



**REQUEST FOR LETTERS OF INTEREST
HOMEOWNER ASSISTANCE FUND
TECHNOLOGY AND ADMINISTRATIVE SERVICES
PHASE 2**

July 9, 2021

New Hampshire Housing Finance Authority seeks expressions of interest to provide technological and administrative services for administering the State's Homeowner Assistance Fund (HAF).

- Exhibit A provides the general scope of work (SOW).
- Exhibit B provides a more detailed required for the technology requirements.

New Hampshire Housing is a self-supporting public corporation that promotes, finances and supports affordable housing. New Hampshire Housing operates rental and homeownership programs designed to assist low- and moderate-income persons with obtaining affordable housing.

SUBMISSION PROCESS FOR LETTERS OF INTEREST

Contents of the Letter

Interested service providers (Respondents) shall submit a Letter of Interest that includes the following information.

- A description of the company.
- A description of the services being offered with reference to the components in the SOW.
- A description of the company's experience with the proposed work.
- The names and resumes of the key people that will work on the project.
- A link to the company's website.
- A copy of any examples of similar work performed.
- Contact information, including the primary contact.
- A project timeline showing all major steps for launching of the service(s) to be provided.
- Budget for service(s) to be provide. If seeking to provide multiple services, the budget should be broken down by individual services to be provided.

How to Submit the Letter

Letters shall be submitted in PDF format. All documents included with the letter shall be included as an indexed attachment to the letter.

Letters shall be emailed to:
Andrew Cadorette, Senior Manager,
Business Development
New Hampshire Housing
acadorette@nhhfa.org

With a copy to:
Ann-Marie Landry, Administrative Assistant
New Hampshire Housing
amlandry@nhhfa.org

Deadline to Submit the Letter

To be considered, letters must be submitted to New Hampshire Housing no later than 11:59 pm EST, Friday, July 23, 2021.

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

32 Constitution Drive, Bedford, NH 03110
Mail: PO Box 5087, Manchester, NH 03108

603.472.8623
NHHFA.org



SELECTION PROCESS

The decision of which Respondent, if any, to hire is solely New Hampshire Housing's decision, subject also to the Governor's Office of Emergency Relief and Recovery's (GOFERR) approval. Such decision will be based primarily upon New Hampshire Housing's determination of cost, service, experience, qualifications, innovation, and/or other factors considered relevant by New Hampshire Housing. Seeking proposals does not in any way create an offer by New Hampshire Housing to contract for any services.

After receiving proposals, New Hampshire Housing may:

1. Conduct due diligence to review the Respondent and its proposal;
2. Discuss the application with the Respondent;
3. Require additional information;
4. Negotiate directly with Respondents on terms relating to price, staffing, travel, and technology requirements; and
5. Waive or modify RFI requirements, provided such waivers are consistent with the RFI's goals.

New Hampshire Housing's goal is to make final decisions on the RFI within 10 days of the RFI deadline.

Other Provisions

The following applies to all submissions:

1. Late proposal submittals will be returned without being reviewed or evaluated.
2. All materials submitted by Respondents may be subject to New Hampshire's right-to-know law, RSA Chapter 91-A.
3. New Hampshire Housing reserves the right to reject any proposal submitted on the basis of being unresponsive to the RFI requirements or for failure to fully comply with the RFI.
4. New Hampshire Housing is not liable for any costs incurred by Respondents, including, without limitation, costs related to the preparation of proposals or oral interviews.
5. New Hampshire Housing in its sole discretion retains the right to waive any minor irregularity in any Respondent's response to these or other RFI requirements, should it be judged to be in the best interest of New Hampshire Housing.
6. New Hampshire Housing may reject any and all proposals, may seek correction or clarification and may negotiate the terms of the responses with Respondents.
7. New Hampshire Housing is not required by law to employ the services sought in this RFI, and therefore, New Hampshire Housing may cancel or withdraw this RFI, or any part of it, at any time and for any reason.
8. The selected Respondent will sign a contract with New Hampshire Housing. The contract will include terms about modifying the program over time and the potential of earlier termination.
9. If Respondent will be using any sub-vendors, the Respondent will be completely liable and responsible for such sub-vendor.
10. This RFI, the proposals, any negotiations or other communications do not constitute an offer, commitment or contract in any way. The only binding agreement will be a contract executed between New Hampshire Housing and the successful Respondent. The contract will be in the form prescribed by New Hampshire Housing.

