



**North Carolina Housing Finance Agency
3508 Bush Street
Raleigh, North Carolina 27609**

**Request for Information
For**

American Rescue Plan – Housing Assistance Fund

Revised 5-19-2021

RFI # - 001-2021

**Date of Issue: 5/12/2021
Responses must be submitted by 5/26/2021**

Direct all inquiries concerning this RFI to:

Rene Hebacker

Contract and Compliance Analyst

Email: haf_RFI@nchfa.com

Phone: (919) 981-2640

1 BACKGROUND AND GUIDELINES

1.1 SUMMARY

The North Carolina Housing Finance Agency (NCHFA) is requesting information from vendors that may offer services and/or products to assist with administration of the Homeowner Assistance Fund (HAF). As a result of the **American Rescue Plan Act of 2021** passed by US Congress on 3/6/2021 for COVID-19 relief, NCHFA will be responsible for the distribution of Homeowner Assistance Funds to eligible citizens of North Carolina. These funds will provide financial assistance for homeowners in the form of mortgage, utility payments, and other housing related expenses.

Via this Request for Information, potential vendors are given the opportunity to describe in detail services that they provide both internally and/or externally (outsource) that they feel would make them an ideal partner for NCHFA to work with in managing and administering the Homeowner Assistance Fund.

This Request for Information is being issued for NCHFA's informational purposes only and is not to be considered a contract or a promise of a future contract.

1.2 SCHEDULE OF EVENTS

Event	Responsibility	Date and Time
Issue RFI	NCHFA	5/12/2021
Submit Responses	Vendor	5/2 8 6/2021 5:00 p.m. EST
Provide Product Demonstration, if applicable	Vendor	<u>6/15/27</u> /2021 - 6/11/2021

1.3 QUESTIONS AND REQUESTS FOR ADDITIONAL INFORMATION

NCHFA will accept questions and inquiries from all potential Vendors. Potential Vendors may submit their questions or inquiries via e-mail to the following:

haf_RFI@nchfa.com

NCHFA reserves the right to decline to respond to any question or inquiry that will cause an undue burden or expense for NCHFA. If information is conveyed by NCHFA through the responses to questions then NCHFA will post such further information on its website at the following web address:

<https://www.nchfa.com/about-us/requests-proposals>

1.4 SUBMISSION OF RESPONSES

Responses must be provided in a word searchable pdf format and must be emailed to haf_RFI@nchfa.com. If it is not possible to e-mail the information, please provide a disk or flash drive in a package that is mailed/delivered to NCHFA to the address:

Attn: Rene Hebacker
North Carolina Housing Finance Agency
3508 Bush Street
Raleigh, NC 27609-7509

Packages should be clearly marked with 1) Vendor name, 2) the RFI number; and 3) the due date.

Vendors who are utilizing subcontractors or partnering with other vendors should submit one joint Request for Information.

~~NCHFA requires the applicant to follow the formatting described below when submitting its response:~~

~~A. Responses will be single-spaced with one-inch margins and an 11-point font.~~

~~B. The total response to the RFI is limited to 20 pages or fewer. This page limit does not include resumes.~~

By submitting a response, the applicant agrees to the following:

- A. All materials submitted become the property of NCHFA and shall be public information unless a statutory exception exists which would thereby determine that such information cannot be released to the public. NCHFA is a public agency of the State of North Carolina subject to the North Carolina Public Records Act, North Carolina General Statute § 132-1 et seq. Respondents are encouraged to familiarize themselves with the North Carolina Public Records Act, as well as with the North Carolina Trade Secrets Act, North Carolina General Statute § 66-152 et seq. and applicable case law. In the event the respondent submits any documents which the respondent believes constitutes a confidential trade secret under the laws of the State of North Carolina, it must conspicuously mark each document and/or page "CONFIDENTIAL" or "CONFIDENTIAL TRADE SECRETS." Respondents should be prepared, upon request, to justify and defend why any marked materials should not be disclosed under the Public Records Act. All unmarked pages are subject to release in accordance with the Public Records Act, and NCHFA assumes no responsibility to justify or defend any trade secrets claim on behalf of a respondent or for the disclosure of all or portions of any submitted documents as NCHFA is required by law.
- B. All costs incurred in preparation of a response shall be borne by the applicant. NCHFA shall not contribute in any way to recovering the cost of response preparation.
- C. Responses received after the deadline will not be reviewed.

1.5 RIGHT TO REQUEST ADDITIONAL INFORMATION

NCHFA reserves the right to request any additional information to assist in the review process.

