

**NCHFA RESPONSES TO VENDOR QUESTIONS REGARDING THE
HOMEOWNER ASSISTANCE FUND REQUEST FOR PROPOSAL NO. 07-2021**

#	Section of RFP Referenced	Question	Response
1	N/A	What phone system(s) are you currently using? Are you looking to replace your current system or do you want to integrate with your current system?	No requirement for system integration. The vendor is responsible for the call center and phone system.
2	<i>SECURITY OF STATE DATA, Pages 44-46 sections c & g</i>	<p>The Cloud Service Provider (CSP) is a service provider and your organization would be one of hundreds of thousands of customers using the service. CSP can contractually commit to incident response reporting timeframes in a customer contract. One component driving the timeframes are the CSP's ability to communicate to a wide customer base in the event of an incident. In a multi-tenant cloud environment, the CSP could be reporting to thousands of customers if there is a security incident impacting multiple customers. CSPs utilize one incident response process for all customers. Utilizing one approach allows for scalability and ease of operations.</p> <p>Additionally, due to the nature of the CSP's service, the CSP can only report confirmed breaches, not attempted, suspected, threatened, or foreseeable breaches. As a multitenant environment, an attempted breach against another tenant would not be reported to your organization.</p> <p>In the event of a security breach and if negotiated in the agreement, the CSP can notify your organization identified points of contact. The CSP cannot notify affected parties because the CSP does not view customer data. The CSP is responsible for maintaining access in terms of performance and availability to the data. The data is owned by the customer.</p>	Vendor to supply its best solution. These are not requirements but rather specifications.

		As such, we would like to request the requirements for breach notifications should align with the existing CSP reporting requirements that also align with FedRAMP and request that your organization change this requirement.	
3	N/A	What are the anticipated number of individual internal users that will require access to the Homeowner Assistance Fund solution (i.e. number of Call Center users, internal employees, etc.)?	25
4	N/A	What are the anticipated number of external users that will require access to the solution (i.e. homeowners, partner organization/bank, etc.)? Will these users require authenticated access to the solution?	Unable to determine at this time
5	ACCESS AVAILABILITY; REMEDIES, Page 42, section b	Cloud Services Provider (CSP) uses commercially reasonable efforts to make its on-demand services available to its customers 24/7, except for planned downtime, for which the CSP gives customers prior notice, and force majeure events. Availability SLAs are measured quarterly and can be negotiated in a contract. Can your organization please adjust this requirement and specify that the SLA requirements can be negotiated based on the Service provider chosen?	Vendor to supply its best availability given the solution they are offering. This is not a requirement but rather a specification.
6	Section 6.3.2 OFFER ORGANIZATION Page 18 of 58	Item “c” requests “Firm’s Tax Identification Info (Attachment D).” However, the Attachment D included with the RFP [page 49 of 58] is labeled “Attachment D: Description of Offeror.” Please include the form for “Firm’s Tax Identification Info.”	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read “Description of Offeror (Attachment D)”. Attachment J was deleted and is not required.
7	Section 6.3.2 OFFER ORGANIZATION Page 18 of 58	Item “q” requests “Description of Vendor Submitting Offer Form (Attachment J).” However, there is no Attachment J included with the RFP. Please include Attachment J.	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read “Description of Offeror –(Attachment D)”. Attachment J was deleted and is not required.

8	<i>Section 6.3.2 OFFER ORGANIZATION page 18 of 58</i>	Item “r” requests that vendors include all pages of the solicitation document including Attachments A, B, and C. The solicitation did not include Attachment C. Please provide Attachment C.	Attachment C did not apply to this procurement and was deleted but should have been “Reserved” Disregard Attachment C.
9	<i>Section 6.3.3 OFFER SUBMITTAL page 19 of 58</i>	Offer Submission Details: Request for Proposals shall be submitted electronically no later than 5 p.m. EST on September 7, 2021 to the following email address: HAF_RFP@NCHFA.COM Is there a maximum file size limit for emailed responses?	E-mail size limit is 15 MBs. NCHFA will provide a file share link on its website prior to the submission date at: https://www.nchfa.com/about-us/requests-proposals Offerors can use this to upload submissions.
10	<i>Section 6.3.3 OFFER SUBMITTAL page 19 of 58</i>	The RFP states: “The Vendor shall provide three (3) references of customers utilizing the proposed solution fully implemented in a setting similar to this solicitation’s scope of work.” Are more than 3 references permissible?	NCHFA will accept 3 references only.
11	N/A	Will NC HFA allow an Executive Summary to be included with RFP responses?	Yes
12	N/A	Will NC HFA accept alternative pricing models as part of this RFP response?	Yes
13	<i>Section 6.3.2 Offer Organization, page 18</i>	The list of required items includes: c) Firm’s Tax Identification Info (Attachment D) q) Description of Vendor Submitting Offer Form (Attachment J) The Description form seems to be Attachment D (page 49). Can you confirm? The RFP does not include an Attachment J or a Tax ID form. Can you provide this form?	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read “Description of Offeror –(Attachment D)”. Attachment J was deleted and is not required.

