

MHP - Homeownership Subsidy Management System Modernization – Q&A

1. **Q. What technology stack is this application (es2) built upon?**

A. .NET

2. **Q. Is the database on a SQL Server?**

A. Yes. Microsoft SQL.

3. **Q. Question about user roles: Is the person filling out the form always 6/7/2024s a loan officer or can it be a direct consumer?**

A. Currently, it will always be someone at the bank/credit union filling out the form but not a direct consumer. However, looking toward the future we may want to explore the option of incorporating a direct-to-consumer application interface for different types of additional programming.

4. **Q. Do borrowers have access to the system?**

A. No, not at this time. Only someone at the bank/credit union or a homebuyer counselor has access to the system. However, we do currently use another Salesforce-based system to collect applications and related documentation directly from borrowers for another program that we offer. We can imagine a future scenario where we'd like to combine this functionality into our main system.

5. **Q. The system settings seem like they affect many parts of the system. Have there been any issues with users being caught by surprise by settings changes, like rates etc.?**

A. We make system setting changes very infrequently, but they are major. There are issues with changes affecting loans in process and this is something we'd like to improve.

6. **Q. What are the external and internal systems you want to integrate with other than the financial system.**

A. Possible CRM integration depending upon what additional functionality we can add to the native system.

7. **Q. Does MHP own the source code of this system?**

A. Yes, MHP owns the source code to es2.

8. Q. Do you have e-sign functionality?

A. Not integrated into the current system but it's something we'd like to explore.

9. Q. Will there be any external application consuming an API from this one?

A. There are not currently any external applications consuming an API.

10. Q. Is there an existing API we can use to integrate with your financial system?

A. There is not an API with the current es2 system.

11. Q. Is there any definition of the authentication requirements? login/password, 2FA, SSO?

A. Yes, login/password, 2FA are required. SSO would be great.

12. Q. Can you talk about the function that does Import/Export?

A. We are able to import the monthly loan servicing data we receive from the lenders. It currently requires manual formatting or Excel files to upload but it is very clunky. Many times, the upload is denied for errors we are not able to identify. In terms of exporting data, we are able use the loan level detail report builder as well as build database connection reports and build reports outside of the system, mostly in Excel. We need the ability to create more custom reports. We have access to the full SQL database so views can be created for creating custom reports, but we would like more reporting abilities for the end users.

We are not beholden to eS2's .NET platform. We have a solid database architecture. Potential vendors are open to creating whatever front end platform they can come up with. Please feel free to not use our guardrails please use your own guardrails when proposing a solution.

13. Q. How often do your eligibility criteria change?

A. Not very often. Usually, a few times a year at the most. Right now, we are lately in a period of enhancements, add-ons, and new programs that we are looking to add. We may look to try and make these changes quickly and the configurability on our own end is not there, we rely heavily on the developer to make the back-end changes

14. Q. If there is a change, how do you handle the open loans, how do you handle the mass update of records.

A. Lots of communications via email, we must advise our lender partners to update or re-submit loans when the parameters change. Currently it is not set up to recognize the change for loans that are in process. (Please also see question 5.)

15. Q. Other than your finance system does you expect any other system to integrate into our system?

A. For MassDREAMS, we do have a Salesforce org that acts as supplementary system. We would love the es2 system to take on that functionality or to communicate with Salesforce. Right now, we have lenders and our counselors and would like the capability to add additional constituent categories. The fewer systems the better for us. In terms of other systems, it really is the finance systems we are looking to pair with.

16. Q. What does it mean to have an "implementation" date of June/July 2025? What specific work needs to be done by then?

A. The "go-live" date where this system is used by our banking and HBCA partners and becomes the program's system of record.

17. Q. We would appreciate any insights into current budget expectations specific to product licensing and implementation costs.

