance to approx. 700 low income families, elderly and persons with disabilities.

- Conducted applicant interviews for program eligibility and occupancy, calculate rental adjustments.
- Investigated fraud to reduce program abuse, and resolved participant complaints and landlord disputes.
- Managed a caseload of approximately 230 low-income families annually in implementing HUD regulations

and counseling tenants on their rights and responsibilities in the housing choice voucher program

- Referred participants to outside agencies and organizations for assistance when appropriate.
- Compiled data and prepared statistical reports on program performance to local government administration.
- Processed electronic data submissions and corrected errors if needed to ensure agency's accurate reporting rate and high performance.

EDUCATION

Bachelor of Science in Sociology Social Services

State University of New York at New Paltz - New Paltz, NY

2001 - 2003

AAS in Human Services

Hudson Valley Community College - Troy, NY

1998 - 2000

SKILLS

Resourceful, Microsoft Office, Interpersonal, Public Speaking, Mentorship, Counseling, Leadership, Community Relations, Youth and Family Development

CERTIFICATIONS/LICENSES

HUD Certified Housing Counselor

2018-Present

HDI Support Center Analyst

Present

Family Self Sufficiency Coordinator

Present

Real Estate License

2016-09 - Present



HUD CERTIFIED HOUSING COUNSELOR

This Certificate is issued by the U.S. Department of Housing and Urban Development to

CHRISTINA SUTHERLAND
of
AFFORDABLE HOUSING PARTNERSHIP

for meeting the criteria for this certification.

This Certificate is valid only for the above named Housing Counselor while employed by the named Housing Counseling Agency, and while such Agency remains a HUD approved Housing Counseling Agency.

Date Issued: November 13,
2018

Agency HCS ID: 81405

Housing Counselor ID: LPHX81

Jerrold H. Mayer

Jerrold H. Mayer, Director
Office of Outreach and Capacity Building

The purpose of this Certificate is to identify the above named individual as being approved and certified by HUD to provide counseling pursuant to Section 106 of the Housing and Urban Development (HUD) Act of 1968 and other pertinent regulations and requirements. The approval and certification of a counselor does not create or imply a warranty or endorsement by HUD of the Counselor or the HUD Participating Agency which employs the Counselor, nor does the approval and certification of a Counselor represent a warranty of any counseling provided by the Counselor or the Participating Agency which employs the Counselor. Approval and Certification means only that the Counselor has met the qualifications and conditions prescribed by HUD.

Warning: Misuse of this Certificate may subject users to Criminal penalties under 18 U.S.C. 709 or other civil or administrative action.

Tracy Petersen
565 Ontario St
Schenectady, NY 12306
518 362-6995 (home and cell)
hsgcoun@yahoo.com

Qualifications

- 7/99 – present: Affordable Housing Partnership
255 Orange St
Albany, NY 12210
518 434-1730
Supervisor: Susan Cotner, Executive Director
- Position: Housing Counseling Coordinator, HUD Certified Housing Counselor
Duties: Analyze personal financial information to determine mortgage default options; direct advocacy on behalf of clients to implement retention or non-retention solutions with lenders and at settlement conferences; development of credit repair options; budget counseling; development, facilitation and scheduling of Homebuyer and Financial Management education program and seminars; supervision and training of counseling staff including development of training materials; process grant applications; marketing of all agency programs, obtain and disseminate information to area housing counselors regarding CRA mortgage programs available through local mortgage lenders; monitor counseling activities as appropriate to funding sources; complete activity reports for funding sources; facilitate professional development programs for area counselors and office duties as assigned.
- 5/16 – 2020 Better Neighborhoods Inc.
120 Emmons St
Schenectady, NY 12304
Supervisor: Mitch Grossman, Assistant Director
- Position: Housing Counselor – Consultant/part time
Duties: Mortgage default and pre-purchase case management; file auditing and training and of new counselors.
- 2/94 – 7/99: Consumer Credit Counseling Service
2 Computer Drive West
Albany, NY 12205
(518) 482-2227
Supervisor: Martin Gordon, Branch Manager
- Position: Certified Credit Counselor
Duties: Review personal financial information and assist clients in creating a plan to manage their finances; Credit, Debt, Budget and as appropriate Mortgage Default counseling. Development of Debt Repayment Plans; participation on behalf of agency at community events, instructor of financial education seminars and workshops.
- 10/89 – 2/94: Albany Savings Bank
833 Broadway
Albany, NY 12207
Supervisor: Thomas Iourno, Richard DiLorenzo and Thomas Faughnan
- Position: Credit and Dispute Representative
Duties: Received, investigated and resolved billing and fraud complaints.

Position: Consumer Lending Loan Processing Clerk
Duties: Processed loan applications; verified employment and income information; obtained and reviewed credit reports; reviewed all approved consumer loan files and logged new loans into lender system.

Position: Credit Card Department Clerk
Duties: Processed credit card payments, customer service calls and filing.