14	Section 6.3.2 Offer Organization, page 18	<p>The list of required items includes: d) Vendor Response to Specifications and Requirements</p> <p>Does this refer only to Sections 3.4 and 3.5 (pages 7-11), or are there other sections you want the vendor to respond to regarding this item?</p>	All of section 3.0 including 3.1-3.5
15	Attachment E: Firm Price Furnish and Deliver Form Page 51 of 58 (PDF page 53)	<p><i>In the table provided for cost components, the second column indicates "One-time fee and year 1 of operation."</i></p> <p>If one of the cost components includes both a one-time fee and ongoing annual costs, should those be combined into one figure in this column, or delineated between the one-time fee and the year one of operation fees?</p>	Recurring and non-recurring costs to be separated
16	Attachment E: Firm Price Furnish and Deliver Form Page 51 of 58 (PDF page 53)	<p><i>In the table provided for cost components, the third column indicates "recurring fees years 2-5".</i></p> <p>Does the state want a lump sum for total fees for years 2-5 (4 years total) provided in this column?</p>	No - Please provide breakdown
17	Attachment E: Firm Price Furnish and Deliver Form - Page 51 of 58 (PDF page 53)	<p><i>Can any alterations be made to Attachment E?</i></p> <p>For example, can additional pricing assumptions be included along with the assumptions provided by the state?</p>	Yes
18	Section 6.3.2 Offer Organization Page 18 of 58 (or page 19 in the PDF)	<p><i>Letter C, Attachment D is noted as the Firm's Tax Identification Info.</i></p> <p>On Page 49 of 58 (or page 50 of the PDF) Attachment D is labeled as Description of Offeror. Are these the same form? If so, there is not a question asking for the offeror's Tax identification number – should we provide one?</p>	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read "Description of Offeror –(Attachment D)". Attachment J was deleted and is not required.
19	Section 6.3.2 Offer Organization Page 18 of 58 (or PDF page 19)	<p><i>Letter H – Schedule of Offered Solution.</i></p> <p>Is the Schedule of Offered Solution the same as the Timeline that is requested in Section 3.5.1 on page 10 of 58 (or PDF page 12) Question 21 - Provide a work plan and approach, including a <i>timeline for milestones....</i> ? If so, do you want the</p>	The Schedule of Offered Solution and the Timeline are independent documents and should be attached separately

		schedule/timeline included in both sections?	
20	Section 6.3.2 Offer Organization Page 18 of 58 (or PDF page 19)	<p><i>Letter Q - Description of Vendor Submitting Offer Form (Attachment J)</i></p> <p>There is not an Attachment J included. Will the Attachment be released to offerors?</p>	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read "Description of Offeror –(Attachment D)". Attachment J was deleted and is not required.
21	Section 6.3.2 Offer Organization Page 18 of 58 (or PDF page 19)	<p><i>Letter R - All pages of this solicitation document (including Attachments A, B, and C)</i></p> <p>Attachments A and B do not have signature lines or information that needs to be completed, do these forms need to still be included?</p>	Yes, they still need to be submitted.
22	Section 6.3.2 Offer Organization Page 18 of 58 (or PDF page 19)	<p><i>Letter R - All pages of this solicitation document (including Attachments A, B, and C)</i></p> <p>Attachment C is not included in the RFP – will this be released to offerors?</p>	Attachment C did not apply to this procurement and was removed but should have been "Reserved". Disregard Attachment C.
23	Section 6.3.2 Offer Organization Page 18 of 58 (or PDF page 19)	<p><i>Letter R - All pages of this solicitation document (including Attachments A, B, and C)</i></p> <p>Can NCHFA clarify if "all pages of this solicitation document" means the entire RFP (all 58 pages) is to be included at the end of the submittal or just the required attachments, responses to questions, etc.?</p>	The entire RFP along with all attachment and supporting documentation
24	Attachment I: Financial Review Form Page 56 of 58 (or PDF page 58)	<p><i>The form states the following: Vendor shall review the Financial Review Form, provide responses in the gray-shaded boxes, and submit the completed Form as an Excel file with its offer.</i></p> <p>If our final submittal will be in PDF format, can we include the table on page 57 of 59 (or PDF page 59) as a PDF in Table format that maintains consistency with all columns, rows, headings, etc.? If not, can the form be submitted as a separate email attachment along with our submittal as an excel file?</p>	Yes

25	<i>Attachment I: Financial Review Form Page 56 of 58 (or PDF page 58)</i>	The second part of the Financial Review Form (financial table) on page 57 of 59 of the documents (or PDF page 59) is a jpg image. Would it be possible for NCHFA to send the form in an editable format?	The RFP or forms therein may be opened in Adobe and completed or completed forms may be added as an attachment.
26	<i>Attachment I: Financial Review Form Page 56 of 58 (or PDF page 58)</i>	<i>Question 8. Provide a link to annual reports with financial statements and management discussion for the past three complete fiscal years</i> If we do not have a live link, can our financial statements be included in an appendix?	Yes, it must be easy to identify
27	<i>Attachment I: Financial Review Form Page 56 of 58 (or PDF page 58)</i>	<i>Letter D - Supply all relevant and material information relating to the Vendor's organization, personnel, and experience that substantiates its qualifications and capabilities to perform the Services and/or provide the goods described in this RFP. If relevant and material information is not provided, the offer may be rejected from consideration and evaluation.</i> Can firm overviews, overall project descriptions and tables be provided as an intro before the response to the Business and Technical Specification questions? Or is that considered as "other supporting materials" (Section 6.3.2 Page 18 of 58 or PDF Page 19 – Letter P)?	Yes, it must be easy to identify
28	<i>Section 3.5.1 Business and Technical Specifications Page 10 of 58 (or PDF page 12)</i>	<i>Question 20 - Please list where employees/contractors are expected to be located as well as their selection/hiring criteria. Supply resumes of key personnel.</i> Can resumes be included in an appendix or in a separate Key Team Members Section at the beginning?	Yes, it must be easy to identify
29	N/A	Can we include a cover letter after the Signed Execution Page and before the Table of Contents?	Yes