Questions

Any questions regarding this RFI, or the selection process, may be made only in writing to:

Andrew Cadorette, Senior Manager, Business Development
New Hampshire Housing
acadorette@nhhfa.org

Homeowner Assistance Fund
Scope of Work: Technology and Administrative Services

INTRODUCTION

This scope of work (SOW) focuses on delivering services for the State of New Hampshire's Homeowner Assistance Fund (HAF). The HAF Program aims to assist income-eligible New Hampshire homeowners who, due to the impact of COVID-19, have suffered financial hardship (Eligible Homeowners) that is impacting their ability to pay their homeownership expenses (Eligible Expenses).

On March 11, 2021, the [American Rescue Plan Act of 2021](#) (ARP) became law. [Section 3206](#) created the Homeowner Assistance Fund (HAF) to help Eligible Homeowners with Eligible Expenses. Subsequently, the U.S. Department of the Treasury provided a website announcement, including a Notice of Funds Request, and on April 14, 2021, published a Housing Assistance Fund Guidance document, both linked below.

Treasury's HAF site [Treasury HAF](#)
Treasury's initial guidance [Initial Guidance](#)

The State of New Hampshire is entitled to \$50 million of HAF funds, which is being overseen by the Governor's Office of Emergency Relief and Recovery (GOFERR). New Hampshire Housing has been contracted by GOFERR to plan for the administration of the New Hampshire HAF Program. New Hampshire Housing is seeking services related to the administration of the HAF Program.

Project Overview/Objectives

New Hampshire Housing, on behalf of the State of New Hampshire, is seeking expressions of interest to assist New Hampshire Housing in implementation the HAF Program. Interested service providers (Respondents) shall be familiar with all HAF Program requirements and ensure their proposals will provide the services required to administer a program in compliance with all requirements. Specifically, New Hampshire Housing is seeking a Letter of Interest for services related to the technological delivery (front-end [homeowner-facing] and back-end [administrative]) and the administrative services for the HAF program.

Important Note Concerning Proposed Costs and Length of the HAF Program:

Under the Treasury HAF Guidance (April 14, 2021), the administrative costs are limited to a percentage of the HAF funds, which has been interpreted to mean a percentage of the HAF funds actually provided to homeowners. In responding to this RFI, Respondents should be mindful of: 1) the size of New Hampshire's total allocation (\$50 million); and 2) how much of the funds will actually be provided to homeowners is unknown. Therefore, Respondents should submit proposals that include a sum for initial set up and annual licensing and then charges based on actual homeowners served and actual funds provided to homeowners. Additionally, while the deadline to use funds is September 2025, requests for assistance must be connected to the COVID pandemic. New Hampshire Housing assumes that as time progresses, less homeowners will be able to show that required COVID nexus, and this work may be completed before September 2025. Respondent's proposals should reflect this reality.

Services to be Provided

New Hampshire Housing seeks the following services for the administration of the HAF program:

- All services, including technology services and administrative services;
- Technology services only; or
- All or some of the administrative services.

Respondents may express interest in providing all or some of the services, as detailed below.

Notes:

- Given the interrelation of the technology and administrative services, any Respondent contracted by New Hampshire Housing must work collaboratively and consider all impact of their service(s) as it relates to administration of the program.
- New Hampshire Housing reserves the right to reject all offers of services and to perform any and all services itself without the use of a vendor.

TECHNOLOGY SERVICES

Service #1: Comprehensive Technology Solution

The intent of Service #1 is to provide a single technology solution for all phases of administering the HAF Program. This Service #1 is solely for the technology and not for staffing for the various steps in the process, which staffing services are detailed below.

The comprehensive technology solution must include the following functionalities. See Exhibit B for more detailed requirements.