A. Because we are expecting a variety of solutions being proposed, we don't have specific expectations regarding licensing and implementation costs

18. Q. The instructions say the cost proposal should extend through the contract duration and later the RFP mentions including a five year term option. Is the five year term option the only one you want included or are there other durations?

A. We would like to see the five-year option from all vendors, so we are comparing the same data.

19. Q. What is the difference between the "detailed timeline" requested in section 1 of Attachments, and the "implementation timeline" in section 3? Would MHP accept one combined timeline which also includes the "product roadmap" requested in section 8?

A. We would be happy to see one combined timeline that included the product roadmap requested in section 8.

20. Q. Regarding response format, how many documents are you expecting? The cost proposal says it needs to be submitted separately, can everything else besides cost and worksheet be a single document or does each "attachment" need to be its own document?

A. We are ok for everything except the cost and worksheets to be included in the single document.

21. Q. What is your preferred implementation timeline.

A. We would like to launch to clients in about a year.

22. Q. What system does Finance use?

A. Sage/Intacct

23. Q. Can you please tell the concurrent users.

A. 40-50 users at a time, its remarkably stable.

24. Q. What is this built on.

A. .NET with a standard Microsoft back end running on IIS. It is self-hosted.

25. Q. you mentioned this was built for MHP. Are you looking for a cart product or a custom build

A. We did an RFP referral for a carts product and didn't find products to our liking. That is why we opened it up to a custom build to refurbish our current system.

26. Q. It is okay to go on a cloud solution?

A. There is no preference

27. Q. Is it okay to give the financial folks a login to your system or would you rather integrate and push the data into their system.

A. We think the integration is key. We want to create efficiencies, getting the information out of the system and reconciling manually with our finances is the problem. It doesn't really matter if it's our staff or the finance team, we want to create automation there.

28. Q. Does Sage have API?

A. Yes

29. Can you provide an example of adding a new program and product?

One Plus {city} - Residents in {city} are invited to apply for this program. Those who meet our basic one mortgage requirements (ratios, compliance) with our specific rate buydown and grant assistance funded by the city are eligible to apply. Borrowers have to meet the AMI limits for {city} and if they are under 80 % AMI based off on compliance income, they can qualify for a rate buydown of 200 basis points if under the AMI limit of 100% they qualify for 100 basis points In addition they qualify for a grant of 3% of the purchase price as well as estimated closing costs. Within our current guardrails once approved, we will send a PDF via email to {city} and they will verify residency and income through their application process and confirm borrower qualifies for the funding the city will be providing.

30. We see there are three programs ONE Mortgage, ONE+Boston and MassDREAMS. Do all these programs utilize the current Homeownership Management System?

All programs are in Es2 and are part of the loan calculation. Currently two manual applications need to be made with one and one plus Boston and MassDREAMS can tacked on top. Once prequalification is approved we take the borrowers information and do one or both steps. (1) send a PDF via email to the city so they can do a separate application with the borrower to verify residence and income (2) Upload.

31. Who collects the closing doc and what is the TAT from doc collection till doc scan in the repository. Who scans the doc. Where it gets stored. Scan software detail, how is it integrated with software?

The closing attorney/lender sends MHP the docs via FedEx mail. Currently we have a third party vendor who comes to our office and picks up our mail, uploads into an electronic data base which we then verify and review closing package and manually confirm receipt in Es2 once done we can then wire funding, .Lender communicates via email they have sent a package and if we find missing documents or items not signed we will reach out via email and go through our third party vendor to receive. We would like the new system to take on this responsibility.

32. How is the infra and support systems managed, upgraded and fixed in the current scenario? Are you open for Cloud based systems?

The current infrastructure is supported by MHP's IT Team. The software is supported by our development partners. We are open to cloud-based system.

33. How are the ancillary systems integrated? (API/Integration/Protocol details) Regarding Secure electronic document signing - do you have any preference?

There are no current integrations.