30	N/A	Can we use sub-divider pages to organize the content and sections as long as it follows the same format in the RFP?	Yes
31	Section 3.4.1- Page 7	Are proposing firms supposed to provide services to all the services outlined in 3.4 Business and Technical Requirements themselves, or can they partner with other firms to assist them?	Portions of the services can be subcontracted to third parties. All subcontractors must be identified in the RFP and included in the pricing
32	Section 3.4.1, 8. Payment Processing and Fund Distribution- Page 8	If the firm is awarded the contract, are they responsible for cutting checks or returning funds?	Yes
33	Section 3.5.1, 20 - Page 10	Can firms supply the resumes of key personnel in the Appendix of our proposal?	Yes, it must be easy to identify
34	Section 6.3.2, c - Page 18	In section 6.3.2, item c states Firm's ax Identification Info (Attachment D), this form is not provided within the Agency's RFP. Can you please provide the correct form, or clarify how you would like proposing firms to respond?	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read "Description of Offeror –(Attachment D)". Attachment J was deleted and is not required.
35	Section 6.3.2, q - Page 18	In section 6.3.2, q states, Description of Vendor Submitting Offer Form (Attachment J), in the RFP the Vendor form is Attachment D. Can you please clarify which Attachment is the correct version?	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read "Description of Offeror –(Attachment D)". Attachment J was deleted and is not required.
36	Sections Governing Laws, Jurisdiction and Venue 32A page 33 and Personnel a & b page 38	Is the agency providing office space to conduct the work or is it the responsibility of the vendor to locate one? Must all work be conducted in North Carolina?	NCHFA is not providing office space. It is not a requirement that the services be conducted in NC.

37	<i>Section 2.1.1 Contract Term page 4</i>	Is it a three-year contract or is it 5? Price says 5 years, but RFP states three years with options for 1-3 years extension. <i>The Pricing Form required for submittal has all 5 years listed.</i>	The contract is a three-year contract with options for extensions. We would like 5 years pricing in the event the contract is extended.
38	<i>Section: Execution Page: Cover Page</i>	Please clarify if the Commodity Number and Requisition Number for completion of the Execution Form.	These are not required and were intentionally left blank.
39	<i>Section: Execution Page: Cover Page</i>	Please clarify if the N/A day section of the required Execution section must be updated with a specific number of days prior to execution.	If the offer is good for a period other than 90 days you may enter a number of days and cross off the "n/a"
40	<i>Section: 6.2.12 Vendor Points of Contact Page 17</i>	Please identify the assigned contract manager and assigned technical lead's contact information. Or does the NCHFA intend Respondents to include this information in the proposal? If so, indicate in which section this information should be provided.	The RFP or forms therein may be opened in Adobe and completed or completed forms may be added as an attachment.
41	<i>Section: 6.3.3 Offer Submittal Page 19</i>	As a Vendor, we are concerned the size of the file will cause submission issues due to all the RFP requirements as well as the requirement to include all pages of this solicitation. Would the NCHFA consider accepting multiple volumes to ensure the file can be submitted electronically as requested by the RFP?	E-mail size is limited to 15 MBs. NCHFA will provide a file share link on its website prior to the submission date at: https://www.nchfa.com/about-us/requests-proposals Offerors can use this to upload submissions.
42	<i>Section: 6.3.3 Offer Submittal Page 18</i>	The RFP instructs that proposal "should be organized and indexed in the following format" with Errata and Exceptions, if any, as Section M; however, the RFP states, "Any errata or exceptions to the State's requirements and specifications may be presented on a separate page labeled "Exceptions to Requirements and Specifications". Please clarify if this information should be submitted as section M of the proposal or as an attachment to the proposal.	Please submit a separate page labeled Exceptions to Requirements and Specifications

43	<i>Section: 6.3.3 Offer Submittal Page 18</i>	Item D of the section 6.3.2 Offer Organization is for the Vendor Response to Specifications and Requirements is ambiguous as to what information needs to be included in the response. Please confirm the NCHFA is mainly requesting responses to items listed in 3.4 Business and Technical Requirements and 3.5 Business and Technical Specifications. Does the Vendors Response need to include items listed in Section 7.0 Other Requirements and Special Terms?	<p>All items in section 3.0 "Requirements and Specifications" are required to be included in the offer.</p> <p>If there are parts of section 7.0 that the Vendor is required to disclose to NCHFA include it in an appendix and label the section. For example, "Section 7.6 Disclosure of Litigation"</p> <p>If there is nothing to disclose then there is no need to answer with the offer.</p>
44	<i>Section: 6.3.3 Offer Submittal Page 18</i>	Item D of the section 6.3.2 Offer Organization is for the Vendor Response to Specifications and Requirements. Please confirm items indicated with "Reserved" do not require a response? If not, please clarify the requirement for these sections to ensure Vendor provide an accurate response. Please confirm the NCHFA does not intent to add additional information to these sections in the form of an addendum.	Items identified as "Reserved" do not apply to this solicitation and do not require a response.
45	<i>Section: 3.5 Business and Technical Specifications Page 10</i>	Are 11" x 17" pages permissible for graphical elements such as work plans, anticipated project timelines, organizational charts, etc. for legibility purposes?	11 x 17 pages are permissible.
46	<i>Section: Offer Submission Details Page 19</i>	How big of a file size does can NCHFA accept?	<p>E-mail size is limited to 15 MBs. NCHFA will provide a file share link on its website prior to the submission date at:</p> <p>https://www.nchfa.com/about-us/requests-proposals</p> <p>Offerors can use this to upload submissions.</p>
47	<i>Section: 2.4 Problem Statement Page 5</i>	<p>Will the NCHFA consider software that requires support for the data driven needs assessment and the plan a turnkey solution?</p> <p>Does the NCHFA intend to have the contractor assist with Data Driven Assessment to inform the Plan to Treasury and HAF Program design as defined in the Treasury Guidance?</p>	We will not require vendor assistance on completing a data driven assessment. Vendor to execute, based on what we determine through our need's assessment.
48	<i>Section: 3.1.2 Specifications Page 6</i>	Please clarify the implications for reserving the Enterprise Licensing section of the RFP.	Assume no enterprise license agreements to be integrated into your offer

