Responses to Questions

Multifamily (MF) Technology Solution

1. **Procurement Process**

Q1. The RFP requires full implementation by end of 2027. Does CalHFA expect Phase 1A and 1B to go live together, or in sequence?

Response: Specific sequencing and deployment approach may be finalized during project planning and contract negotiations. Vendors are encouraged to recommend an implementation approach that supports successful delivery of the project objectives and timeline.

Q2. Given that CalHFA "may make multiple awards," could CalHFA make separate awards for Lending and Asset Management?

Response: CalHFA reserves the right to make one or more awards based on the Agency's needs and the results of the evaluation process. Phase 2 Asset Management is an optional future phase and will not be evaluated or scored as part of the current evaluation. CalHFA has not determined whether, when, or through what contracting process Phase 2 may be implemented.

Q3. Will CalHFA hold a vendor demonstration period as part of the evaluation?

Response: CalHFA reserves the right to conduct vendor demonstrations, interviews, presentations, or other evaluation activities if deemed necessary during the evaluation process.

Q4. If CalHFA holds vendor demonstrations, will they be onsite or virtual?

Response: If demonstrations or presentations are requested as part of the evaluation process, participating vendors will receive instructions regarding format, logistics, and scheduling at the appropriate time.

Q5. Would CalHFA be open to a short conversation or demonstration to review our platform capabilities and assess fit during the vendor selection process?

Response: To ensure a fair and transparent procurement process, communications regarding the RFP should follow the procedures established in the solicitation. CalHFA will evaluate all proposals in accordance with the RFP requirements and reserves the right to conduct additional evaluation activities as needed.

2. **Proposal Submission**

Q6. Scope of Work Section B lists requirements (a) through (l), and Exhibit A lists technical requirements. Should vendors indicate full, partial, or non-compliance for both sets of requirements?

Response: Vendors should clearly indicate whether their proposed solution fully meets, partially meets, or does not meet each requirement in Scope of Work Section B and Exhibit A.

Q7. Is there a required response matrix or template for indicating compliance with the Scope of Work Section B and Exhibit A requirements?

Response: No specific compliance matrix template is mandated unless otherwise stated in the RFP. Vendors may utilize their own format provided it clearly demonstrates compliance with the applicable requirements.

Q8. Can CalHFA provide the complete RFP package and any addenda?

Response: The complete RFP package is available through the official procurement posting. Any addenda or updates issued in connection with this solicitation will be posted through the same procurement channel. Vendors are responsible for reviewing all posted documents and monitoring the solicitation for updates.

Q9. What is the proposal submission process and what are the next steps for interested vendors?

Response: Vendors should follow the proposal submission instructions and deadlines identified in the RFP. Any updates, clarifications, or addenda will be issued through the official procurement process.

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3. **Vendor Eligibility**

Q10. Does this procurement permit an international software/platform provider to participate directly, or through a qualified U.S. prime contractor or implementation partner?

Response: The RFP does not preclude international providers. They may propose directly or through a U.S. prime, provided that: (1) All CalHFA data, is stored and processed only in the continental United States; (2) Only personnel physically located in the continental United States can access CalHFA data or systems; (3) The proposal identifies the provider's

country of organization, ultimate parent and any foreign government ownership, to confirm compliance with Exhibit H, Section 22 and 23. Vendors must meet all RFP and Exhibit H requirements.

4. Q11. Are Indian-registered companies eligible to submit proposals directly without a U.S.-registered entity?

Response: A U.S.-registered entity is not required to submit a proposal. However, the vendor must demonstrate that it can perform the required services in compliance with all applicable requirements, including the restriction on remote access to State information assets from outside the continental United States. Any vendor selected for award must also satisfy Section E and all applicable California registration, tax, licensing, and contractual requirements.

Q12. Is remote development and implementation support from India permitted?

Response: Remote development and implementation support from India may be permitted if it does not involve remote access to CalHFA's IT infrastructure or information assets. All services must comply with the RFP's data residency, security, confidentiality, and subcontractor requirements.

Q13. Are there any specific registration or compliance requirements for international vendors?

Response: International vendors are subject to the same RFP and contractual requirements as other vendors. Although a U.S.-registered entity is not required to submit a proposal, a vendor selected for award must comply with all security, data residency, confidentiality, subcontracting, tax, licensing, insurance, and California business requirements. Participating affiliates, subcontractors, or implementation partners must be disclosed and approved by CalHFA.

