



Request for Proposals Homeowner Assistance Fund

INTRODUCTION

Through this Request for Proposals (“RFP”), the Rhode Island Housing and Mortgage Finance Corporation (“RIHousing”) seeks proposals from qualified firms to provide it with a web-based system to manage its administration of federal mortgage assistance programs. The software will consist of a public facing portal for the submission of program applications by Rhode Island homeowners as well as a back-end management system. RIHousing anticipates using the web-based system to administer a federal funding program to assist homeowners with mortgage payments and other housing related expenses, under the American Rescue Plan (ARP) Act of 2021.

INSTRUCTIONS

Proposal should be submitted via email to: **Peter Pagonis, Director of Homeownership** at ppagonis@rihousing.com. Proposals should be concise and include all attachments.

Proposals must be received no later than 3:00 EST p.m. on Wednesday, May 12, 2021
Responses received after this date and time shall not be accepted.

Respondents are advised that all submissions (including those not selected for engagement) may be made available to the public on request upon completion of the process and award of a contract(s).

SCOPE OF WORK

Please see the Scope of Work provided at Attachment A.

ITEMS TO BE INCLUDED WITH YOUR PROPOSAL

Please note that failure to provide any information, certification, or document requested in this RFP may cause your submission not to be scored. The following information may be supplied in a formally written, RIHousing specific proposal **OR** through a packaging of existing marketing materials, presentations, price sheets, draft contracts, etc. that furnishes all requested information. **A signed copy of the Certification at Attachment B is required.**



A. General Firm Information

1. Provide a brief description of your firm, including but not limited to the following:
 - a. Name of the principal(s) of the firm.
 - b. Name, telephone number and email address of a representative of the firm authorized to discuss your proposal.
2. In accordance with 2 C.F.R. Part 180 and 31 C.F.R. Part 19, advise whether your firm or any of the principals of your firm are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in transactions involving Federal agencies.

B. Experience and Resources

1. Describe your firm and its capabilities. Support your capacity to perform the Scope of Work.
2. Provide references, including a contact name and telephone number for organizations or businesses for whom you have performed similar work.
3. Describe your firm's information security systems and the steps that your firm takes to safeguard client communication, confidential information, and client data. Include in your response whether your firm performs penetration testing, your firm's encryption methods, and whether client data is stored onshore or offshore.
4. Please indicate whether you have suffered any data breaches within the last twenty-four (24) months.
5. Provide the insurance limits under your Professional Liability and Errors & Omissions policy.

C. Fee Structure

1. The cost of services is one of the factors that will be considered in awarding this contract. The information requested in this section is required to support the reasonableness of your fees.

Please provide a five-year cost proposal for providing the Scope of Work at Attachment A. Specify pricing for each year and include all implementation costs, user fees, license fees, application fees, data retention fees, and other related costs and fees.



- D. Affirmative Action Plan and Minority Owned Business/Women Owned Business
1. RIHousing encourages the participation of persons of color, women, persons with disabilities and members of other federally and State-protected classes. Describe your firm's affirmative action program and activities. Include the number and percentage of members of federally and State-protected classes who are either principals or senior managers in your firm, the number and percentage of members of federally and State-protected classes in your firm who will work on RIHousing's engagement and, if applicable, a copy of your Minority- or Women-Owned Business Enterprise state certification.
- E. Miscellaneous
1. Please provide a proposed timeline for the full implementation of the software. A process measured in weeks rather than months is ideal.
 2. Identify whether you plan to subcontract any services described in the Scope of Work.
 3. Describe how your firm will handle actual and or potential conflicts of interest.
 4. Please describe any ongoing technical support associated with the software available to both RIHousing employees and customers applying to the program using the application portal.
 5. Outline the process and approximate timeline for modifications to the software.
 6. Describe the accessibility features of the software including, but not limited to, those relating to the public-facing portal. Include in your response whether the software meets the highest success level (AAA) of the Web Content Accessibility Guidelines (WCAG) 2.1, as may be amended from time to time.
- F. Certifications
- All applicants must complete and submit the Certification included at Attachment B.