49	<i>Section: Attachment I: Financial Review Form Page 56</i>	Please clarify if Attachment I should be submitted in the attachment provided via the solicitation or if vendors should convert the content into an Excel file? Also, please clarify which gray boxes the instructions are referring to?	The RFP or forms therein may be opened in Adobe and completed or completed forms may be added as an attachment.
50	<i>Section: 3.5 Business and Technical Specifications Page 11</i>	Please define “related parties” for Item #28 on page 11 of the RFP.	A related party is party with whom your entity has direct or indirect control, joint control, or significant influence.
51	<i>Section: 6.1.7 Protest Procedures Page 15</i>	Please confirm that protests can be submitted electronically.	Protests must be submitted in writing.
52	<i>Section: 6.3.2 Offer Organization Page 18</i>	The organizational structure of the RFP does not include a cover letter. Will the NCHFA allow Vendors to include a cover letter before the Signed Execution Page?	Yes
53	<i>Section: 7.4 Vendor’s License or Support Agreements Page 20</i>	Please clarify which license the NCHFA is requesting under this requirement of the RFP.	Any software license i.e. end0user or service level agreements (SLA) from supporting vendors or sub-contractors.
54	<i>Section: 4) Access Availability; Remedies Page 42</i>	Please clarify if Item C on page 42 of the RFP only applies to SaaS.	Vendors to supply their optimal availablility % as applies to their particular solution
55	<i>Section: 15) Payment Terms (Applicable to SaaS) Page 43</i>	This section requires the contractor to divulge software license fees before we can invoice them. Attachment E requires us to provide the licensing fee for each year. What additional information does the NCHFA require associated with the invoicing language?	See itemization in the Furnish and Deliver Form Attachment E

56	<i>Section: 15) Payment Terms (Applicable to SaaS) Page 43</i>	Retainage is mentioned multiple times, but no value is ascribed to it. Can the NCHFA clarify.	Retainage is described in Section 3.6 PERFORMANCE REVIEW AND ACCOUNTABILITY:
57	<i>Section: 18) Security Of State Data Page 45</i>	Is a FedRAMP or DISA accreditation sufficient to meet requirement E on page 45 for NC? Or, an annual SOC2 Type 2?	Vendor to supply the Vendor Readiness Assessment Review which will allow the state to determine if security requirements are met.
58	<i>Section: 4.1 Firm Pricing Page 11</i>	The solicitation presents underwriting/decision as a per file unit rate. Will the selected contractor be compensated for completed underwriting/decisioning of files that are ultimately determined ineligible?	Yes
59	<i>Section: 10) Payment Terms Page 28</i>	The RFP is requiring a Firm Price to be established per business function, services provided, and per file unit processing rates. Will timesheets and invoicing requirement be required as stated?	Documentation requirements to be determined after award. Separate invoices for 1) funds paid on behalf of program beneficiaries and 2) program administration costs will be required.
60	<i>Section: Attachment E Page 51</i>	It is unclear how the Firm Pricing Form should reflect the per file unit rates required on Page 11. Please provide insight how these per file unit rates should be incorporated on the pricing form for accurate evaluation.	You can edit the form to add information, rows or columns as you need. For example, if a file fee includes intake, eligibility decisioning and payment processing for each file then state so.
61	<i>Section 1 Milestone Payment Schedule Page 51</i>	Does the NCHFA have an example/form, or preferred format, for the required payment schedule that includes the billing frequency and the representation of the required per file unit rates and the fixed price units? Does the NCHFA require an estimated number of units per month, quarter, etc. in the payment schedule?	NCHFA would anticipate monthly invoices from the vendor with separate invoices for program administration costs (broken out by category) and a separate invoice or request for funds to be paid on behalf of program beneficiaries.
62	<i>Section: 6.3.2 Offer Organization Page 18</i>	The RFP instructs Vendors that proposal "should be organized and indexed in the following format" with the Vendor Readiness Assessment Report, as Section E; however, this section is listed under Section 3.0 RFP Requirements and Specifications and would therefore, be included in Section D of the proposal D.0 Vendor	No preference

		Response To Specifications And Requirements. Please clarify if this information should be submitted as Section E or Section D of the proposal.	
63	<i>Section 3.2 Security Specifications Page 6</i>	The VRAR is a Word document. Please confirm if Vendors should include this as an attachment to the proposal or submit this as a PDF embedded within Section E of the proposal.	No preference
64	<i>Section: 6.3.2 Offer Organization Page 18</i>	The RFP instructs Vendors that proposal “should be organized and indexed in the following format” with the Architecture Diagrams, as Section F; however, this section is listed under Section 3.0 RFP Requirements and Specifications and would therefore, be included in Section D of the proposal, D.0 Vendor Response To Specifications And Requirements. Please clarify if this information should be submitted as Section F or Section D of the proposal.	No preference
65	<i>RFP Section 3.3.2 Architecture Diagrams Defined Page 7</i>	The architecture diagram templates are in Visio format. Please confirm if Vendors should include this as an attachment to the proposal or submit this as a PDF embedded within Section F of the proposal.	Visio is acceptable; however, PDF is preferred.
66	<i>Section: 6.3.2 Offer Organization Page 18</i>	The RFP instructs Vendors that proposal “should be organized and indexed in the following format” with supporting material to be included in Section P of the proposal; however, the title of the section states “These materials should be included as a separate appendix.” Please clarify if supporting material should be included in Section P.0 of the proposal or as a separate appendix.	No preference
67	<i>Section: 6.3.2 Offer Organization Page 18</i>	Please clarify the location of Q.0 Description of Vendor Submitting Offer Form (ATTACHMENT J). This form was not included in the solicitation.	Tax Identification Information is not required at the time of offer submission. Section 6.3.2 c) should read “Description of Offeror –(Attachment D)”. Attachment J was deleted and is not required.

