

Massachusetts Homeowner Assistance Fund

Answers to Submitted Questions about MHP's Request for Proposals

1. **211 Interface.** Under back-end, administrative functionality of the Scope of Services (on page 3 of the RFP), interface with the state 211 system is listed as a requirement, with reference to Exhibit A for more information, but it doesn't appear this information is provided.

- Would MHP please provide more details on interface with 211?
- Could the interaction with 211 be simplified by having case managers access the systems in parallel sessions (e.g., swivel chair) to reduce deployment cost
 - **Massachusetts 211 is an easy-to-remember telephone number that connects callers to information about critical health and human services available in their community. We anticipate the vendor's call center needing to field referrals made through the state's 211 system, but there is no specific requirement for system integration between the vendor's technology solution and the 211 platform.**

2. **Concurrent System Users.** Under item 9 of Exhibit A, the ability to support sufficient concurrent front users is referenced.

- Please confirm the total anticipated front-end concurrent users (applicants) is in the range of 1000 to 5000.
 - **We anticipate a range of 1,000 to 5,000 completed applications per month, with an estimated maximum of 500 concurrent users, with the ability to increase to 1,000 if necessary.**
- For back-end users (processors, case managers, etc.) what is the anticipated scale of concurrent users?
 - **Outside of the vendor's staff needed to administer the program, we anticipate the need for up to 200 concurrent users. These users would likely be state administrators, housing counselors, and potentially, mortgage servicers.**

3. Is secure login required for internal or external users? Also, is it required for every login or only the initial login?

- **Yes, secure login, including two-factor authentication is required for both internal and external users. We have not yet determined if this will be required for every login or only the initial login.**

4. Does MHP anticipate eligible homeowners will require a formal closing?

- **No, we do not anticipate requiring a formal closing for the receipt of HAF-related benefits.**

5. Is the vendor required to record telephone calls to capture homeowner attestations?
 - No, we anticipate homeowner attestations being completed electronically through the online application.

6. How will a homeowner initiate an appeal? Also, is the vendor responsible for processing the appeals?
 - Formal appeals will be initiated through the vendor for escalation to MHP via a predetermined and agreed upon process.

7. **Mortgage Servicers.** Under back-end, administrative functionality of the Scope of Services (on page 3 of the RFP), the RFP references the common data file (CDF). Does MHP expect registered mortgage servicers that primarily interact via CDF exchange to also be users of the system?
 - We think it might be efficient for servicers to be able to access the system, so we would like to have that option if possible, and would like you to address that functionality in your proposal and whether you believe it does add value. However, we acknowledge that standard practices for how servicers will elect to operate within state HAF programs are still to be determined. We intend to adapt to these practices as much as is feasible as they become better known.

8. Will the Commonwealth establish or facilitate a Memorandum of Understanding (MOU) or other mechanism for interfacing with lenders, mortgage servicers, etc.?
 - - The Commonwealth of MA will not be requiring lenders and mortgage servicers to establish a Memorandum of Understanding. However, in the event that a lender or mortgage servicer requires it, the Commonwealth will facilitate.

9. How will the vendor interface with other entities? Please describe any system integration required.
 - The vendor will be interfacing with MHP for implementation, ongoing top-level administration and oversight. HCAs will both assist homeowners with submitting applications if needed, supplement vendor call center services if needed, and will receive counseling referrals by the vendor as concerns around sustainability are raised within the application. The vendor will interact with the servicers, municipalities, insurance and utility companies to confirm homeowner account information, confirmation of the application method of HAF transfers to servicers (i.e. mortgage reinstatement, principal reduction, etc.) and the subsequent transfer of funds. The technology platform should have software integrations with DocuSign, the Common Data File (CDF), and preferably Google Translate; but no external system integrations are required.

10. Has the Commonwealth of Massachusetts or the Massachusetts Housing Partnership issued an updated (or final) HAF Implementation Framework plan other than the one titled "draft" and dated June 2021

- An updated HAF Implementation Framework will be included with response to these questions on September 10.

11. Are the Commonwealth's responses to vendor RFI questions applicable to the RFP? If not, what has changed?

- Yes. The RFI can be found at www.mhp.net/HAF-RFI and the questions and answers can be found at www.mhp.net/HAF-RFI-QA.