EVALUATION AND SELECTION

A selection committee consisting of RIHousing employees (the "Committee") will review all proposals and make a determination based on the following factors:

- Professional capacity to undertake the Scope of Work
- Proposed fee structure



- Ability to perform within time and budget constraints
- Evaluation of software in terms of customer experience, reporting functionality, and ability to modify to provide reporting in accordance with federal funding entities
- Evaluation of integration with RIHousing's financial management systems
- Previous work experience and performance with RIHousing and/or similar organizations
- Firm minority status and affirmative action program or activities
- Other pertinent information submitted.

RIHousing may invite one or more finalists to make presentations.

In its sole discretion, RIHousing may negotiate with one or more firms who have submitted qualifications to submit more detailed proposals on specific projects as they arise.

By this Request for Proposals, RIHousing has not committed itself to undertake the work set forth. RIHousing reserves the right to reject any and all proposals, to rebid the original or amended scope of services and to enter into negotiations with one or more respondents. RIHousing reserves the right to make those decisions after receipt of responses. RIHousing's decision on these matters is final.

For additional information contact:

Peter Pagonis

Director of Homeownership

ppagonis@rihousing.com



Attachment A Scope of Work

RIHousing seeks to engage a firm to provide it with a web-based software system that can be utilized to manage its federal mortgage assistance programs. The purpose of the software system is to provide both a public-facing portal for applicants and a back-end management system with functionality that allows for:

- Significant automation of processes;
- Customization, including ability to produce documents with RIHousing branding and wordmarks, programming to reflect regulatory changes, and custom report design;
- Ease of use/portal accessibility for program applicants;
- Ability to translate language on the portal into multiple languages but not limited to, Spanish and Portuguese;
- Back-end management of the application and intake process, including applicant communication functionality and application tracking features;
- Secure upload and storage of documents, information, and data;
- Back-end management of application review and approval processes, including the ability to generate notes and send internal communications;
- Access to the system by external partners with tiered levels of authority for viewing and editing;
- Automated generation of documentation for applicants;
- Electronic signature and transmittal of correspondence and documents;
- Seamless integration with RIHousing's finance/accounting systems (Mitas), including financial management, reporting and payment processing systems;
- Data exports in Mismo 3.4 and/or FNMA DU 3.2
- Robust reporting and audit functionality, consistent with standard guidelines for federal homeowner assistance reporting.

The software, including the public-facing portal, must

Meet industry compliance standards and comply with all applicable federal, state, and municipal law and regulation including, but not limited to: (i) the Americans with Disabilities Act of 1990, (ii) the Gramm Leach Bliley Act, 15 U.S.C. §6801 *et seq.*, 12 C.F.R. §1016.1-§1016.17, and the Rhode Island Identity Theft Protection Act, R.I. Gen. Laws §11-49.3-1 *et seq.*; the Telephone Consumer Protection Act, and the regulations promulgated by the Consumer Financial Protection Bureau.

RFP/RFQ Title: _____

Respondent Name: _____



Attachment B Certifications

Please respond to **all** items below, include any additional information in the space provided or as an attachment as needed, and return along with your RFP submission. Ensure any additional pages refer to the appropriate item by name (i.e. “Conflict of Interest,” “Major State Decision Maker,” etc).

1. Identify any conflict of interest that may arise as a result of business activities or ventures by your firm and associates of your firm, employees, or subcontractors as a result of any individual’s status as a member of the board of directors of any organization likely to interact with RIHousing. **If none, check below.**

None

2. Identify any material litigation, administrative proceedings or investigations in which your firm is currently involved. Identify any material litigation, administrative proceedings or investigations, to which your firm or any of its principals, partners, associates, subcontractors or support staff was a party, that has been finally adjudicated or settled within the past two (2) years. **If none, check below.**

None

3. RIHousing insists upon full compliance with Chapter 27 of Title 17 of the Rhode Island General Laws, Reporting of Political Contributions by State Vendors. This law requires State Vendors entering into contracts to provide services to an agency such as RIHousing, for the aggregate sum of \$5,000 or more, to file an affidavit with the State Board of Elections concerning reportable political contributions. The affidavit must state whether the State Vendor (and any related parties as defined in the law) has, within 24 months preceding the date of the contract, contributed an aggregate amount in excess of \$250 within a calendar year to any general officer, any candidate for general office, or any political party. **Please acknowledge your understanding of this requirement.**

Yes, I understand this requirement.

No, I do not understand this requirement.