Education, Certifications and Licensing

2018 – HUD Certified Housing Counselor, August 1, 2018

2016 – Licensed Notary Public

2008 – Certified Foreclosure Counselor – NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

2007 – Certified Homebuyer Education Trainer - NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

2006 – Certified Homeownership Counselor - NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

2003 – Certified Housing Counselor - NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

2001 – Certified Homeowner Educator - American Homeowner Education and Counseling Training Institute (AHECTI)

1996 – Certified Consumer Credit Counselor by the National Foundation of Consumer Credit (NFCC)

1993 – American Institute of Banking. General Banking

Other Experience

9/04 – 9/11: Member and President (2006) of the Board of Trustees. International Charter School of Schenectady.

9/03 – 4/05: Member City of Schenectady Civilian Police Review Board

8/02 – 5/04: Member City of Schenectady Planning Commission

Personal References

Glinessa Gailliard Esq., Legal Aid Society of NENY (518) 689-6326

Stephanie Galvin Riley, (518) 225-2177

Marge Kanuk (518) 439-9628



HUD CERTIFIED HOUSING COUNSELOR

This Certificate is issued by the U.S. Department of Housing and Urban Development to

TRACY PETERSEN
of
AFFORDABLE HOUSING PARTNERSHIP

for meeting the criteria for this certification.

This Certificate is valid only for the above named Housing Counselor while employed by the named Housing Counseling Agency, and while such Agency remains a HUD approved Housing Counseling Agency.

Date Issued: August 1, 2018

Agency HCS ID: 81405

Housing Counselor ID: 3IH4UX

Jerrold H. Mayer

Jerrold H. Mayer, Director
Office of Outreach and Capacity Building

The purpose of this Certificate is to identify the above named individual as being approved and certified by HUD to provide counseling pursuant to Section 106 of the Housing and Urban Development (HUD) Act of 1968 and other pertinent regulations and requirements. The approval and certification of a counselor does not create or imply a warranty or endorsement by HUD of the Counselor or the HUD Participating Agency which employs the Counselor, nor does the approval and certification of a Counselor represent a warranty of any counseling provided by the Counselor or the Participating Agency which employs the Counselor. Approval and Certification means only that the Counselor has met the qualifications and conditions prescribed by HUD

Warning: Misuse of this Certificate may subject users to Criminal penalties under 18 U.S.C. 709 or other civil or administrative action.

Jeremy Eberhardt

Grants Program Manager

CONTACT

Jeberhardt4@ymail.com
518-275-4803

EDUCATION

BA in Political Science University of
Wisconsin Eau Claire
2005-2009

SKILLS

Microsoft Office
Adobe
Client Management Systems

INTERESTS

Sports

Travel

Volunteer Work

Co-founded the Refugee
Welcome Center's Youth
Soccer Program

PROFFESIONAL EXPERIENCE

2014 -Present

Grants Program Manager, AHP Homeownership Center Albany, NY

- Manage 3 grant programs covering down payment assistance, credit repair, and home repair
- Closed roughly \$2 million in grant funding over 2 years
- Experienced in client management systems, both in house as well as 3rd party software
- Client facing administration of both pre-purchase and post-purchase housing counseling programs

2011-2020

Server - Applebees East Greenbush, NY

- Managed client interactions
- Developed exceptional time management skills to give the highest level of customer satisfaction

2007-2011

Inventory Supervisor - Borders Books, Eau Claire, WI

- Managed inventory systems to bring store "truck to floor", maximizing inventory efficiency
- Built employee schedules and managed teams of booksellers

Susan Cotner

623 Snyders Corners Road, Poestenkill, New York 12140

Executive Director of the *Affordable Housing Partnership*, 1989-present.

Guided the Partnership to become a full-service homeownership counseling agency and mortgage lender serving New York's Capital Region. Major program accomplishments include:

- Origination of \$21 million in loans, primarily to lower-income first-time buyers through the Partnership's affiliate, *Capital Affordable Housing Funding Corporation*. More than half of the loans were made to minority households.
- Development of a comprehensive housing counseling program that provides homeownership education and individual counseling to over 1000 households a year.
- Financial assistance programs for homebuyers and homeowners secured from various sources, including NYS HCR HOME, NYS Affordable Housing Corporation, and the Federal Home Loan Bank of New York
- Development of a regional coalition of housing and legal services agencies addressing foreclosure prevention
- Implementation of affordable energy efficiency and solar installation projects funded by NYSEERDA. Lead agency and director of the Capital Region Clean Energy Hub.
- Management of a NYS Dept. of State Brownfield Opportunity Planning grant to create a redevelopment plan for the Sheridan Hollow neighborhood.

Responsible for program development and implementation, strategic planning, fundraising, contract reporting, staffing, office management, board reporting, outreach and public relations.

Executive Director of the *Albany Community Land Trust*, 2004-present.

Guided this nonprofit affordable housing developer to successfully establish for-sale and rental property development business lines, and a strong rental property management program.

Responsible for program operations, capital resource development and contract management including funding from NYS Homes and Community Renewal, NYS Affordable Housing Corporation, Enterprise Community Partners and the City of Albany.