1.6 RIGHT TO REJECT RESPONSES AND CANCEL RFI

NCHFA reserves the right to reject any and all responses at any time. NCHFA reserves the right to cancel, withdraw, modify or reissue this RFI at any time for any reason. In the event the RFI is modified, NCHFA will send notice via email to the Vendors it has received responses from and will post any modifications to its website.

2 SCOPE OF SERVICES

2.1 BACKGROUND AND DESCRIPTION

NCHFA is requesting information for services to support the management and disbursement of the Homeowner Assistance Fund, a part of the American Rescue Plan Act of 2021. NCHFA will be responsible for the distribution of funds to eligible citizens of North Carolina.

NCHFA requests information from Vendors that may be able to provide different services in support of the Homeowner Assistance Fund, including the following:

- Information technology solutions (See Appendix A for requirements specific to software to be provided by the Vendor, if applicable)
- Reporting
- Call center
- Application and document intake and management
- Underwriting and decisioning
- Payment processing
- Outreach efforts
- Quality control

The Vendor must demonstrate how HAF will be dispersed accurately to all eligible applicants in an extremely expedited timeframe. All transactions must be collected, recorded, organized, reportable and exchangeable to other related systems in order to meet rapidly evolving program requirements. Production is anticipated to be high upon the rollout of the program, and call center and customer support will be critical to the success of the program. It is anticipated that Treasury will require ongoing reporting, and reporting requirements and program requirements may change over time.

At the time of this RFI, many program details from the federal and North Carolina governments are yet to be defined. Therefore, potential Vendors must demonstrate how they can engage and carry out its duties as policy, program, process, reporting and other facets as they become known.

The critical challenges of the project are:

- A short timeframe within which NCHFA must become operational once funds have been appropriated for distribution.
- The rules and regulations (including Accounts Payable and General Accounting) for application processing and funds distributed are rapidly evolving and being defined by Federal and State government.
- The volume of applications to be processed will be high and funds must be distributed in an expedited timeframe.
- A high level of accountability and transparency will be required of NCHFA.

2.2 OBJECTIVES AND SUCCESS FACTORS

As a part of the American Rescue Plan, NCHFA will use the Homeowner Assistance Fund (HAF) to create state program(s) that will begin in 2021 and will provide financial assistance to qualifying homeowners who have experienced a valid financial hardship associated with the Coronavirus pandemic after January 21, 2020. The programs will be designed in compliance with HAF guidance.

NCHFA's overarching goal is to reduce displacement and ensure the safety of North Carolina families by eliminating delinquency and risk of default on mortgages in NC for homeowners negatively impacted by the Coronavirus pandemic in an expedited and accurate manner. The overall success of the program depends on forming a highly effective partnership with a vendor that has expertise and capabilities for some or all of the following activities:

- Target population identification, outreach, validation and application processing for qualifying households that meet criteria related to:
 - Income (compared to median for area)
 - Property characteristics
 - Mortgage delinquency and default risk
 - Mortgage type (e.g. FHA, VA)
- Collection and validation of application information and supporting documentation
- Applicant assistance to submit necessary information
- Case and records management for application processing (including communication with applicants)
- Quality control and fraud prevention
- Funds disbursement and payment processing
- Flexible supporting system capabilities
- Data collection and reporting

- Conveyance of relevant data to appropriate NCHFA systems as needed

3 REQUIRED INFORMATION TO BE PROVIDED IN RESPONSE

Please address the following, noting that the response in its entirety is not to exceed 20 pages, single-spaced, with one-inch margins and minimum font size of 11 pt., not including resumes:

3.1 GENERAL FIRM INFORMATION

- Provide a brief description of your firm and any partner firms (e.g., 3rd party implementers, hosting providers, subcontractors), including, but not limited to, the following:
 - Name of the principal(s) of the firm.
 - Name, telephone number, and email address of a representative of the firm authorized to discuss your response.
 - Address of all offices of the firm.
 - The number of employees in the firm.
- Please list other state/local clients and programs supported by you and your product currently or in the past.
- Describe any topics not covered in this Request for Response that you would like to bring to NCHFA's attention.