68	<i>Section: 9) Modification of Services Page 42</i>	How does the NCHFA expect Vendors to provide accurate pricing if the specifics related to the services that would be modified or replaced are not provided?	Vendor changes have to be negotiated at the time of replacement or modification
69	<i>Section: 6.3.2 Offer Organization Page 18</i>	Please clarify what needs to be included in section H Schedule of Offered Solution? If this is the same as the work plan schedule/timeline mentioned in Section 3.5 Business and Technical Specifications, please clarify if this information should be included in Section D Vendor Response To Specifications And Requirements or Section H of the proposal.	No preference
70	<i>Section: Program Summary Page 5</i>	Is the NC Homeowner Assistance Fund logo on the website the branding that will be used for the outreach and marketing campaign?	Yes – that is the program logo
71	<i>Section: Program Summary Page 5</i>	Have any marketing materials been developed for the program?	We have a marketing firm under contract and are not looking for marketing services as part of this agreement.
72	<i>Section: Program Summary Page 5</i>	Will the NCHFA be purchasing media buys and “out of home” or will the contractor be assisting with that? If the contractor is assisting, should media buys and the printing of “out of home” materials be included in the proposed contract budget?	Yes, we will be doing media buys but our marketing firm on record will be handling that.
73	<i>Section: Program Summary Page 5</i>	<p>Is the NCHFA interested in physical outreach event promotion of the program? For example, tabling at local libraries, community centers and/or setting up mobile intake?</p> <ul style="list-style-type: none"> • If the NCHFA is interested in mobile, will the Vendor need to make sure budget is set aside for those operations (e.g., travel expenses for case management staff)? • Does the NCHFA have resources available to support mobile intake operations (e.g., van, RV)? 	Yes, we will want to do outreach events at some point but do not have outreach staff and would be looking for recommendations and assistance from the contractor if that is something they provide. The Agency does not have resources available to support mobile operations.

74	<i>Section: Program Summary Page 5</i>	<p>Does the NCHFA plan to use its website for the HAF program (e.g., materials, application information) or do the NCHFA plan to create a separate website?</p> <ul style="list-style-type: none"> • If separate, have URLs been purchased? • Will the NCHFA create the website or does the NCHFA want the contractor to create this? 	NCHFA will be building a microsite to drive traffic from ads and other outreach too. URLs have been purchased for the microsite, which will include information about the program, eligibility and how to apply. This will provide a link to the application portal that the vendor would be creating.
75	<i>Section: Program Summary Page 5</i>	<p>Does the NCHFA prefer to communicate with local elected officials, or would the agency prefer the contractor to handle this?</p> <ul style="list-style-type: none"> • If the contractor is handling this, does the NCHFA have contact lists? 	NCHFA will handle communication but may enlist support from vendor in the form of reports and data.
76	<i>Section: Program Summary Page 5</i>	<p>Does the NCHFA prefer to communicate with local housing agencies and non-profits, or would they prefer the contractor to handle?</p> <ul style="list-style-type: none"> • If the contractor is handling this, does the NCHFA have contact lists? 	We have extensive contact lists and can handle some of the main outreach to all partners and potential partners but would be interested in how the contractor could support these efforts.
77	<i>Page Section: 6.3.3 Offer Submittal Page 19</i>	The RFP states the "Vendor must include all the pages of this solicitation in their response." Does this include all addenda/responses to Q&A?	Yes
78	<i>Section: Attachment E Page 51</i>	Attachment E indicates a five-year contract period; however, the language in the RFP states 3 years. Please clarify the contract term and provide a revised form that aligns with this.	The contract is a three-year contract with options for extensions. We would like 5 years pricing in the event the contract is extended.
79	<i>Section: 3.2 Security Specifications Page 6</i>	In the Readiness Assessment Report, 3.2.4 #11 states that. SaaS vendors cannot use IaaS certification unless the application is explicitly covered as part of the IaaS assessments." Can a SaaS vendor use the certification of a PaaS, if the security architecture of the system is inherited from the platform?	No
80	<i>Section: 1) Milestone Payment Schedule Page 51</i>	Will evaluation of the payment schedule be incorporated in the overall proposal scoring?	Yes

81	<i>Section #3.4.1, pg. 7</i>	Will there be any historical data that needs to be migrated to the new system? If so, can you provide the volume of historical data that needs migration?	No
82	<i>Section #2.4, pg. 5</i>	What is the budget that has been approved or allocated for this project?	Unknown at this time.
83	<i>Section #2.4, pg. 5</i>	How many different grant applications do you anticipate?	Unknown
84	<i>Section #4.2, pg. 12</i>	What types of payment requests do you offer for your grant recipients? Ex: Reimbursements, Advances/Expenditures	Reinstatement of past due amounts to servicers and other third parties plus the possibility of making several months of payments for a short period.
85	<i>Section #3.4, pgs. 7-8</i>	Do you anticipate integrations with any other existing systems? If so, what type of systems	No
86	<i>Section #3.5, pgs. 9-11</i>	Does the state plan to have an external-facing portal to collect data from eligible parties for the program?	The microsite will not be collecting data from eligible parties for the program outside of the standard website visitor analytics. Any data would need to be collected by the contractor once people access the application portal.
87	<i>Section #3.4.1.8, pg. 8</i>	What payment provider or service does your agency use?	Vendor is expected to provide the payment system

88	Section #3.4.1.5, pg. 8	Do you need to be able to have an applicant who was denied for reimbursement to be able to make a formal appeal of that decision?	Yes
89	Section #3.4.1.3, pg. 8	Does the agency already have a mass email communication tool, and do you already have contact information for outreach to this segment of citizens?	Yes
90	Section #3.4.1.5, pg. 8	Do you need an applicant to make acknowledgment of attestation, or do you require that they provide an electronic signature?	E-signature
91	Section #7.14 (Special Terms and Conditions), second paragraph, page 23	<p>Will the State consider modifying the language as indicated below for clarity given an “additional insured” endorsement on the Worker’s Compensation policy is not commercially available from Vendor’s insurance company.</p> <p><i>“Paragraph #16 in Section 1 of the DIT Terms and Conditions is supplemented as follows: the Vendor shall provide a Certificate of Insurance naming the Purchasing Agency as an additional insured <u>on the Commercial General Liability and Automobile policies</u>, with the certificate complying with all required coverages and delivered to the Purchasing Agency not later than ten (10) days following the date of the Notice of Award issued pursuant to this RFP.”</i></p>	Yes
92	Attachment B, Section 1, #21 (b) (i) (Termination for Cause), page 31	<p>Will the State consider including the phrase “third party” prior to “damages sustained by the State....” contained in the third sentence of Subsection (b)(i) to limit Vendor’s exposure to third party damages.</p> <p><i>“....vendor shall not be relieved of liability to the State for <u>third party</u> damages sustained by the State arising from Vendor’s breach of the Agreement...”</i></p>	No