- Front-end, homeowner-facing web-based portal, including:
 - Applicant prescreening tool;
 - Application;
 - Secure document uploading;
 - Tool that provides applicant with the status of the application; and
 - Messaging/communication functionality.
- Back-end, administrative functionality, including:
 - Processing, underwriting, review and approval;
 - Payment processing, including:
 - the ability to make batch payments and single payments
 - the ability to create and send a common data file or other file sharing methods with mortgage loan servicers
 - other third party payees
 - Data capture, reporting and audit; and
 - Secure file and data storage.

ADMINISTRATIVE SERVICES

The intent of the administrative services is to provide some or all of the services to administer the HAF Program, meaning administer all steps, including application, processing, underwriting, payment, reporting and audit. The selected Respondent shall use the chosen technology service to provide the administrative services. Please note that New Hampshire Housing intends to provide the general outreach and marketing directly but may rely on a Respondent for assistance.

Service #2 Intake/Customer Service/Housing Counseling

- Physical, online and/or telephonic assistance to eligible homeowners applying for assistance, including prescreening assistance.
- Housing counseling services for at-risk homeowners in need of additional pre-foreclosure counseling services in order to maintain their home or to assist with them transitioning gracefully to other housing.

Service #3 Application Processing

- Review the application and all supporting documents to ensure the file is complete so the file can be underwritten and ensuring all data and documents are accurate and consistent in the system.
- Follow up on all missing documents and data—both before submitting file to the underwriter and after if underwriter determines items or data are missing.

Service #4 Application Underwriting and Approval

- Review completed application files and then approve or disapprove requested payments.
- Inform homeowner of underwriting decision, including informing about any appeal process.

Service #5 Payment Processing

- Make payments for approved files.
 - This could be batch payments, e.g., single payment to mortgage servicer or utility provider for multiple homeowners) or single payments for one homeowner.
- Provide any required reconciliations and reports.

Service #6 Reporting, Quality Control (QC) and Audit Review

- Prepare and provide all required reports as directed by Treasury, GOFERR and New Hampshire Housing. This may include weekly, bi-weekly, monthly and annual reports.
- Provide a QC and audit plan and perform such QC and audit.

TIMEFRAME

Respondents should provide proposed timelines with a starting date being the signing of a contract with the Respondent. New Hampshire Housing seeks to begin to take applications from eligible homeowners for the HAF program within 30 days of Treasury approval of the HAF Plan. Currently, New Hampshire Housing intends to submit the HAF Plan to Treasury no later than August 30. All services must be ready to launch within 30 days of signing a contract with New Hampshire Housing. Technology and Administrative Services to be provided under this SOW are for the duration of the State's HAF program, currently not to exceed September 30, 2025.

DECISION MAKING AND PROJECT MANAGEMENT

New Hampshire Housing will be reviewing options and making decisions for the HAF Program. As defined in the contract with GOFERR, New Hampshire Housing will consult with GOFERR and in some cases, obtain GOFERR's approval. The service provider's primary contacts at New Hampshire Housing will be the Managing Director, Homeownership; Program Manager, Homeowner Assistance Fund; and

the Senior Manager, Business Development, Homeownership. All decisions shall be made by New Hampshire Housing.

The following provides an overview of certain aspects of this work.

- New Hampshire Housing has established a New Hampshire Housing HAF Team to advise, complete tasks and make decisions. As requested by New Hampshire Housing, selected Respondents shall participate on that team.
- New Hampshire Housing has internal project management resources that will likely be used in the project. Selected Respondents will work with the project manager as warranted to coordinate the timely completion of tasks and deliverables.
- New Hampshire Housing is working with other state housing finance agencies (HFAs) and the National Council of State Housing Agencies (NCSHA). New Hampshire Housing may share the information gained through that work with the selected Respondent to ensure good communication and coordination.

OTHER TERMS

- New Hampshire Housing and the selected Respondent shall sign a contract and this SOW shall be part of that contract.
- The selected Respondent shall primarily work from the selected Respondent's own office. However, the selected Respondent shall attend meetings at New Hampshire Housing's office and other meetings as requested by New Hampshire Housing.
- The selected Respondent shall sign New Hampshire Housing's confidentiality and security agreement.
- The selected Respondent shall work independently on assigned aspects, keeping New Hampshire Housing informed at all times of the work, including providing weekly progress reports and such other reporting requested by New Hampshire Housing.