34. Are there any other applications to integrate with other than those mentioned?

Sage/Intacct and Salesforce

35. How can we understand the overall functionality of the application as you are looking at a fixed cost project?

We offered two demonstrations, which is how we shared the overall functionality to perspective bidders.

36. With which systems should the financial reconciliation tie-out?

Sage/Intacct

37. Which are the current financial accounting systems? Are there more than one financial accounting systems? If yes, any specific reason behind that?

Sage/Intacct

38. Is it the loan closing documents that are stored as part of Image Storage? What exactly does the third-party provide with document imaging service?

Please see question 31.

39. Explain about the current Data Analysis, Reporting, & Dashboard process. What is the no. of current and future reports?

Covered in Demo. The current reporting produces data in excel but we would want more configurability to create custom reports.

40. # of Soft Credit Pulls Performed Monthly - where is this pulled from?

N/A

41. Is the current outsourced partner for the eS2 program also bidding for this RFP? How long has the outsourced vendor been supporting eS2 application?

Yes. 20+ years.

42. How many vendors are bidding?

We won't know that until the proposals are due but between 10 and 15 vendors have attended the demo sessions.

43. You have indicated customization capabilities, can you state 2 examples please?

By customization, we mean an end user could modify report criteria or a non-technical administrator can modify loan approval criteria.

44. You have indicated utilizing data from multiple data sources - are these systems limited to those mentioned in the Integration section?

Yes

45. You have mentioned of creating "multiple loan scenarios", is it more of a manual process or should the new system come up with these options?

Currently it is a manual process, the system does not handle duplicates well. New system should allow different loan scenarios by using different property types, income limits and household sizes. Borrower may also have different scenarios with different lenders and different programs (One Mortgage and One Plus Boston.)

46. Please explain some of the "basic changes" that you encounter requiring ongoing support in the current system?

In house configurability without needing to go to a developer. We would like more access to design our own loan programs, adjusting field names/formulas as needed. Also incorporate our Section 8 application into Es2 which is currently a manual process due to it having its own ratio requirements.

47. Can you please explain one or two scenarios with "trust in data available" in the current system?

Every month we upload 70 + reports from our partner lenders and we regularly find import errors that are not specified by our application and require much troubleshooting.

48. What are the expectations with the UI and functionalities by the Lender partners?

The screen design needs to be modernized as the current interface is early 21st century ASP.NET. The user interface needs to be easy to navigate and straightforward. The fields and workflows on the lender screens should not change drastically.

49. What is the current Tech Stack of the eS2 Application? How are the integrations implemented?

ASP.NET. Integrations are largely CSV exports.

50. What is the current and expected Backup and Recovery process and systems in place?

The database and application are both backed up on a daily basis. We would expect at least this frequency going forward.

51. How many pages, modules, use cases, test cases does the existing systems have?

90-100 pages, 24+ use cases,

52. What is the no. of tickets generated currently? What is no. of the defects/bugs/issues spillage into the system?

Typically we get 4-5 tickets per week regarding the current system.

53. What is the L1/L2/L3 resolution time in the existing software?

L1 = 30 minutes; L2 = 2.5 hours; L3 = depends

54. Are you looking for a complete re-write of the application / enhance the current application?

We are not beholden to eS2's .NET platform. We have a solid database architecture. Potential vendors are open to creating whatever front end platform they can come up with. Please feel free to not use our guardrails please use our own guardrails when proposing a solution.

55. What are your preferred technologies for the new application?

Prefer Microsoft SQL server. Agnostic about the development environment.

56. The title of the RFP is Homeownership Management System. In the RFP document frequently it is mentioned as "the loan origination and servicing system". We assume these two systems are the same?

Yes.

57. Mobility related services are not required or are not under the scope of new system implementation. Please confirm?

We are assuming the site will be mobile-friendly.

58. Explain the upgrades, fixes, testing maintenance and support process currently.

It's cumbersome, we are looking for something less time consuming and gives MHP staff more control on the back end.