93	Attachment B, Section 1, #22 (Limitation of Vendor's Liability), Subsection (d), pages 31-32	<p>Will the State consider inserting a new subsection (d) to exempt indirect/consequential damages and balance Vendor's risk of exposure with the work being performed? Proposed language for consideration:</p> <p>"d) <u>NOTWITHSTANDING ANYTHING TO THE CONTRARY, IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR CONSEQUENTIAL, INCIDENTAL, PUNITIVE, SPECIAL, EXEMPLARY OR INDIRECT DAMAGES OR EXPENSES (INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR OTHER ECONOMIC LOSS, LOST REIMBURSEMENTS, LOST DATA, OR LOST SAVINGS), EVEN IF SUCH PARTY WAS ADVISED OF THE POSSIBILITY OF THE OCCURRENCE OF SUCH DAMAGES.</u>"</p>	No
94	Attachment B, Section 1, #23 (Vendor's Liability for Injury to Persons or Damage to Property), Subsection (b), page 32	<p>Will the State consider including the phrase "third party" prior to "liability relating to...." contained in the first sentence of Subsection (b) to limit Vendor's obligations to third party liabilities.</p> <p>"b) The Vendor agrees to indemnify, defend and hold the Agency and the State and its Officers, employees, agents and assigns harmless from any <u>third-party</u> liability relating to personal injury or injury to..."</p>	No
95	Attachment B, Section 1, #23 (Vendor's Liability for Injury to Persons or Damage to Property), Subsection (d), page 32	<p>Will the State consider inserting a new subsection (d) to exempt indirect/consequential damages and balance Vendor's risk of exposure with the work being performed? Proposed language for consideration:</p> <p>"d) <u>NOTWITHSTANDING ANYTHING TO THE CONTRARY, IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR CONSEQUENTIAL, INCIDENTAL, PUNITIVE, SPECIAL, EXEMPLARY OR INDIRECT</u></p>	No

		<u>DAMAGES OR EXPENSES (INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR OTHER ECONOMIC LOSS, LOST REIMBURSEMENTS, LOST DATA, OR LOST SAVINGS), EVEN IF SUCH PARTY WAS ADVISED OF THE POSSIBILITY OF THE OCCURRENCE OF SUCH DAMAGES."</u>	
96	Attachment B, Section 2, #1 (Vendor's Representation), page 37	Will the State consider modifying this section to exclude any warranties not specifically made by Vendor in the Contract? Suggested language for consideration: <u>"Except for the express warranties made herein, Vendor makes no other warranties concerning the services or deliverables including, but not limited to, any implied warranties of merchantability or fitness for a particular purpose."</u>	No
97	N/A	When is the expected go-live date for the program i.e. when do you want to begin accepting applications?	As soon as possible; would consider a tiered go live; e.g. call center first for intake; live portal to follow etc. It is important to start reaching homeowners before December.
98	N/A	What languages do you need to support for the duration of the program?	Accommodation of other languages beyond Spanish will be required, on an as needed basis. Targeted counties and/or census tracts may have a concentration of LEP speakers where linguistically relevant outreach and communication may also require additional languages.
99	N/A	What formats will you need to disburse the funds? i.e. do you expect funds to be disbursed exclusively via ACH or do you also need checks and/or cash cards?	The vendor will be responsible for disbursing funds. ACH is the preferred unless ACH is not available then a check is permitted. Wires are not allowed
100	N/A	What percentage of applicants are anticipated to have bank accounts in order to receive funds?	Payments will be made to servicers, real property taxing entities, homeowner associations and homeowner insurance companies. It is not anticipated that payments will be made to homeowners. In some instances, payments made be made to additional third parties i.e. ground lease.

101	N/A	Will funds be disbursed directly to individuals or/and businesses as well?	Payments will be made to servicers, real property taxing entities, homeowner associations and homeowner insurance companies. It is not anticipated that payments will be made to homeowners. In some instances, payments made be made to additional third parties i.e. ground lease.
102	N/A	Can the program please provide a list of Community Partners who Submittable can coordinate with to provide ample marketing and outreach?	We will be creating a marketing toolkit to support local partners in raising awareness about the program but need outreach support for more extensive, on-the-ground efforts.
103	N/A	To what extent will the program weigh in on reviewing, approving, and disapproving applicants requesting payments?	The question is not clear. The vendor is expected to follow NCHFA's HAF program guidelines in administering the program. This includes, among other things, reviewing, approving and declining applicants' request for payments. As well as handling appeals and quality assurance reviews of files both approved and denied.
104	N/A	What technological solution was used for the 2020 Homeowner Assistance Fund program?	The Homeowner Assistance Fund is a new program which did not exist in 2020.
105	N/A	What was the total budget spent on the program in 2020?	The Homeowner Assistance Fund is a new program which did not exist in 2020.
106	N/A	Is there a specific percentage of the funds allocated to the budget for the 2021 program?	Undetermined at this time
107	Section 5.2, page 12	Would the Agency consider adding weighting for the scoring criteria so that proposals may be fairly scored across proposers?	The evaluation criteria are identified in Section 5.0