Previous Employment:

- New York State Homes & Community Renewal, Housing Trust Fund program manager
- Downtown Committee of Syracuse, planner
- Western Addition Project Area Committee, San Francisco and California Housing Action and Information Network, Oakland, VISTA Volunteer.

Education:

- Masters, Urban and Regional Planning, Cornell University, 1985
- Bachelors, City and Regional Planning, University of Virginia, 1979

October 2023



HUD CERTIFIED HOUSING COUNSELOR

This Certificate is issued by the U.S. Department of Housing and Urban Development to

SUSAN COTNER
of
AFFORDABLE HOUSING PARTNERSHIP

for meeting the criteria for this certification.

This Certificate is valid only for the above named Housing Counselor while employed by the named Housing Counseling Agency, and while such Agency remains a HUD approved Housing Counseling Agency.

Date Issued: August 1, 2018

Agency HCS ID: 81405

Housing Counselor ID: 5M1NU2

Jerrold H. Mayer

Jerrold H. Mayer, Director
Office of Outreach and Capacity Building

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Warning: Misuse of this Certificate may subject users to Criminal penalties under 18 U.S.C. 709 or other civil or administrative action.

Section III: References

References

1. Regina Brown, Abode Alliance (formerly New York Mortgage Coalition). Abode is our HUD intermediary which facilitates our HUD funding and HUD performance review.
Regina Brown, Grants Program Manager, Regina.b@abodealliance.org
2. Paul Hurley, CRA Loan Officer, M&T Bank. Paul is one of the most experienced first-time homebuyer loan originators in the Capital Region and has assisted many first-time buyers with acquisition/rehab loans.
Paul Hurley, M&T Bank Mortgage Division, 313 Ushers Road, Ballston Lake, NY 12019
518-877-3573, phurley@mtb.com
3. Lisa Atkins, CRA Loan Originator, Arrow Bank. Lisa has extensive experience working with a variety of first time homebuyer program, including the newly offered SONYMA Credit is Due program which offers flexible underwriting guidelines for non-white first-time homebuyers.
Lisa Atkins, Arrow Bank, 11 Century Hill Drive, Suite 100, Latham, NY 12110
518-415-4535, lisa.atkins@arrowbank.com

Section IV: Plan Implementation

The Affordable Housing Partnership proposes to use funding from Albany County's Homebuyer Navigator Program to support and build upon our existing first-time homebuyer counseling and education programs. With support from Albany County, AHP will build upon our existing work to develop a comprehensive rehabilitation counseling and education program that will include specialized workshops and additional one-on-one case management. This support will allow AHP to expand our services and resources available to help more low- and moderate-income households become qualified to purchase their first home.

AHP's Homebuyer Navigator implementation plan includes services currently offered by AHP and an expansion of services to offer more support to households in need of renovation resources.

Scope of Services: Existing Services

Group Education Services

The Partnership offers a variety of education seminars and counseling opportunities designed to meet the needs of the client:

Orientation: As a first step, clients attend our 1.5-hour orientation session, "Homebuyer 101" that describes the pros and cons to homeownership, the home buying process and home purchase team members. We invite a lender to speak about mortgage qualification and credit underwriting guidelines. We describe available down payment assistance programs. This workshop is currently offered in a webinar format via Zoom with opportunities for Q&A with attendees as well as in-person four times a year.

Attendees provide permission to the Partnership to obtain a credit report, and once reviewed, participants are contacted after the orientation with their recommended next step. If the client's credit score is less than 620 with open collection accounts, clients are encouraged to attend our Money Strategies workshops. If the credit score exceeds 620, clients are given a one-on-one pre-purchase counseling appointment to establish a detailed plan for the next steps.

Financial, Budgeting and Credit Workshops: The Partnership offers Money Strategies workshops taught by a Minority, Woman Owned Business owner. Our financial coach is an independent contractor who leads classes based upon a variety of financial literacy curriculums, and importantly, based upon her own experiences as a single mom who purchased a home. Workshops are geared to helping households improve the financial skills needed to purchase a home, with a focus on budgeting and savings strategies. Our AHP Money Strategies workshops are held twelve times a year and are currently being offered via an interactive Zoom webinar.

Pre-purchase Homebuyers Education Workshops: AHP offers online and in-person homebuyer education classes. Both the Framework and eHome America classes are available, and in-person classes are available quarterly. Pre-purchase customers are encouraged to attend this class at the time they are financially ready to begin the process of finding a home. During the workshop we address the following: budgeting for home ownership, credit repair, mortgage

qualifying and down payment assistance programs; shopping for a home, home inspection; the loan closing process; keeping your home and managing your finances, including property taxes, insurance, predatory lending, and hiring a contractor. These workshops cover the HUD required topics of housing selection; fair housing laws; qualifying for down payment assistance; budgeting for mortgage payments; money management; housing care and maintenance; referrals for community resources; HUD mortgage programs; how to apply for a mortgage; purchase procedures/closing costs; alternatives for financing the purchase; real estate terms; and rights and responsibilities of homeownership. We use the NeighborWorks “Realizing the American Dream” curriculum.