59. Can you please share the Internal IT team structure and numbers in MHP?

IT has 3 members while the homeownership team has 10 . Collectively that covers the core MHP users.

60. How many database tables, stored procedures and views are there?

The database has 119 tables, 219 stored procedures and 123 views.

61. Is there more than one database?

No.

62. Can you share the ER diagram of the database(s)?

We do not have a current ER diagram.

63. How many lines of code make up the current application?

We don't know.

64. How many screens do you have in the current application?

90-100

65. Can you share any of the current business or architecture diagrams?

No.

66. Do you have preference for the new technology?

Not a specific technology but we prefer a newer technology.

67. Our financial information is not shared with all. Is it OK if the financial information is submitted by a separate e-mail by our finance department?

Yes.

68. Will you expect to have vendor resources spend time on site with your team, and how often to you expect to have our team meet with you in person?

Not necessarily, but from past projects we've found the requirements process is more successful with vendor time spent onsite.

69. How many Subject Matter Experts (SMEs) will be assigned from MHP to support the business requirements and/or future enhancement requests?

2-3

70. What will be the roles of the core team members that are assigned to the project from the MHP side?

Members of Homeownership, IT, Compliance, Legal, Finance and Steering Committee/Executive Team.

71. What kind of external applications or services would need to interact with the new system via APIs? (This is to propose that external users have the opportunity to have their own integration to MHP system and avoid having to do manual labor)

We would like the new system to interact with our accounting system (Sage/Intacct) as well as Salesforce.

72. Can you provide more details on the specific finance systems you want to integrate with ES2? What APIs or data exchange formats do they support?

Details about the Sage/Intacct API can be found here: [API Reference | Sage Intacct Developer](#)

73. How often do you expect data synchronization between ES2 and the finance system?

We expect daily data synchronization between the two systems.

74. Can you describe the structure and volume of the data files that are currently being imported monthly? Are there any specific formats or validation rules we need to adhere to?

Simple Excel sheets containing a few dozen columns and anywhere from a few to several thousand rows of loan-level data. We collect approximately 70 reports each month.

75. What kind of data export capabilities do you envision? Are there specific reporting tools or formats you prefer?

We would like a custom report builder that is highly configurable. It's important to be able to pull fields into reports as we add them to the system (new programming, new reporting requirements, etc.)

76. Can you provide more details on your CRM requirements? What specific functionalities do you need from the integrated CRM system?

We either need for the system itself to function as a CRM where we catalogue our partners and their contact information or for it to integrate with another CRM (likely Salesforce). The primary purpose here is for maintaining different audiences and streamlining communications with them.

77. How granular should the access control be within the system? Do different roles need different levels of access to specific functionalities?

Yes, currently we have 3 main user roles for our lender partners and 3 main user roles for our internal MHP users. It's important that these roles be defined as they relate to access to pages, segments of certain pages, and then, critically, fields and the ability to manipulate them individually.

78. Are there any specific security protocols or compliance requirements we need to follow when managing user data and access?

Once we are further along, we can provide more guidance.

79. What are your desired outcomes regarding SSO / Multifactor Authentication?

Multifactor authentication is required and we would like the ability to integrate with SSO platforms.

80. Besides wet signature, what other manual processes do you have?

Many of our tasks require revisioning of our workflows and automated workflow customization to cut down on steps. Main Section 8 applications, Reporting uploads reconfigurability, closing package reviews, recapture process is multi steps, subordinations (requires notarization),

81. How do you envision the notification system working? Should notifications be sent in-app, or via email, SMS? We are open to suggestions or allowing each individual user to decide.

In-app, but open for suggestions

82. Are there specific events or changes in the system that should trigger notifications?

YES, modified applications, approved and denied applications, applications that require more investigation, if available -automated monthly reporting etc. As many as you can provide.

83. How frequently do program guidelines change, and how are these changes currently communicated to the system?

Changes have many factors; funding or State/Federal changes (no specific frequency).