Q14. Where can prospective vendors obtain the complete RFP package and any mandatory qualification, insurance, experience, or registration requirements?

Response: The complete RFP package, including applicable qualification, insurance, experience, and proposal requirements, is available through the official procurement posting. Vendors should review all solicitation documents, exhibits, and any issued addenda for complete eligibility and submission requirements. Any future updates or clarifications will be issued through the same procurement channel.

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4. **Contracting & Terms**

Q15. Exhibit H assigns ownership of all "Work" to CalHFA as work made for hire. For a SaaS solution, will CalHFA accept that the vendor keeps ownership of the underlying platform, while CalHFA owns its data and the deliverables built specifically for CalHFA?

Response: The vendor may retain ownership of its pre-existing platform, software, tools, methodologies, and generally applicable enhancements. CalHFA will own and retain ownership of its data and project-specific deliverables created under the agreement. The vendor must grant CalHFA all licenses and usage rights necessary to access and use the solution and deliverables for the contract term, including any transition, data-export, and continued-use rights specified in the final agreement. Vendors must clearly identify any requested exception to Exhibit H in their proposal.

Q16. Is the MSA/Services agreement negotiated upon award?

Response: Following selection of the apparent successful proposer, CalHFA reserves the right to negotiate contract terms, conditions, and deliverables consistent with the RFP and applicable procurement requirements. Contract execution is subject to successful completion of any required negotiations and approvals.

Q17. Would a white-label platform licensing arrangement be considered, provided the prime contractor assumes the required implementation, integration, security, support, and contractual obligations?

Response: The proposal must disclose all participating entities and their respective roles. The prime contractor must satisfy Section E, assume full responsibility for performance, pricing, security, support, and compliance with the RFP and resulting agreement, and obtain CalHFA's approval of any subcontractors.

Q18. If CalHFA proceeds with Asset Management (Phase 2), would that be an amendment to this contract or a separate procurement?

Response: CalHFA has not determined the contracting approach that would apply if it elects to proceed with Phase 2 Asset Management. The RFP does not constitute a commitment by CalHFA to proceed with or award Phase 2.

5. Pricing & Compensation

Q19. Exhibit H is structured around hourly compensation. For a SaaS solution, will CalHFA accept a subscription-based compensation structure?

Response: CalHFA is open to considering various pricing approaches, including subscription-based SaaS pricing models. Vendors should clearly describe their pricing methodology, assumptions, included services, and any recurring costs within their proposal.

Q20. Exhibit D refers to "SB 112 taxes, surcharges, and statutory fees." Please confirm this refers to Senate Bill 122 (2026), which applies California sales and use tax to software as a service beginning January 1, 2027.

Response: Yes. References in Exhibit D to "SB 112" are intended to refer to Senate Bill 122 (2026), which generally applies California sales and use tax to qualifying prewritten software and Software as a Service beginning January 1, 2027. Vendors must include all applicable taxes, surcharges, and statutory fees in their proposed pricing.

Q21. Should vendors include the SB 122 sales and use tax on the subscription at the rate applicable to CalHFA's Sacramento location?

Response: Vendors must include all applicable sales and use taxes in their proposed pricing and separately identify the tax rate and amount. For pricing purposes, vendors may use CalHFA's Sacramento location as the anticipated place of first use, subject to applicable California tax sourcing and allocation requirements. CalHFA makes no representation that every component of the proposed solution is taxable.

Q22. For Exhibit D pricing, should vendors treat configuration, migration, and training services as non-taxable services under SB 122?

Response: CalHFA does not determine the taxability of vendors' products or services. Each vendor is responsible for determining which charges are taxable under SB 122 and applicable CDTFA regulations and guidance.

Q23. Should vendors show the SB 122 tax within each Exhibit D category amount, or as a separate line?

Response: Vendors should include applicable SB 122 taxes within each relevant Exhibit D category amount. Because Exhibit D does not provide separate tax fields, vendors should include a supporting tax schedule identifying the applicable tax rate and tax amount for each relevant category. Taxes should not be added again as a separate amount to the proposal total.

Q24. Exhibit D's Summary of All Pricing lists the Optional Phase 2 Price above the Grand Total (Evaluated). Please confirm the evaluated Grand Total excludes the optional Phase 2 price.