We market our homebuyer education program as a three-step program that includes the 1.5-hour Homebuyer 101 Orientation, an individual counseling session and the Homebuyer Education Workshop. We require that households who receive on-line education receive counseling from our homeownership advisor prior to receiving a certificate of completion of homebuyer education from AHP.

Landlord Training: The Partnership offers regular workshops targeted to homebuyers and homeowners of a multi-family home. The Landlord Training program is taught by experienced rental property owners, Section 8 program administrators and tenant advocates who coach existing landlords and those who are considering becoming a landlord on best practices. Topics include tenant selection; budgeting, maintenance; and legal issues. This course is offered 4 times a year.

One-on-One Individual Counseling Sessions:

Pre-Purchase Counseling: AHP offers one-on-one pre-purchase counseling sessions. The sessions take 1.5 hours during which time the following occur:

- Obtain information to identify the client’s housing needs and goals
- Provide a brief overview of the purchase process
- Develop a pre- and post-purchase household budget to confirm the affordability of a mortgage payment and homeownership expenses such as home maintenance, and increased utilities and transportation costs.
- Review a credit report, and if needed, develop a specific credit repair plan.
- Collect and analyze borrower’s income and debt information.
- Review mortgage products (minimum of 3 different products including FHA) and down payment assistance programs.
- Design a homeownership action plan that outlines specific next steps in the purchase process.
- Refer client to other agencies if necessary.

Afterward, staff and clients maintain contact to monitor progress in addressing obstacles to homeownership. These sessions are primarily offered via phone counseling or Zoom meetings, or in-person at the customer’s convenience.

Financial Management and Budget Counseling: AHP offers one-on-one financial management and budget counseling. The sessions normally take 1 hour during which time the following occur:

- Obtain information to identify the client's housing needs and goals
- Develop and review a household budget to determine areas for improved cash flow, either increased income or reduced expenses.
- Review a credit report and develop a specific credit repair plan, including assistance with dispute letters.
- Collect and analyze borrower's income and debt information.
- Develop resource referral list.

For counseling sessions and the Money Strategies and Homebuyer Education classes, AHP has the customer complete an intake form. The client receives a comprehensive disclosure statement, the AHP privacy policy, fair housing information, and information about hiring a Home Inspector. The customer is calendared for a follow up session within the next quarter or sent an email reminder to take the next step of attending homebuyer education. AHP communicates primarily by email and informs clients of this preferred method of contact. The pre-purchase case is resolved once the customer's housing goals have been met or if the customer has withdrawn from counseling (no response to phone or written contact).

Scope of Services: Proposed Services

If AHP receives funding from Albany County for the Homebuyer Navigator program, the Partnership will work with the County and others to develop a comprehensive program for homebuyers seeking to acquire a home in need of repair. Elements to this program may include:

- Education workshops with topics such as
 - Acquisition and rehab financing, including review of necessary up-front fees, loan and appraisal process, accessing and using grants, differences between FHA 203k, SONYMA, and other loan products.
 - How to hire a contractor
 - Differences between a typical home inspector and a rehab consultant and when to use their services, typical expenses
 - On-site group inspections of properties in need of repair led by experienced rehab consultants
 - Specific renovation topics such as managing lead paint, evaluating various types of HVAC systems, benefits of insulation, electrical upgrades, plumbing repairs

These workshops will be in-person and/or may be recorded and available to customers at their convenience.

- One-on-one counseling to review a potential project including the rehabilitation process including financing, reviewing and stacking resources, timing of using acquisition/rehab funds at time of purchase versus using home repair funds after closing, setting expectations regarding up-front out-of-pocket money. This work will go a long way to help set realistic expectations regarding home improvement projects and make acquisition/rehab loans a viable option to rehab existing properties,

- Provide financial incentives to complete acquisition and renovation projects by offering a small consultant fee subsidy to those who attend workshops and receiving counseling.

A second and highly needed program that AHP would explore if awarded Housing Navigator funding is the provision of Spanish language counseling and workshops. Albany County is fortunate to have a few Spanish-speaking Realtors, loan originators, inspectors and attorneys, but there are no Spanish-speaking housing advisors in the Capital Region who can provide neutral, non-biased advice on the homebuyer process. We are confident that if Spanish language services were available, many more households could be connected to down payment assistance, good loan products and other resources. We propose to contract with a part time Spanish language housing advisor to meet this need.

AHP looks forward to partnering with Albany County on current and future housing initiatives and welcomes feedback on proposed services.

Section IV: Cost Proposal

The Affordable Housing Partnership requests \$80,000 per year for three years to implement the Albany County First-Time Homebuyer Navigator program. Our proposed budget for the first year follows:

\$50,000	AHP Housing Counseling Services
	<ul style="list-style-type: none">• Housing Advisor:<ul style="list-style-type: none">○ \$20,000 - Support for 25% of salary, fringe, overhead• Outreach and Follow-up Specialist:<ul style="list-style-type: none">○ \$30,000 – Support for 60% of salary, fringe, overhead
\$15,000	Spanish Language Housing Advisor
	<ul style="list-style-type: none">• Consultant rate of 5 hours per client @ \$100/hour, 30 customers
\$10, 000	Consultant Fees
	<ul style="list-style-type: none">• \$1000/customer for 10 customers
\$ 5,000	Videographer Fees

AHP would be ready to start this project as soon as an award was announced.

