

Questions and Answers for CHFA 293-Request for Proposals (“RFP”) - Single Family Loan Origination System (May 29, 2026)

Question: Please list all internal (e.g., accounting/GL, data warehouse) and external (e.g., MERC, UCDP, servicing platforms) systems of the loan origination system (“LOS”) must integrate with, including whether interfaces are expected to be real-time APIs or batch file exchanges.

Answer: The proposed solution must be integrated with the internal loan purchasing system and allow integration into CHFA’s Document Management system (OnBase). Firms should also describe the recommended approach and integration of the proposed solution to support enterprise reporting and analytics, either through native connectivity or industry-standard APIs and data access methods.

Question: What is the approximate record count, database technology, and data size of the legacy Loan Origination System (“LOS”) that will need to be migrated, and does CHFA expect full historical data or only active pipeline data to be converted?

Answer: CHFA expects migration of the full historical data to the proposed solution. The legacy LOS utilizes a Microsoft SQL database and consists of approximately 200,000 loans. Data size information is not currently available. Firms should provide assumptions regarding storage capacity, migration methodology, and pricing based on their proposed solution. During the discovery and implementation phases, CHFA will work with the selected firm to validate data volumes and migration requirements. The legacy LOS system does not serve as a document repository, and loan documents or other document-based content are currently not stored within the application.

Question: Beyond SOC 2, are any additional certifications (e.g., ISO 27001, FedRAMP Moderate) mandatory for hosting the LOS, and are there Connecticut-specific data residency requirements we must meet?

Answer: SOC 2 is the minimum required certification for hosting. Additional certifications such as ISO 27001, FedRAMP Moderate, HITRUST, or equivalent are not mandatory but should be disclosed and may be considered as part of the firm's security and risk assessment. There are no Connecticut-specific data residency requirements.

Question: For pricing, should firms assume 600 external lender accounts are named users, concurrent users, or transaction-based, and is the multi-factor authentication mandatory for all roles?

Answer: The intent of this RFP is to evaluate all available pricing and licensing alternatives. Firms are requested to provide all applicable pricing models and associated costs rather than basing their response on a single assumed user-count or authentication model. Firms should indicate whether MFA is required, optional, or configurable by role within their solution.

Question: Does CHFA prefer single-tenant or multi-tenant SaaS, and will CHFA consider commercial U.S. cloud regions (AWS/Azure) acceptable for production data hosting?

Answer: CHFA prefers a single-tenant SaaS solution hosted in a U.S.-based Government AWS or Azure cloud environment. Firms proposing multi-tenant architecture should describe the controls used to ensure logical separation of customer data and application resources. Firms should identify the specific cloud provider(s), hosting architecture, and geographic location(s) of production and disaster recovery environments.