Response: Yes. The evaluated Grand Total excludes the Optional Phase 2 Price. Optional Phase 2 pricing is requested for informational and planning purposes only and will not be included in the evaluated cost.

Q25. How long must the optional Phase 2 price be held if CalHFA elects to proceed with Phase 2?

Response: Vendors should identify any assumptions regarding the validity period of optional Phase 2 pricing in their proposal.

Q26. Should vendors include the Exhibit B items that fall within Phase 1A/1B scope (including MF-SR-001–060, MF-SR-153–161, and NEW-01/02) in their Phase 1A/1B pricing?

Response: Vendors should include all scope items proposed for Phase 1A and Phase 1B implementation in their pricing submission and clearly identify any assumptions or exclusions.

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6. Technical Architecture

Q27. Please clarify whether the RFP's Commercial Off-the-Shelf (COTS) requirement may be satisfied by a commercially available, cloud-based low-code platform enabling rapid configuration and deployment of applications, workflows, business rules and integrations that meet the specified requirements rather than a prepackaged application. If this approach is acceptable, please identify any limitations on configuration or customer development.

Q28. Will CalHFA consider a Microsoft Government Community Cloud platform (Power Platform, Dataverse, SharePoint Online, and Azure) configured for multifamily lending as a COTS platform, or does CalHFA strictly require a standalone housing-finance SaaS product?

Response: CalHFA is seeking a commercially available solution that meets the business and technical requirements described in the RFP. A commercially available cloud-based low-code platform or Microsoft GCC-based configurable solution may satisfy the COTS requirement provided the platform is a mature, vendor-supported commercial product and meets all functional, technical, security, integration, and performance requirements defined in the RFP. Vendors remain responsible for demonstrating compliance with all mandatory requirements regardless of whether capabilities are delivered through out-of-the-box functionality, configuration, or limited custom development.

Q29. Please clarify the intent of "hosting compatibility with Windows/MS SQL environments." Does this refer to compatibility with CalHFA's existing systems for integration and data extraction? Please confirm that a vendor-managed PaaS deployment on a U.S.-based public cloud (e.g., Microsoft Azure using Azure SQL), with data residency in the continental U.S., is acceptable.

Q30. Would a vendor-hosted SaaS solution on U.S.-based cloud infrastructure satisfy this requirement, or does CalHFA intend to host the solution on-premise or in its own tenant?

Response: The intent of the hosting compatibility requirement is to ensure interoperability with CalHFA's existing and future technology environment. The requirement is not intended to mandate on-premises deployment or a specific hosting model. CalHFA has hosting solutions in Azure and AWS GovCloud and would prefer for the solution to be hosted in a CalHFA-managed environment. However, vendor-hosted SaaS or PaaS deployments may be considered provided the proposed solution satisfies all security, performance, availability, integration, disaster recovery, ownership, and data residency requirements. Data residency within the continental United States is required.

Q31. Requirement 5.1 references "defined SLAs," but no targets are included in the RFP. Will CalHFA provide specific targets or should vendors propose their standard SLAs?

Response: Vendors should propose their standard service level agreements and performance commitments applicable to the proposed solution. Proposed SLAs will be evaluated as part of the procurement process; however, final service-level requirements, performance metrics, and associated remedies are subject to negotiation during contract finalization.

Q32. Will CalHFA consider AI-enabled capabilities as part of Phase 1A/1B, such as document classification and indexing, data extraction, navigation of long documents, or conceptual search?

Response: Artificial intelligence capabilities are not required components of the proposed solution. Vendors may include optional AI-driven capabilities that provide operational or analytical benefits. Such features must be clearly identified as optional and must not replace compliance with mandatory RFP requirements.

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7. Security & Compliance

Q33. Which certifications or attestations (for example SOC 2 Type II, ISO 27001, or StateRAMP) will CalHFA accept as evidence for Exhibit A Section 3?

Response: Vendors should provide information regarding all security certifications and attestations currently held. If additional certifications are in progress, vendors should identify those certifications and provide anticipated completion dates.

Q34. Is any specific security certification or attestation required to meet Exhibit A Section 3?