12. Is the Solicitation just one document, 10 pages in length, titled "Request for Proposals" issued on Aug 30 on the MHP website?

- Yes. The solicitation was also posted on COMMBUYS at: <https://www.commbuys.com/bsu/external/bidDetail.sdo?docId=BD-22-2067-MHPFN-MHP-66124>.

13. Does MHP have an anticipated contract term duration?

- No. We are not yet able to estimate the full term duration of the anticipated contract, although record retention will be required through 3/31/27 per federal requirements.

14. Is the RFP released off of any specific Commonwealth of Massachusetts backdrop vehicles?

- MHP has issued this RFP for services related to its responsibilities under a to-be-signed contract between MHP and the Commonwealth's Office of Administration and Finance. However, the obligations of services performed by the selected contractor will be governed by a contract between MHP and the selected contractor. A template of MHP's standard Contract for Services has been provided on MHP's website.

15. Are there standard Terms and Conditions we might review which are related to the solicitation? Page 7 of the RFP references that vendors may offer clarifications and exceptions prior to the submission deadline, but to which terms and conditions would we offer these clarifications?

- The Terms & Conditions on page 7 of the RFP are a reference to MHP's standard contract. A template of MHP's standard Contract for Services has been provided on MHP's website.

16. Do the insurance provisions included in the RFP flow-down to proposed subcontractors?

- Yes

17. How long does Massachusetts intend the HAF program call center to service constituents?

- We intend for the HAF Program call center to service clients for as long as program funds remain available. The call center may cease operations in the retention and audit period that follows. MHP will expect ongoing technical support from the vendor for the technology solution for as long as the records need to be retained in the system (expected through 3/31/27).
18. We understand the interface must be able to support both English and Spanish and potentially other language translations to be decided at a later date. For call center and case management services, should we be prepared to support languages other than English and Spanish as well?
- At a minimum, the call center should provide services in English and Spanish. MHP may require the vendor's call center to provide support for additional languages using a call translation service if necessary; this cost would be negotiated separately. The most likely languages would be Portuguese, Chinese (including Cantonese and Mandarin), Haitian Creole, Vietnamese, Khmer, and Russian. The technology platform should also support these languages at a minimum; integrated functionality with Google Translate for a broad range of translations is preferred, but we will seek to customize specific translations (like those above).
19. Will the awarded vendor be distributing the funds directly from a MA bank account to the awarded applicants?
- The awarded vendor will be distributing the funds directly from a MA bank account to the appropriate parties (mortgage servicers, municipalities, condo associations, etc.). Payments will not be made directly to awarded applicants.
20. Do fund disbursements include HAF fees, taxes, etc.?
- There is potential for HAF applicants to receive benefits under more than one category of eligible expenses. Therefore, it is possible that the vendor will need to make multiple fund disbursements for an individual homeowner.
21. Will MHP compensate the selected contractor for performing homeowner eligibility determinations that ultimately are deemed in-eligible and payments are not disbursed?
- Yes
22. Please confirm if a compliant submission should only provide the total monthly costs for one (1) month at each level of service. (1,000, 3,000, 5,000 completed applications per month).
- Yes, regarding "Elements of Proposal" section 9.c. – we're asking respondents to provide a monthly cost estimate at those three levels of service.
23. Does MHP expect to receive a grand total fixed price to complete the entire program?

- No, we do not expect to receive a grand total fixed price. We expect to receive a breakdown of costs according to various components of “Elements of Proposal” section 9.

24. Does MHP have additional evaluation scoring information available to share?

- No, we anticipate scoring proposals according to the Evaluation Criteria that we’ve outlined within the RFP.

25. Is the vendor required to provide training and attend meetings in person?

- The vendor will not be required to conduct trainings and meetings in person; remote trainings and meetings are acceptable.

26. Will the Commonwealth provide a URL for the portal or will the vendor need to acquire one? If it is the vendor's responsibility, is there a preferred naming convention that should be used?

- The Commonwealth of MA will provide a URL.

27. Will a separate procurement be released for marketing/outreach services?

- Yes. The marketing/outreach procurement will be conducted by the Massachusetts Housing Finance Agency (MassHousing).

28. Will a separate procurement be released for Homeowner counseling services?

- Yes. The homeowner counseling services procurement will be conducted by MHP.