3.2 EXPERTISE AND RESOURCES

Note: the following questions pertain to both your firm and any partner firms (e.g., 3rd party implementers, hosting providers, subcontractors)

- Describe your firm and its capabilities and capacity to perform the project work. Include a list of current or past projects and clients similar in nature.
- If you anticipate providing software solutions, include the size of your development team and describe specific positions and responsibilities as it pertains to development, project management, quality assurance, business analysis, etc.
- Indicate which principals and associates from your firm would be involved in providing each of the services you hope to offer NCHFA. Provide appropriate background information for each such person and identify his or her responsibilities.
- Provide a detailed list of references, including a contact name, telephone number, and email address for organizations or businesses for whom you have performed similar work.
- Provide a work plan and approach, including a timeline for milestones, for the project work. Address any specific changes in your project approach, or anticipated concerns or delays due to impacts of COVID-19.
- Describe potential partnerships with other HFAs or public organizations and your approach to address their needs with your services and what your approach is for prioritization of work given similar time frames.
- Identify any conflict of interest that may arise as a result of business activities or ventures by your firm and associates of your firm, employees, or subcontractors as a result of any individual's status as a member of the board of directors of any organization likely to interact with NCHFA. If none, please provide a statement to such effect.
- Describe how your firm will handle actual and or potential conflicts of interest.
- Identify any material litigation, administrative proceedings, or investigations in which your firm is currently involved. Identify any material litigation, administrative proceedings or investigations, to which your firm or any of its principals, Vendors, associates, subcontractors or support staff was a party that settled within the past two (2) years. If none, please provide a statement to such effect

3.3 SERVICES PROVIDED

Please describe any/all of the following services that your organization could provide to NCHFA as part of this program partnership:

- Target Population Outreach and Marketing
- Call Center and Customer Service
- Program Administration
- Case Management including the Application Lifecycle and Eligibility Assessment
- Quality Control and Fraud Prevention
- Funds Distribution
- Returned Funds Collection and Redistribution
- Information Technology System(s) (See Appendix A for list of IT requirements)

3.4 SECURITY AND COMPLIANCE

- Provide a statement relative to your security program and ability to meet compliance requirements of Service Organization Controls (SOC), and the Gramm-Leach-Bliley Act (GLBA). Successful vendor will be required to provide proof of compliance upon request.
- Provide a statement relative to your cyber security insurance, incident response, and information security breach practices and notifications.
- Provide a statement relative to your and any 3rd party vendor's (e.g. hosting providers) service level agreements (SLAs), guaranteed uptimes, business continuity and disaster recovery plans.

3.5 FEE STRUCTURE SCENARIO/PROPOSAL

Please provide a cost estimate with a breakdown of individual service costs for a three-year term, with possible extensions, for services that your company provides including but not limited to call center, program administration, 3rd party vendors/implementors, time and materials, hosting, subscription services, data/document long term storage along with any other service/fee information that has not previously been covered.

~~The cost of services is one of the factors considered in awarding this contract. The information requested in this section is required to support the reasonableness of your fees. NCHFA anticipates a multi-year contract for these services with an initial contract term of up to three years with an option to renew, at NCHFA's discretion, for two additional one-year terms.~~

- ~~• Please provide a cost response for providing the project work for the initial three-year contract including a breakdown of services provided (e.g., call center, program administration, 3rd party vendors/implementors, time and materials, hosting, subscription services, data/document long term storage)~~
- ~~• Please provide any other fee information applicable to the engagement that has not been previously covered that you wish to bring to the attention of NCHFA.~~

APPENDIX A – Information Technology Requirements

OBJECTIVES AND SUCCESS FACTORS

High Level General

- If the Vendor provides software, it must ensure the solution system is configured from existing software product web-based capabilities that have supported similar government programs for fund distribution, or the solution system is built and configured rapidly through no-code or low-code solution that allows for rapid application development.
- Highly adaptable, flexible, and change management capabilities that can support adjustments to rapidly evolving policy, program requirements, processes reporting, financial requirements and adequate staffing levels depending on production flow.
- Vendor is highly familiar and stays current with the policies and processes that become defined as a result of the American Rescue Plan Act – Homeownership Assistance Fund as they become available to be distributed by NCHFA.

Operational

- Application data records with related documents that are created, stored, organized, managed and processed within the product.
- Secure and configurable application submission electronic portal (both Mobile and Desktop accessible) that captures and validates data for a high volume of application submissions.
- Submission and receipt of scanned PDF documents or photos of documents (in lieu of documents themselves) that will be submitted by applicant from a mobile or desktop device and that are stored within the product and discoverable through searchable text (OCR) or properly labeled document metadata.
- Establish a repository of received applications with fund application management and processing capabilities.
- Support and integration as needed to NCHFA payment processing and systems.
- Support and integration as needed to NCHFA document management and systems (including retention processes).