Response: Selected vendor(s) will be required to complete CalHFA's security review process and associated security questionnaire. Compliance with applicable security requirements will be evaluated based on the vendor's security posture, controls, certifications, attestations, and review results.

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8. Integrations

Q35. Please list the systems requiring integration in Phase 1A/1B and indicate the integration method available for each.

Q36. Please list the exact systems the new platform must integrate with for Phases 1A and 1B and identify the role, data flow, API availability, and integration ownership.

Response: Current systems include BGI, SharePoint SE, Microsoft 365, Power BI, and Great Plains. Vendors should describe their proposed integration approach and capabilities. Detailed integration requirements, data flows, and ownership responsibilities will be validated during discovery and requirements refinement activities.

Q37. Which of the required integrations must be in place at Phase 1A go-live, and which at Phase 1B?

Response: Phase 1 integrations are expected to include SharePoint SE, Microsoft 365, and BGI. Additional integration requirements will be validated during project planning and requirements confirmation.

Q38. Does CalHFA expect the platform to process payments through a payment gateway, or to generate invoices and record payment status with funds collected through an existing State payment channel?

Response: CalHFA does not currently require the proposed solution to process payments directly. Vendors may describe capabilities related to payment-status tracking, invoicing,

or integration with payment-processing solutions. Such capabilities may be considered beneficial but are not currently identified as mandatory requirements.

Q39. Is the expectation that the new platform interfaces with BGI (the current loan servicing system) for payment history and status, or that it replaces BGI's servicing functions?

Response: The proposed solution is expected to interface with BGI. Replacement of BGI servicing functions is not currently required within the scope of the RFP.

Q40. If the new platform is to interface with BGI, does BGI expose an API or a file export that CalHFA can make available?

Response: BGI currently provides data export capabilities. Additional technical details and integration information may be provided to the selected vendor during implementation planning.

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9. Data Migration

Q41. To support fixed pricing, please provide the name and technology of the current multifamily system, the approximate number of projects/loans, years of history, document volumes, and SharePoint migration expectations.

Q42. Can CalHFA share the current multifamily system's database engine, approximate loan or record count, and document storage volume to help scope the migration effort?

Response: The current Multifamily System (MFS) is built on:

- .NET Framework 4.8.1 MVC 5, Entity Framework 6, Knockout.js, and jQuery
- Microsoft SQL Server 2022

Current volumes include:

- Projects: approximately 1,610
- Loans: approximately 3,285
- Database records: approximately 5,927,617 rows

Documents are currently stored in SharePoint SE. Vendors should propose their recommended approach for document integration, linking, or migration. CalHFA is open to

evaluating alternative approaches that best support business needs and long-term operations.

Q43. How many years of historical data must be migrated to the new platform?

Response: CalHFA's multifamily portfolio contains approximately 50 years of historical information. Vendors should describe their proposed migration strategy and any assumptions related to historical records.

Q44. Does CalHFA expect the vendor to perform data cleansing, or only support CalHFA's data cleansing?

Response: Vendors should describe and price both approaches: vendor-led data cleansing and migration support where CalHFA performs data cleansing activities. Vendors should clearly identify responsibilities, assumptions, effort, recommendations, and associated cost implications.

Q45. Approximately how many deals, properties, and documents does the historical data to be migrated represent?

Response: Current records include approximately 1,610 projects and 3,285 loans. Vendors should use these figures as planning assumptions when developing migration approaches and estimates.

10. User Sizing / Capacity Planning

Q46. For licensing, performance and support, please provide for Phase 1A/1B, and the expected growth over the five-year term:

- Internal users by division
- External users
- Expected peak concurrent users and peak periods

Q47. Approximately how many internal CalHFA staff users and external developer or management-agent portal users will need system access in Year 1?

Response: Based on current planning assumptions:

- Multifamily Division users are expected to total approximately 50 users at implementation.
- Total internal users across all participating divisions may exceed 100 users over the contract term.

- External users may number in the hundreds, including developers, management agents, inspectors, and partner organizations.
- Peak usage periods and concurrency levels have not yet been determined and may vary based on program activity, application cycles, and operational demand.

Vendors should describe how their solution accommodates growth in user populations and transaction volumes over the life of the contract.

Q48. Please provide approximate annual volumes for:

1. Applications received and loans approved
2. Loans closed per year
3. Active construction loans and inspections
4. Other requests that would become cases
5. Document storage growth

Q49. How many active projects or loans are in the current multifamily pipeline?