Section VI: Mandatory Documentation

Attachment A: Non-Collusive Bidding Certificate

Attachment B: Acknowledgment by Proposer

Attachment C: Vendor Responsibility Questionnaire

Attachment D: Iranian Energy Divestment Certification

ATTACHMENT "A"
NON-COLLUSIVE BIDDING CERTIFICATE PURSUANT TO
SECTION 103-D OF THE NEW YORK STATE GENERAL MUNICIPAL LAW

A. By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid, each party thereto certifies as to its own organizations, under penalty of perjury, that to the best of knowledge and belief:

(1) The prices in this bid have been arrived at independently without collusion, consultation, communication, or agreement, for the purpose of restricting competition, as to any matter relating to such prices with any other bidder or with any competitor.

(2) Unless otherwise required by law, the prices which have been quoted in this bid have not knowingly been disclosed by the bidder and will not knowingly be disclosed by the bidder, directly or indirectly, prior to opening, to any bidder or to any competitor.

(3) No attempt has been made or will be made by the bidder to induce any other person, partnership or corporation to submit or not to submit a bid for the purpose of restricting competition.

A bid shall not be considered for award nor shall any award be made where (1), (2), and (3) above have not been complied with; provided, however, that in any case the bidder cannot make the foregoing certification, the bidder shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons thereof. Where (1), (2), and (3) above have not been complied with, the bid shall not be considered for any award nor shall any award be made unless the head of the Purchasing Unit to the political subdivision, public department, agency or official thereof to which the bid is made, or his designee, determines that such disclosure was not made for the purpose of restricting competition.

The fact that a bidder (a) has published price lists, rates, or tariffs covering items being procured, (b) has informed prospective customer of proposed or pending publication of new or revised price lists for such items, or (c) has sold the same items to other customers at the same prices being bid, does not constitute, without more, a disclosure within the meaning of paragraph "A" above.

B. Any bid hereafter made to any political subdivision of the state or any public department, agency or official thereof by a corporate bidder for work or services performed or to be performed or goods sold or to be sold, where competitive bidding is required by statute, rule, regulation, local law, and where such bid contains the certification referred to in paragraph "A" of this section, shall be deemed to have been authorized by the Board of Directors of the bidder, and such authorization shall be deemed to include the submission of the bid and the inclusion therein of the certificate as to non-collusion as the act and deed of the corporation



Signature

Executive Director

Title

April 11, 2025

Date

Affordable Housing Partnership of the Capital Region Inc.

Company Name

ATTACHMENT "B"
ACKNOWLEDGMENT BY PROPOSER

If Individual or Individuals:

STATE OF _____)
COUNTY OF _____) SS.:

On this _____ day of _____, 20____, before me personally appeared _____ to me known and known to me to be the same person(s) described in and who executed the within instrument, and he (or they severally) acknowledged to me that he (or they) executed the same.

Notary Public, State of _____

Qualified in _____

Commission Expires _____

If Corporation:

STATE OF New York)
COUNTY OF Albany) SS.:

On this 11th day of April, 2025, before me personally appeared Susan Cotner to me known, who, being by me sworn, did say that he resides at (give address) Poestenkill, NY; that he is the (give title) Executive Director of the (name of corporation) Affordable Housing Partnership of the Capital Region Inc., the corporation described in and which executed the above instrument; that he knows the seal of the corporation, and that the seal affixed to the instrument is such corporate seal; that it was so affixed by order of the board of directors of the corporation, and that he signed his name thereto by like order.

MARKOVICS, JOHN ROGEE
Notary Public, State of New York
Residing in Albany County
2536885
Commission Expires March 27, 2027

John Roger Markovics
Notary Public, State of New York

Qualified in Albany County

Commission Expires 4/30/27

If Partnership:

STATE OF _____)
COUNTY OF _____) SS.:

On the _____ day of _____, 20____, before me personally came _____, to me known to be the individual who executed the foregoing, and who, being duly sworn, did depose and say that he / she is a partner of the firm of _____ and that he / she has the authority to sign the same, and acknowledged that he / she executed the same as the act and deed of said partnership.