108	<i>Attachment B, Section 2, item 4.a, page 38</i>	Please confirm that the proposed work is not required to be performed on the premises of the State.	It is not a requirement that the proposed work be performed on State premises.
109	<i>Section 5.2, page 12</i>	It is expected that the proposers will provide architectural diagrams of their proposed technology solution upon submission. These criteria seem to say that proposers are to reiterate the Statewide Technical Architecture (STA) objectives. Are proposers expected to respond with how our solution applies and furthers the STA?	The Vendor is expected to describe how their solution conforms to the STA. Any deviations should be thoroughly explained and will be considered in the State's evaluation.
110	<i>Section 5.2, page 12</i>	Please define "Total Cost of Ownership".	The cost to the State for the life of the project
111	<i>Section 3.5.1.3, page 9</i>	What are the language requirements for this program? There is mention of language requirements and unique populations – what languages are most prevalent and should be expected?	Accommodation of other languages beyond Spanish will be required, on an as needed basis. Targeted counties and/or census tracts may have a concentration of LEP speakers where linguistically relevant outreach and communication may also require additional languages.
112	<i>Section 2.4, page 5</i>	Have there been changes or revisions to the previously published (June 15, 2021) State developed a HAF plan? If so, is the revised version publicly available?	The most current information will available on the NCHFA website at: https://www.nchfa.com/about-us/nc-homeowner-assistance-fund
113	<i>Section 7.8, page 21</i>	It is stated that, "All State and Vendor personnel that have access to data restricted by the State Security Manual and Policies must have a security background check performed. The Vendors are responsible for performing all background checks of their workforce and subcontractors. The State reserves the right to check for non-compliance." What is the nature and extent of the background check required? Is there a time frame in which these must be completed after contract award?	Criminal background check, credit check and others as may be deemed necessary by NCHFA.

114	<i>Section 7.14, page 23</i>	<p>“The Agency reserves the right to perform post-delivery and post-training acceptance testing for a period beginning at installation and lasting 2 weeks. The Agency also reserves the right to have an independent Vendor conduct testing pertaining to the functions, auditability, and related matters.”- What is the nature and extent of the acceptance testing? Is it for the technology solution only, or for standard operating procedures and processes for program delivery as well?</p>	Technology only
115	<i>Attachment A, page 24</i>	Has a reasonable downtime of the systems outlined herein been defined?	Vendor to supply its best availability given the solution they are offering.
116	<i>Section 2.4, page 38</i>	<p>“Vendor shall not substitute key personnel assigned to the performance of the Agreement without prior written approval by the Agency Contract Administrator. The individuals designated as key personnel for purposes of the Agreement are those specified in the Vendor’s offer”- What is the definition of key personnel? Do proposed solely designate key personnel? What level of responsibility, title, or type of position does the State consider key?</p>	Can be discussed and negotiated.
117	<i>Section 2.1.1, page 4</i>	Under 2.1.1, the contract term totals 6 years. Does the State expect to see pricing for Year 6 under this agreement or will the State handle compensation associated with Year 6 at a later date?	The contract is a three-year contract with options for extensions. We would like 5 years pricing in the event the contract is extended.
118	<i>Attachment E, page 51</i>	In the table included in Attachment E, does the State expect vendors to break out the costs between One - Time Fees and Recurring Costs in column 2 entitled “One-Time Fee and Year One (1) of Operation”, or does the State want to see one number in column 2, and see the breakout of these costs in the portion of the table shaded in blue.	Recurring and one-time fees should be addressed separately.

119	<i>Attachment I, page 56</i>	Attachment I is requested in Excel format. Will the State provide an Excel template?	The RFP or forms therein may be opened in Adobe and completed or completed forms may be added as an attachment.
120	<i>Section 3.2.1; 3.2.2 Page 6</i>	Per section 3.2.1; 3.2.2 The Agency is requiring a SOC 2 or ISO 27001, if an organization prefers to submit a SOC 2, however the SOC 2 report will not be ready before the Contract Award Date (September 28, 2021), will the agency allow a 90-day grace period to submit the SOC 2 report?	Vendor to address the situation in their offer
121	<i>Section 3.5.1; #17 Page 9</i>	Per Section 3.5.1; #17 The RFP requires the vendor to establish relationships with potentially hundreds of services. Can the agency further describe what activities that the vendor will be responsible for in terms of "managing relationships with servicers?" Will the vendor be required to negotiate grant amounts, forbearance, payment plans, foreclosure preventions, mortgage re-amortization with mortgage servicers?	The Common Data File (CDF) will be used by vendors to communicate with servicers for reinstatement amounts, payments, refunds, etc. For entities not using the CDF, calling, emailing or some other form of communication will be necessary.
122	<i>2.4 Problem Statement, Page 5</i>	Is the North Carolina Housing Finance Authority (NCHFA) seeking to execute a subaward agreement with the Contractor and assume custodial access over the HAF funding? Or is the NCHFA seeking to engage a Contractor in the administration of the HAF program while the State retains custodial control over the funds received from US Treasury (with the Contractor coordinating the logistical aspects such as transmission of payment files to execute payments)?	NCHFA is seeking to engage a vendor in the administration of the HAF program while the State retains custodial control over the funds received from US Treasury.
123	<i>7.2 Financial Statements, Page 20</i>	The Firm is a Limited Liability Partnership and does not prepare publicly available financial statements as required in Section 7.2 of the RFP. Will failure to produce financial statements be grounds for the rejection of the response, and or is there some other information that can be provided in lieu of this requirement?	See Section 7.2 b)