TASKS AND DELIVERABLES

Vendor is responsible to conduct and deliver the following activities and items:

- Project Kickoff Meeting
- Project Plan
- Communication Plan
- Process Definition Work Sessions
- Requirements Workshops
- Requirements Document: Functional and Non-functional Requirements
- Product deployment in Testing/Staging Environment that is accessible by NCHFA authorized staff
- NCHFA User Acceptance Testing for all system capabilities
- Training and User Guides to NCHFA Staff

REQUIREMENTS

NCHFA anticipates a system that supports the following requirements:

- Application Intake
 - Pre-qualification and eligibility validation
 - Potential value-add automated chat-bot and human chat capabilities using call center representatives
 - Application submission via mobile accessible web portal with configurable and dynamic conditional sections per business rules
 - Status monitoring/inquiry capabilities by applicant
 - NCHFA branding
 - Help and FAQs (configurable)
 - Upload of documents (PDF, JPEG, other)
 - Submit documents from taking photos on a mobile device including content parsing and data extraction as a potential value-add feature
 - Validations that ensure that only complete and accurate information is submitted
 - Agent alerts and email notifications (via system)
 - Electronic signatures
- Processing
 - Case file data records with related documents that are created, stored, organized within the product as a repository of received applications with application case management workflow and processing capabilities.
 - Case Management and Underwriting workflow
 - Review/Approve/Reject/Withdraw/etc.
 - Communication via system with applicant, 3rd parties and agents
 - Email
 - Chat
 - Agent Notes (internal and external)
 - Alerts and notifications
 - Communication audit log
 - Applicant ability to view status of application
 - Robust search of application data including supporting documents and images (potential value-add: OCR of pictures of documents to be parsed and data extracted into record)
 - Application date (e.g., submitted, approved, denied) tracking and aging alerts
- Payments
 - Payment processing

- Common payment methods (ACH, Check)
- Applicant can see payment status, dates and payee information
- Document Management and Generation
 - Shared access to project documents; configurable document folders and filing structure
 - Document Packaging and emailing / export / download
 - Retention and disposition
 - Tax document generation
 - Version control and locking
- System Integration
 - Support and integration as needed to NCHFA payment processing processes and systems.
 - Support and integration as needed to NCHFA document management processes and systems (including retention processes).
 - Support automated data transfers via automated jobs to send/receive common data files to/from program stakeholders (e.g., mortgage servicers) (Example: Hardest Hit Fund CDF processing)
 - APIs for securely accessing and extracting both data and documents
- Reporting
 - Federal and state reporting
 - Canned reports for fund distribution programs
 - Ad-hoc reporting
 - Report builder

RESPONSE REQUESTED

Based on the description of anticipated requirements above, please provide descriptions and information for:

1. The architecture of your solution including any 3rd party components, hosting services, etc.
2. The final ownership of the code and system once solution has been implemented (e.g., SaaS, NCHFA owned, hosting services).
3. Product capabilities related to photo upload and content parsing / search of content.
4. Website/microsite capabilities of your product's platform.
5. Options and capabilities to integrate a public dashboard and/or microsite seamlessly with NCHFA public access portal and existing www.nchfa.com website.
6. Branding capabilities to maintain consistent look and feel with NCHFA.com.
7. Capabilities related to account authentication and management
 - a. Role based security (e.g., admin, call center, internal staff, quality control staff)
 - b. Customer account authentication and account management

8. Fraud protection capabilities.
9. Form dynamics and controls (dynamic dropdown values, nested conditional sections, etc.).
10. Any auto chat bot capabilities.
11. Any capabilities related to human chat.
12. User help capabilities.
13. Electronic signature capabilities.
14. All alert / notification capabilities for applicants, processors and external parties (such as mortgage company).
15. Search capabilities for applications, supporting documentation including images and PDF files.
16. Any document management capabilities related to:
 - a. Document organization and folder structure
 - b. Document packaging and emailing / export / download
 - c. Document retention and disposition
 - d. Version control and locking
17. API capabilities for exchange of data and documents with other systems and a link to any API documentation.
18. Your integration techniques to integrate with other external systems in addition to APIs, such as payment processing systems, A/P export/imports, 3rd party processing or related product capabilities, and automated job capabilities to send/receive data to/from program stakeholders (e.g., mortgage services, utility companies).
19. Any SMS status check capabilities of your product.
20. Reporting capabilities including out of the box capabilities and report builder.
21. Description of any federal, state, and IRS reporting that has been implemented in your product.
22. Any capabilities related to the generation of tax documents (e.g. Form 1098MA or equivalent).
23. Any approval routing and workflow capabilities.
24. Capabilities to accommodate citizens with limited access to technology.
25. List any other features or capabilities built into your product not addressed in the above-mentioned questions.