Notary Public, State of _____

Qualified in _____

Commission Expires _____

ATTACHMENT "C"
ALBANY COUNTY
VENDOR RESPONSIBILITY QUESTIONNAIRE

1. VENDOR IS: <input checked="" type="checkbox"/> PRIME CONTRACTOR		
2. VENDOR'S LEGAL BUSINESS NAME Affordable Housing Partnership of the Capital Region Inc.	3. IDENTIFICATION NUMBERS a) FEIN # 14-1724900 b) DUNS # 944986587	
4. D/B/A – Doing Business As (if applicable) & COUNTY FIELD: AHP Homeownership Center	5. WEBSITE ADDRESS (if applicable) www.ahphome.org	
6. ADDRESS OF PRIMARY PLACE OF BUSINESS/EXECUTIVE OFFICE 255 Orange St., Albany, NY 12210	7. TELEPHONE NUMBER 518-434-1730	8. FAX NUMBER 518-434-1767
9. ADDRESS OF PRIMARY PLACE OF BUSINESS/EXECUTIVE OFFICE <i>IN NEW YORK STATE, if different from above</i> Same	10. TELEPHONE NUMBER	11. FAX NUMBER
12. AUTHORIZED CONTACT FOR THIS QUESTIONNAIRE Name Susan Cotner Title Executive Director Telephone Number 518-275-4805 Fax Number 518-434-1767 e-mail scotner@ahphome.org		
13. LIST ALL OF THE VENDOR'S PRINCIPAL OWNERS. Officers of AHP Board of Directors:		
a) NAME Caitlin Burns	TITLE Board President	b) NAME Roger Markovics
c) NAME Eric Dahl	TITLE Treasurer	d) NAME Robert MacLasc
TITLE Bd Vice President TITLE Secretary		
A DETAILED EXPLANATION IS REQUIRED FOR EACH QUESTION ANSWERED WITH A "YES," AND MUST BE PROVIDED AS AN ATTACHMENT TO THE COMPLETED QUESTIONNAIRE. YOU MUST PROVIDE ADEQUATE DETAILS OR DOCUMENTS TO AID THE COUNTY IN MAKING A DETERMINATION OF VENDOR RESPONSIBILITY. PLEASE NUMBER EACH RESPONSE TO MATCH THE QUESTION NUMBER.		
14. DOES THE VENDOR USE, OR HAS IT USED IN THE PAST FIVE (5) YEARS, ANY OTHER BUSINESS NAME, FEIN, or D/B/A OTHER THAN THOSE LISTED IN ITEMS 2-4 ABOVE? List all other business name(s), Federal Employer Identification Number(s) or any D/B/A names and the dates that these names or numbers were/are in use. Explain the relationship to the vendor. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
15. ARE THERE ANY INDIVIDUALS NOW SERVING IN A MANAGERIAL OR CONSULTING CAPACITY TO THE VENDOR, INCLUDING PRICIPAL OWNERS AND OFFICERS, WHO NOW SERVE OR IN THE PAST ONE (1) YEARS HAVE SERVED AS: <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> a) An elected or appointed public official or officer? <i>List each individual's name, business title, the name of the organization and position elected or appointed to, and dates of service</i> </div> <div style="width: 25%;"> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No </div> </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> b) An officer of any political party organization in Albany County, whether paid or unpaid? <i>List each individuals name, business title or consulting capacity and the official political position held with applicable service dates.</i> </div> <div style="width: 25%;"> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div> </div> </div>		

16.	<p>WITHIN THE PAST (5) YEARS, HAS THE VENDOR, ANY INDIVIDUALS SERVING IN MANAGERIAL OR CONSULTING CAPACITY, PRINCIPAL OWNERS, OFFICERS, MAJOR STOCKHOLDER(S) (10% OR MORE OF THE VOTING SHARES FOR PUBLICLY TRADED COMPANIES, 25% OR MORE OF THE SHARES FOR ALL OTHER COMPANIES), AFFILIATE OR ANY PERSON INVOLVED IN THE BIDDING OR CONTRACTING PROCESS:</p> <p>a) 1. been suspended, debarred or terminated by a local, state or federal authority in connection with a contract or contracting process; 2. been disqualified for cause as a bidder on any permit, license, concession franchise or lease; 3. entered into an agreement to a voluntary exclusion from bidding/contracting; 4. had a bid rejected on an Albany County contract for failure to comply with the MacBride Fair Employment Principles; 5. had a low bid rejected on a local, state or federal contract for failure to meet statutory affirmative action or M/WBE requirements on a previously held contract; 6. had status as a Women's Business Enterprise, Minority Business Enterprise or Disadvantaged Business Enterprise, de-certified, revoked or forfeited; 7. been subject to an administrative proceeding or civil action seeking specific performance or restitution in connection with any local, state or federal government contract; 8. been denied an award of a local, state or federal government contract, had a contract suspended or had a contract terminated for non-responsibility; or 9. had a local, state or federal government contract suspended or terminated for cause prior to the completion of the term of the contract.</p> <p>b) been indicted, convicted, received a judgment against them or a grant of immunity for any business-related conduct constituting a crime under local, state or federal law including but not limited to, fraud extortion, bribery, racketeering, price-fixing, bid collusion or any crime related to truthfulness and/or business conduct?</p> <p>c) been issued a citation, notice, violation order, or are pending an administrative hearing or proceeding or determination of violations of: 1. federal, state or local health laws, rules or regulations.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
17.	<p>IN THE PAST THREE (3) YEARS, HAS THE VENDOR OR ITS AFFILIATES 1 HAD ANY CLAIMS, JUDGMENTS, INJUNCTIONS, LIENS, FINES OR PENALTIES SECURED BY ANY GOVERNMENTAL AGENCY?</p> <p>Indicate if this is applicable to the submitting vendor or affiliate. State whether the situation(s) was a claim, judgment, injunction, lien or other with an explanation. Provide the name(s) and address(es) of the agency, the amount of the original obligation and outstanding balance. If any of these items are open, unsatisfied, indicate the status of each item as "open" or "unsatisfied."</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
18.	<p>DURING THE PAST THREE (3) YEARS, HAS THE VENDOR FAILED TO:</p> <p>a) file returns or pay any applicable federal, state or city taxes? <i>Identify the taxing jurisdiction, type of tax, liability year(s), and tax liability amount the vendor failed to file/pay and the current status of the liability.</i></p> <p>b) file returns or pay New York State unemployment insurance? <i>Indicate the years the vendor failed to file/pay the insurance and the current status of the liability.</i></p> <p>c) Property Tax <i>Indicate the years the vendor failed to file.</i></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
19.	<p>HAVE ANY BANKRUPTCY PROCEEDINGS BEEN INITIATED BY OR AGAINST THE VENDOR OR ITS AFFILIATES 1 WITHIN THE PAST SEVEN (7) YEARS (WHETHER OR NOT CLOSED) OR IS ANY BANKRUPTCY PROCEEDING PENDING BY OR AGAINST THE VENDOR OR ITS AFFILIATES REGARDLESS OR THE DATE OF FILING?</p> <p>Indicate if this is applicable to the submitting vendor or affiliate. If it is an affiliate, include the affiliate's name and FEIN. Provide the court name, address and docket number. Indicate if the proceedings have been initiated, remain pending or have been closed. If closed, provide the date closed.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
20.	<p>IS THE VENDOR CURRENTLY INSOLVENT, OR DOES VENDOR CURRENTLY HAVE REASON TO BELIEVE THAT AN INVOLUNTARY BANKRUPTCY PROCEEDING MAY BE BROUGHT AGAINST IT? Provide financial information to support the vendor's current position, for example, Current Ration, Debt Ration, Age of Accounts Payable, Cash Flow and any documents that will provide the agency with an understanding of the vendor's situation.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>