124	<i>2.4 Problem Statement, Page 5</i>	Please clarify the scope of contractor responsibilities for outreach. For example, is the NCHFA looking for the Contractor to support the design and content of marketing and outreach efforts which the NCHFA will then place/purchase? Or does the NCHFA expect the Contractor to place/purchase/monitor ad buys?	The Agency is not seeking any marketing support as it has a marketing firm of record that will handle all branding, development of marketing materials and ad buys. We are interested in how the vendor could support local, on-the-ground outreach, including educational and awareness events.
125	<i>3.4.1 Business and Technical Requirements, Page 8</i>	Will the contractor be responsible for creating the communications materials independently, or will the contractor work with the State's communications team to determine communications needs and timing? Does the State anticipate that all media communications created by the contractor will ultimately be issued by the State communications team with state branding, or is the State requesting that the contractor issue any of this content on the letterhead of the contractor?	The Agency and its marketing firm on record will be creating all marketing and press materials and handling all media outreach.
126	<i>Attachment E, Page 51</i>	The pricing form on Attachment E includes a recurring fees section for years 2 through 5, however, the RFP states the contract term shall be 3 years. Please clarify the contract term and the time period for pricing.	Addressed above
127	<i>Attachment E, Page 51</i>	Attachment E includes a given assumption of 15,000 applicants. The HAF Draft Plan describes applicants as having access of up to a maximum of \$35,000. Is there an average amount anticipated on the disbursement per applicant?	Undetermined at this time
128	<i>2.4 Problem Statement, Page 5</i>	Vendor services will encompass, among other requirements, application intake and eligibility review. Will the NCHFA will be responsible for the final decisioning based on the Vendor's eligibility review?	No. It is expected the Vendor will be responsible for decisioning based on NCHFA's HAF program guidelines. The Vendor will additionally be responsible for quality assurance to review the decisions and NCHFA will audit the decisions.
129	<i>3.4.1 - 4. Application and Document Intake and Management</i>	When (what date) does NCHFA intend to make the application and supporting documentation requirements for its HFA plan available to the Vendor?	We are waiting on approval of our plan from Treasury. The most current plan and information is available on our website at: https://www.nchfa.com/about-us/nc-homeowner-assistance-fund

130	3.43 Call Center Customer Care Page 8	Attachment E includes a given assumption of 15,000 applicants. Over what time period is this volume expected? What is the expected volume of applications per month?	Unknown
131	3.43 Call Center Customer Care Page 8	Do you have a sense of estimated length of anticipated average calls?	No
132	3.43 Call Center Customer Care Page 8	How many call center agents do you anticipate needing?	Vendor is expected to staff accordingly.
133	3.43 Call Center Customer Care Page 8	Will email responses be part of call center follow up?	Yes
134	3.43 Call Center Customer Care Page 8 of RFP	What are call center hours of operations e.g. Monday - Friday 8am -5pm or are weekends and holidays also included?	Extended hours are expected during the initial rollout and may be modified based on documented call volume.
135	3.4 Business and Technical Requirements, Page 8	What are the State's expectations for audit reports and information contained therein with respect to quality control?	NCHFA will work with vendor to define, but generally monitoring the call center activity and calls, sample of all files (approved and denied) for compliance with NCHFA's program guidelines and identify possible instances of fraud, waste and abuse. Reports should identify areas of improvement.
136	3.4 Business and Technical Requirements, Page 7	What are the State's standards for ADA compliance?	Any proposed software solutions (applicant portal, other public websites, etc.) must be ADA compliant so that individuals with disabilities can access all aspects of the site. This includes, but is not limited to, providing text alternatives for non-text content, captions, make text readable and understandable, make it easy to hear and see content.

137	<i>3.2.1 Solutions Hosted on State Infrastructure - Reserved, Page 6</i>	Does the State prefer to host the solution in their cloud tenant or the vendor's cloud tenant?	Vendor to identify a secure cloud service provider that meets the requirements of this solicitation.
138	<i>3.2.1 Solutions Hosted on State Infrastructure - Reserved, Page 6</i>	Does the State prefer the vendor to provide the required software/technology license or will the State use existing vendor or agreements with OEM such as Microsoft?	Vendor
139	<i>3.4.1 Business and Technical Requirements</i>	What languages do the portal need to support upon go-live?	Accommodation of other languages beyond Spanish will be required, on an as needed basis. Targeted counties and/or census tracts may have a concentration of LEP speakers where linguistically relevant outreach and communication may also require additional languages.
140	<i>3.0 RFP Requirements and Specifications</i>	Could the State clarify items that are marked as "Reserved" in the RFP and what it means?	Items marked as "Reserved" do not apply to this solicitation and do not require a response.
141	<i>3.3.4 Identity and Access Management, Page 7</i>	Is NCID federated with the State's Microsoft Cloud Active Directory?	Make an assumption on the solution and address accordingly. An exception may be required.
142	<i>3.3.4 Identity and Access Management, Page 7</i>	Does the State of a preferred identity provider for the portal (for citizens)?	No
143	<i>3.5 Business and Technical Specifications, Page 10</i>	Could the State share a copy or sample of the data structure for the Common Data File?	Excel file is provided as a separate document at: https://www.nchfa.com/about-us/requests-proposals

144	3.4.1 Business and Technical Requirements, Page 7 & 8	<p>Additional clarification requested on the requirement for payments to the mortgage servicers:</p> <ul style="list-style-type: none"> - Will payments only be required to be sent to mortgage servicers? - In some instances, will payments need to be distributed to the homeowner? - In some instances, will payments need to be distributed to additional third parties? 	Payments will be made to servicers, real property taxing entities, homeowner associations and homeowner insurance companies. It is not anticipated that payments will be made to homeowners. In some instances, payments made be made to additional third parties i.e. ground lease.
145	3.4.1 Business and Technical Requirements, Page 7 & 8 of RFP	Who is your preferred banking partner(s) to help support the payments activity?	No preference – must be a US-based bank
146	3.4.1 Business and Technical Requirements, Page 7 & 8	Does the NC NCHFA have existing payments capability that we should leverage?	No
147	3.4.1 Business and Technical Requirements, Page 7 & 8	<p>What payment types are allowed (ACH, Wire, Check, etc.)?</p> <ul style="list-style-type: none"> - Is there a preferred payment type? - Who will cover the cost of payment? 	ACH and Checks – ACH preferred unless ACH is not available. Wires are not permitted.
148	3.4.1 Business and Technical Requirements, Page 7 & 8	Based on the schedule, is there an anticipated date for the first payment distribution?	Most likely within the 4 th quarter of 2021