84. How customizable do you need the system to be for different lender partners? Are there specific configurations or settings that need to be adjustable per partner?

Yes, programs need to be turned on and off per lender.

85. Can you provide examples of the types of customizations you envision for different users?

Some MHP Staff should be able to delete a loan entirely while others should not have this access.

86. What are the key metrics and reports that are most valuable to your stakeholders? How frequently are these reports generated?

We use the reporting functionality within the current system on a daily basis. There are internal reports that we use to prepare financial transfers between MHP and our lender partners. There are volume reports that we use to inform ourselves and our board. Then, there are custom reports that we use to crunch loan portfolio data, delinquencies, defaults, etc.

In addition to metrics and reports tied to the loan pipeline and loan closing volume, it's very important for us to be able to access data related to longer-term loans that are in repayment.

87. Are there any regulatory or compliance reports that the system must generate?

Loan commitments/reservations are typically incorporated into our annual financial audit. We do pull together demographics reports for closed loans that we send to our primary funder.

88. How will you measure the success of the new system? Are there specific KPIs or goals that need to be met?

The new system will need to be easy to learn, easy to use, highly configurable, and easy to extract data from. We'd also like the ability to easily create and manipulate custom workflows and step-by-step process as our needs change.

89. What are the most critical factors that will determine the project's success from your perspective?

The traditional ones: on time & under budget.

90. What are your expected support services? Are you expecting 24/7 support or will normal business hours (8 AM until 5 PM) be sufficient?

Depends on the level of the support needed. For critical issues, we're expecting 24/7, for level 1 helpdesk type issues, 8a-5p would be sufficient.

91. What are your expected SLAs for response in fixing a critical error?

We have dozens of external partners using the system primarily between 9-5 each and every day. It's critical that response time is fast and that the system is back up and running quickly. Generally speaking, this would mean within 30-minutes.

92. What kind of training and support do you envision for the new system? Are there specific resources or materials that have been effective in the past?

Trainings, a manual with step by steps, slide decks, etc.

93. Does your organization currently have a support desk tool, or do we need to provide the support desk technology? How do you currently handle user feedback and support requests?

We currently use Ninja as our ticketing system.

94. How do you currently handle system updates and maintenance? Are there specific windows of time when updates are preferable?

Non-urgent system updates and maintenance are usually performed during the Tuesday and Wednesday evenings around Microsoft's patch releases.

- 95. What is your disaster recovery plan, and how does the current system support it?**
The current system is hosted at MHP so its recovery is part of our DR plan.
- 96. When do you expect to see the first MVP (first iteration) of a working product?**
We expect the application to be in production by early July 2025.
- 97. Is your organization familiar with Agile Methodologies? What is your current deployment iteration process?**
IT Team, yes. Homeownership Team, no.
- 98. Do you currently use a project management platform, and if so, what is it?**
We do not currently use a project management platform.
- 99. How often will you expect status reports from the project manager?**
We will expect weekly status reports from the project manager.
- 100. Will you need design services for the "look and feel" of the product?**
We are expecting a redesign as part of the process.
- 101. How often do you expect to have enhancement releases for the product once it goes live? For instance, monthly, quarterly, every 6-12 months, etc.? In other words, how often do you want to have phased updates?**
As this is a custom system, it would depend upon the enhancements. Security updates should be immediate and monthly at the latest. Platform updates should be quarterly.
- 102. What is your process for approvals and decisions that need to be made? How many decision makers and how fast is the turnaround on approval requests?**
MHP has an RFP Review Committee and will report suggestions to our Steering Committee upon review and scoring of all RFP responses.
- 103. Once we have our project scoped and down the road you identify additional scope and/or phases that are not included in the SOW, what is your current process for requesting a change to the SOW? Or vice versa (reduced scope)?**
If a contract has been signed, the contract will be amended.
- 104. What is your payment schedule for invoices? Net 7, 14 or 30?**
Net 30.