21.	IN THE PAST FIVE (5) YEARS, HAS THE VENDOR OR ANY AFFILIATES ¹ :	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	a) defaulted or been terminated on, or had its surety called upon to complete, any contract (public or private) awarded;		
	Indicate if this is applicable to the submitting vendor or affiliate. Detail the situation(s) that gave rise to the negative action, any corrective action taken by the vendor and the name of the contracting agency.		

¹ "Affiliate" meaning: (a) any entity in which the vendor owns more than 50% of the voting stock; (b) any individual, entity or group of principal owners or officers who own more than 50% of the voting stock of the vendor; or (c) any entity whose voting stock is more than 50% owned by the same individual, entity or group described in clause (b). In addition, if a vendor owns less than 50% of the voting stock of another entity, but directs or has the right to direct such entity's daily operations, that entity will be an "affiliate" for purposes of this questionnaire.

Attachment C-Addendum
Albany County
Vendor Responsibility Questionnaire

Affordable Housing Partnership of the Capital Region Inc. ("AHP")

FEIN: 14-1724900

Explanations:

Question #14: Additional D/B/A. AHP has a DBA "Community Realty". This is a social purpose real estate company that was designed to provide buyer representation to first time homebuyers. AHP no longer has a licensed real estate broker on staff and has discontinued use of this DBA as of December 2021.

Question #15: William Reinhardt, Albany County Legislator, served on the board of the Affordable Housing Partnership from 2023 until he resigned in the Fall of 2024 due to medical reasons.

**ALBANY COUNTY
VENDOR RESPONSIBILITY QUESTIONNAIRE**

FEIN # 14-1724900

State of: New York)
) ss:
County of: Albany)

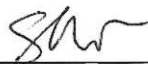
CERTIFICATION:

The undersigned: recognizes that this questionnaire is submitted for the express purpose of assisting the County of Albany in making a determination regarding an award of contract or approval of a subcontract; acknowledges that the County may in its discretion, by means which it may choose, verify the truth and accuracy of all statements made herein; acknowledges that intentional submission of false or misleading information may constitute a felony under Penal Law Section 210.40 or a misdemeanor under Penal Law Section 210.35 or Section 210.45, and may also be punishable by a fine and/or imprisonment of up to five years under 18 USC Section 1001 and may result in contract termination; and states that the information submitted in this questionnaire and any attached pages is true, accurate and complete.

The undersigned certifies that he/she:

- Has not altered the content of the questions in the questionnaire in any manner;
- Has read and understands all of the items contained in the questionnaire and any pages attached by the submitting vendor;
- Has supplied full and complete responses to each item therein to the best of his/her knowledge, information and belief;
- Is knowledgeable about the submitting vendor's business and operations;
- Understands that Albany County will rely on the information supplied in the questionnaire when entering into a contract with the vendor;
- Is under duty to notify the Albany County Purchasing Division of any material changes to the vendor's responses.