Q50. What annual volume of multifamily applications, closings, and construction loans does CalHFA expect?

Response: Current planning estimates are:

- Approximately 80-120 multifamily applications are received annually, with expected growth over the next five years.
- Approximately 50-80 loans are closed annually, with anticipated growth similar to application growth.
- Based on current Multifamily System records, approximately 158 projects are in the active lending pipeline and approximately 806 projects are in the active Asset Management portfolio.
- Construction lending is a new program area; therefore, reliable forecasts for construction draws, inspections, and related volume metrics are not yet available.
- Other transaction types, including disbursement requests, loan modifications, loan increases, and extensions, could collectively number in the hundreds annually depending on how case activity is configured within the selected solution.

Vendors should use these figures as planning assumptions when developing capacity, licensing, and implementation estimates.

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51. Functional Requirements

Q1. Please describe CalHFA's expectations for the communication mechanisms the solution should support in Phase 1A/1B, both among internal staff and with external parties, and how the solution is expected to handle correspondence that takes place outside it.

Response: CalHFA expects the proposed solution to support communication and collaboration workflows necessary to facilitate multifamily lending activities identified in the RFP. The solution should support communications between CalHFA staff and external stakeholders, including applicants and partners.

CalHFA expects applicants and external users to be able to upload required documents and communicate within the platform, and CalHFA staff should be able to respond within the system. Vendors should describe how external communications may be tracked, linked, or referenced within the proposed solution. CalHFA does not currently require the solution to manage correspondence occurring entirely outside the platform.

Q52. Exhibit B Background Information: Does this background information become contractual acceptance criteria for Phases 1A and 1B? If so, which line items are in scope?

Q53. Many Exhibit B items fall within Phase 1A/1B scope, including MF-SR-001–060, MF-SR-153–161, and NEW-01/02. Although these items are not scored, will they be included in contract acceptance criteria or the Requirements Validation deliverable?

Response: Exhibit B is provided to communicate CalHFA's functional requirements and business needs. Detailed requirements validation, prioritization, implementation planning, and acceptance criteria will be refined during project initiation and requirements validation activities. Vendors should identify how their proposed solution addresses the applicable business and functional requirements identified in the RFP.

Q54. Please confirm whether the search must cover the full text of documents (including scanned documents requiring OCR) or metadata only.

Response: At present, CalHFA anticipates that search functionality will primarily focus on metadata and system-managed information. Requirements related to document content search, OCR, and advanced indexing capabilities will be refined during requirements validation and implementation planning.

Q55. Approximately how many letter and document templates are in use across intake, commitment, closing and construction activities?

Response: CalHFA currently utilizes dozens of letter and document templates across multifamily lending processes, including intake, underwriting, commitment, closing, and other operational activities. Vendors should describe template management capabilities and document-generation functionality within their proposed solution.

Q56. Scope of Work item c.2 requires support for parent/child case relationships and linked follow-up cases. Does "cases" refer to multifamily lending cases, single-family cases, or cases related to supportive services?

Response: This requirement is intended to support business relationships and dependencies between records, transactions, workflows, and related activities within the multifamily lending process. The requirement is not intended to reference single-family lending or supportive services programs. Vendors should describe how their solution supports parent-child relationships, linked records, workflow dependencies, and related business process management capabilities.

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12. Construction Lending

Q57. Please describe the role of third-party inspectors in construction lending. Are they expected to be external portal users who submit reports directly? Does support for third-party inspectors require integration with specific inspection software?

Q58. Which third-party inspectors or inspection tools does CalHFA currently use for construction lending?

Response: CalHFA may utilize third-party inspectors as part of construction lending operations. These inspectors may need access to the system to submit reports, documentation, and other inspection-related information.

CalHFA does not currently require integration with a specific third-party inspection platform. Vendors should describe how their solution supports third-party inspection workflows, document submission, reporting, and controlled access for external users. Any detailed integration requirements will be further refined during project planning and requirements validation activities.

Q59. For Phase 1B construction lending, roughly how many draws per year does CalHFA process?

Response: Construction lending represents a new program area for CalHFA. As a result, historical draw volume data is not available. Vendors should describe how their solution supports construction-loan administration, draw management, inspection workflows, and future program growth.