4. Does any Rhode Island “Major State Decision-maker,” as defined below, or the spouse or dependent child of such person, hold (i) a ten percent or greater equity interest, or (ii) a Five Thousand Dollar or greater cash interest in your firm?

RFP/RFQ Title: _____
Respondent Name: _____

For purposes of this question, “Major State Decision-maker” means:

(i) All general officers; and all executive or administrative head or heads of any state executive agency enumerated in §42-6-1 as well as the executive or administrative head or heads of state quasi-public corporations, whether appointed or serving as an employee. The phrase “executive or administrative head or heads” shall include anyone ~~and~~ in the positions of director, executive director, deputy director, assistant director, executive counsel or chief of staff;

(ii) All members of the general assembly and the executive or administrative head or heads of a state legislative agency, whether appointed or serving as an employee. The phrase “executive or administrative head or heads” shall include anyone serving in the positions of director, executive director, deputy director, assistant director, executive counsel or chief of staff;

(iii) All members of the state judiciary and all state magistrates and the executive or administrative head or heads of a state judicial agency, whether appointed or serving as an employee. The phrase “executive or administrative head or heads” shall include anyone serving in the positions of director, executive director, deputy director, assistant director, executive counsel, chief of staff or state court administrator.

If your answer is “Yes,” please identify the Major State Decision-maker, specify the nature of their ownership interest, and provide a copy of the annual financial disclosure required to be filed with the Rhode Island Ethics Commission pursuant to R.I.G.L. §§36-14-16, 17 and 18. **If your answer is “No,” check the box below.**

Yes (*provide additional information as noted above*)

No

5. In the course of providing goods or services to RIHousing, the selected respondent may receive certain personal information specific to RIHousing customer(s) including, without limitation, customer names and addresses, telephone numbers, email addresses, dates of birth, loan numbers, account numbers, social security numbers, driver’s license or identification card numbers, employment and income information, photographic likenesses, tax returns, or other personal or financial information (hereinafter collectively referred to as the “Personal Information”). The maintenance of the Personal Information in strict confidence and the confinement of its use to RIHousing are of vital importance to RIHousing. **Please certify below that in the event your firm is selected:**

(i) any Personal Information disclosed to your firm by RIHousing or which your firm acquires as a result of its services hereunder will be regarded by your firm as confidential, and shall not be copied or disclosed to any third party, unless RIHousing has given its prior written consent thereto; and

RFP/RFQ Title: _____

Respondent Name: _____

(ii) your firm agrees to take all reasonable measures to (a) ensure the security and confidentiality of the Personal Information, (b) protect against any anticipated threats or hazards to the security or integrity of the Personal Information, and (c) maintain reasonable security procedures and practices appropriate to your firm's size, the nature of the Personal Information, and the purpose for which the Personal Information was collected in order to protect the Personal Information from unauthorized access, use, modification, destruction or disclosure; and

(iii) when discarding the Personal Information, destroying it in a commercially reasonable manner such that no third party can view or recreate the information, electronically or otherwise.

These provisions, which implement the requirements of the Rhode Island Identity Theft Protection Act, R.I.G.L. § 11-49.2 *et seq.*, will also be incorporated into the final contract with the selected respondent(s). In addition, if selected, your firm may be requested to provide a copy of its information security plan.

I certify that in the event our firm is selected, we will comply with the Personal Information and Security guidelines noted above.

6. Please certify that that (i) no member of your firm has made inquiries or contacts with respect to this Request for Proposals other than in an email or written communication to Peter Pagonis, Director of Homeownership, RIHousing (ppagonis@rihousing.com) seeking clarification on the Scope of Work set forth in this proposal, from the date of this RFP through the date of your proposal, (ii) no member of your firm will make any such inquiry or contact until after Wednesday, May 12, 2021, (iii) all information in your proposal is true and correct to the best of your knowledge, (iv) no member of your firm gave anything of monetary value or promise of future employment to a RIHousing employee or Commissioner, or a relative of the same, based on any understanding that such person's action or judgment will be influenced; and (v) your firm is in full compliance with Chapter 27 of Title 17 of the Rhode Island General Laws, Reporting of Political Contributions by State Vendors.

I certify that no member of our firm has made any such inquiries or contacts.

President, Chairman or CEO (*print*): _____

Signature: _____

Company Name: _____

Complete Form, Print, Sign and Include any attachments as necessary.