

Memorandum



CITY OF DALLAS

DATE February 10, 2026

TO Honorable Members of the Housing and Homelessness Solutions Committee: Cara Mendelsohn (Chair), Lorie Blair (Vice Chair), Adam Bazaldua, Zarin Gracey, Jesse Moreno, Jaime Resendez, Gay Willis

SUBJECT **February 25, 2026, City Council Agenda Item #26-291A; Award Subrecipient agreement to Business and Community Lenders (BCL) of Texas to administer the Dallas Homebuyer Assistance Program (DHAP)**

The purpose of this memorandum is to brief the Housing and Homelessness Solutions Committee (HHSC) of upcoming City Council agenda item for February 11, 2026, for the authorization of a two-year subrecipient agreement, with two two-year renewal options, with Business and Community Lenders (BCL) of Texas. The total contract amount is not to exceed \$1,200,000.00.

Background

This item authorizes a contract with Business and Community Lenders (BCL) of Texas for \$1,200,000.00 to provide home buyer assistance to residents through the Dallas Homebuyer Assistance Program (DHAP). Business and Community Lenders (BCL) of Texas is projected to serve up to 25 residents. Business and Community Lenders (BCL) of Texas was selected as the most advantageous proposer among three respondents.

The timeline for the competitive process is as follows:

- August 8, 2025 – Housing and Community Empowerment (formerly Housing & Community Development) posted a Notice of Funding Availability (NOFA)
- September 7, 2025 – the NOFA closed
- September 2025 – The applications were scored by a four-member committee, comprising staff from Housing & Community Development, Emergency Management & Crisis Response, Office of Homeless Solutions and the Office of Equity and Inclusion, who reviewed and evaluated the qualifications of the proposals
- November 2025 – Selection of the vendor was recommended
- February 10, 2026 – Briefing to the Housing and Homelessness Committee
- February 11, 2026 – Dallas Housing Resource Catalog updated to allow DHAP to be administered by a third-party administrator
- February 25, 2026 – Anticipated date of adoption by the City Council
- March 2026 through March 2028 – Operation timeframe

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A total of three submissions were received, and below is the scoring for each organization. The maximum score each submitter could receive was 400. Proposals were scored based on the following sections:

Items to be Scored	Points Value
Section 1: Work Plan and Budget	25
Section 2: Experience and References	25
Section 3: Staffing	20
Section 5: State Registration	2
Section 6: Insurance	3
Section 7: Audits & Bank Statements	25
Total Score	100

Below are the evaluation results for each proposal:

Proposers	Score
Business and Community Lenders of Texas (BCL)	377
Dallas County Home Loan Counseling Center (DCHLCC)	357
Housing Channel	338

Program History

DHAP is the homebuyer assistance program offered by the Office of Housing and Community Empowerment (OHCE). DHAP is funded through both non-federal and federal funding sources, including Community Development Block Grant Program (CDBG) funds, Home Investment Partnerships Program (HOME), and City Tax Increment Financing (TIF) Funds and adheres to all regulations of the U.S. Department of Housing and Urban Development (HUD), as well as state and City regulations. HUD allows the City to contract with a contractor or subrecipient to administer programs on its behalf.

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On April 12, 2023, the City Council adopted the Dallas Housing Resource Catalog (DHRC) to include the approved programs from the former Comprehensive Housing Policy (CHP) by Resolution No. 23-0444. DHAP is one of those programs and was last amended by Resolution 23-0278 on February 22, 2023, to expand the variations of the program to serve a wider range of incomes and targeted demographic groups. To improve further on program delivery then-Housing and Community Development staff informed the Dallas City Council on March 28, 2025, via City Manager Memorandum about outsourcing the Dallas Homebuyer Assistance Program (DHAP).

The Dallas Homebuyer Assistance Program was established in 1991 and has served over 8,000 households since its inception. DHAP has always been administered through partnership whether it be with lenders, vendors, or subrecipients. In recent years, the City has been able to serve up to 50 households annually. Fiscal Year to date, 65 applications have been received, 5 are in queue to close, and 11 have been prequalified. DHAP applications will be accepted through the Office of Housing and Community Empowerment through January 31, 2026, and must close by March 1, 2026. Business and Community Lenders (BCL) of Texas will begin accepting new applications within 30 days of contract execution.

Approval of this subrecipient agreement will enable the Office of Housing and Community Empowerment to more efficiently serve residents in need of homebuyer assistance. Should you have any questions or need any additional information, please contact myself or Thor Erickson, Director, Office of Housing and Community Empowerment at 214-670-3632 or Thor.Erickson@dallas.gov.

Service First, Now!



M. Elizabeth (Liz) Cedillo-Pereira
Assistant City Manager

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c: Kimberly Bizer Tolbert, City Manager
Tammy Palomino, City Attorney
Mark Swann, City Auditor
Biliera Johnson, City Secretary
Preston Robinson, Administrative Judge
Baron Eliason, Inspector General (I)
Dominique Artis, Chief of Public Safety
Dev Rastogi, Assistant City Manager
Alina Ciocan, Assistant City Manager
Donzell Gipson, Assistant City Manager
Robin Bentley, Assistant City Manager
Jack Ireland, Chief Financial Officer
Ahmad Goree, Chief of Staff to the City Manager
Directors and Assistant Directors