TECHNICAL REQUIREMENTS

1. Paperless Functions including, but not limited to:
 - Receive custom-defined applications from the public via 100% internet web interface using all n-1 latest versions of Firefox, Chrome, Edge, and Safari
 - Receive custom-defined applications from the public via 100% native mobile interface for iPhone and Android phones
 - Perform all internal application processing
 - Request documents ad-hoc from specific individuals
 - Provide applicant self-service application status look-ups
2. Data Management including, but not limited to:
 - Ability to support all standard input types (text, radio button, checkbox, etc...)
 - Ability to validate format and content of pre-defined data types
 - Ability to support logic on data input screens to collect data based on previously inputted data
3. Support a multi-lingual interface in both English and Spanish and potentially other languages to be decided at a later date.
4. Securely support multiple, multi-step application processes (i.e., multiple programs supporting multiple rounds of federal funding):
 - Initiated by Homeowner, completed by Mortgage Holder
5. Data Security
 - Selected Homeowner information not visible to Mortgage Holder
 - Selected Mortgage Holder information not visible to Homeowner
 - All data in motion and data at rest fully encrypted
 - Role-based function and datapoint level access control
 - Fraud prevention, such as flagging duplicate applications
6. E-sign
 - Ability to e-sign compliant with all 50 states' e-signature regulations
7. Application Processing
 - Ability to support up to 300 remote application processors
 - Ability to selectively assign applications to processors in bulk
 - Ability to assign specific applications to specific processors
 - Ability to restrict application processors to view only applications assigned to the processor
 - Ability for Managers, QA, and other identified personnel to view all applications
 - Ability to support multiple approval workflows
 - Standard approval workflow
 - QA workflow
 - Up to three cure workflows

8. Non-Functional

- Ability to support 100,000 concurrent, active users entering applications into the system
- Ability to support 300 concurrent, active application processors, QA, and cure personnel
- 24x7 availability
- SUB 5-second response time for all screens/interactions
- SOC2 certified
- Low Code approach that allows us to customize forms and business rules

9. Reporting

- Ability to report on all application information and status in real time
 - Weekly, Monthly and Quarterly reporting in the format required by Treasury, GOFERR or New Hampshire Housing
 - Web-based, On-line reporting capability
 - Direct connect capability for 3rd party reporting tools
 - Ability to download all reported data sets
 - Standard Reports
 - Ad-hoc Reports
 - Ability to distribute pre-defined standard reports to selected lists of e-mail recipients

10. Interfaces

- Ability to create pre-defined formatted data extracts to feed 3rd party systems' administration
- Ability to maintain user accounts, roles and access

11. Retention and Archiving

- Ability to retain all data and documents for five (5) calendar years after end of program(s)

Deliverables

- Kick off
- Requirements
- Architecture
- Custom Development
- Testing
- Deployment/Go Live
- Support

Milestones

- Must go live in a 30-day timeframe once contract is signed
- Must be able to run the program for up to 4 calendar years until September 2025

Vendor Experience

- Administering Housing Finance Agency (HFA) or State Emergency Mortgage Assistance Programs
- Administering HFA or State Emergency Rental Assistance Programs
- Vendor must have supported HFA or State Rental Assistance Programs disbursing funds and provide how much per State.
- Vendor must have supported HFA or State Mortgage Assistance Programs disbursing funds and provide how much per State.
- Vendor must have the ability to deploy a diverse team to service NHHFA's needs.

Contract Term

- Date of Execution – no later than September 2025

OTHER:

- Interested parties should submit their proposals outlining the technical requirements (including identifying any third-party software and/or subcontractors that may be utilized).
- Price proposals must also be provided and include:
 - Any and all software and licensing fees; and
 - Other flat fees, training fees, professional services fees, consulting fees, etc. over the course of the contract term identified above.
- All pricing is subject to negotiation.