Name of Business Affordable Housing
 Partnership of the Capital
 Region Inc
Address 255 Orange St.
City, State, Zip Albany NY 12210

Signature of Owner 
Printed Name of Signatory Susan Cotner
Title Executive Director

Sworn before me this 11th day of April, 20 25;
John Roger Markovics
Notary Public

MARKOVICS, JOHN ROGER
Notary Public, State of New York
Residing in Albany County
2536885 April 30, 2027
Commission Expires March 10, 2026

John Roger Markovics
Printed Name
John Roger Markovics
Signature
4/11/25
Date

Homebuyer 101

Want to buy your own home?

Learn how to get started in this free seminar:

- Overview of the homebuying process
- Down payment grant programs
- What it takes to credit qualify for a mortgage



Upcoming dates: Tuesday, April 1 or May 6 at 5:30 pm online.

Class offered via webinar. Offered in person on Fri, May 9 at 1 pm.

Contact the AHP Homeownership Center at www.ahphome.org or call 518-434-1730 ext 401 to register, and we'll send you session information.



Homebuyer Dream Program

Achieve your dream of buying your first home!

Eligible participants may receive down payment and closing costs through participating banks. Complete a homebuyer education and counseling program to help you make good decisions. Learn more at www.ahphome.org.

Protect the planet and your budget!

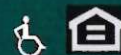
Visit www.CleanEnergyCapitalRegion.org to learn about programs offered by the New York State Energy Research and Development Authority (NYSERDA) to improve energy efficiency. A comprehensive home energy audit is the first step. Have an expert show you where your home may be wasting energy and how to fix it. An Energy Advisor will help you get started!

Struggling with your mortgage? Have a forbearance? At risk of losing your home? If you're worried, don't wait. Call us for FREE assistance at 518-434-1730 x406 or www.HomeSave.info

Money Strategies. This series of free classes, with Nishaeta Richardson, will help you improve your credit score and get control of your finances. **Wednesday, April 16, 6:00 pm** online. Register at 518-434-1730x401 or at www.ahphome.org. 3rd Wednesdays each month.

Secrets of Successful Landlords. Thinking about becoming a landlord? Learn effective, professional property management practices. Feb. 19, 5:30pm online. www.AHPHome.org

Save the Date: Annual Homebuyer Fair – Sat., April 26, 10 to 1pm
Albany Public Library, 161 Washington Ave.



Need some extra help to reach your goal of homeownership?



The Affordable Housing Partnership (AHP) City of Albany Matched Savings Program can help you become credit ready to buy your first home.

Over a period of 6-10 months, save \$1 and receive \$3 up to \$1,500 (save \$500 and receive \$1,500, a 3:1 match.)

You can use the funds to:

- Pay off collection debt
- Pay down credit cards
- Open secured credit cards to build your score
- Savings for a down payment
- Build an emergency saving account

Participants will have access to workshops and advisors to provide the knowledge you can use to grow your savings and meet your financial goals.

The AHP Matched Savings program is open to those who are:

- City of Albany residents and first time buyers
- Earning less than 100% of area income
- In need of assistance to strengthen financial situation

Start by attending Homebuyer 101. Register online at www.ahphome.org. For more information on the program 518-434-1730.



This program is made possible with support from the City of Albany's American Rescue Plan Act (ARPA) funds.



FREE Online Classes

Money Strategies

Need a little help improving your credit score and getting prepared for home buying?

The **Affordable Housing Partnership** is offering a series of classes taught by **Nishaea Richardson**, Financial Coach. Attend one or all the sessions. Her goal is to help you get control of your finances and achieve *your* goals.



- **Debt Management and Payoff Strategies - Debt Be Gone** — *Wednesday, March 19 at 6 pm*
- **Dream Bigger!** — *Wednesday, April 16 at 6 pm*
- **Budgeting to Abundance** — *Weds., May 21 at 6 pm*
- **5 Simple Ways to Increase Cash Flow without Working More** — *Wednesday, June 18 at 6 pm*



Register now at
www.AHPhome.org/class-list

Affordable Housing Partnership Homeownership Center • 518-434-1730

This program is made possible with support from the City of Albany's American Rescue Plan Act





Albany Home Repair Program

For safer & healthier homes

For Eligible Homeowners in the City of Albany

- Grants of up to \$40,000
- Energy efficiency funds also available
- Complete health and safety improvements or correct code violations
- Own and occupy 1-4 unit home in target zip codes within the City of Albany

12202	12203	12204	12205	12206	12209	12210
-------	-------	-------	-------	-------	-------	-------

- Have low- to moderate-income:

Household Size	1	2	3	4	5	6
Income Less Than:	\$66,000	\$75,400	\$84,850	\$94,250	\$101,800	\$109,350

April 2024



Are you a homeowner in need of repairs?

Improved Energy Efficiency
Replace Roof
New Furnace
Replacement Windows
New Hot Water Tank
Fix Porch
Add Ramp
Update electrical system
Paint exterior
Lead water service line replacement



For more information and application:

Affordable Housing Partnership

255 Orange St, Albany

518.434.1730 • www.ahphome.org



Grants made possible by NYS Homes and Community Renewal and NYSERDA