Questions and Answers for CHFA 293-Request for Proposals ("RFP") - Single Family Loan Origination System as of June 23, 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.

Question: Can CHFA provide an indicative list of the ~20 mortgage programs supported by the LOS?

Answer: At this time, CHFA is unable to provide additional information regarding the mortgage programs supported by the current loan origination system. Please refer to the RFP, which contains the information currently available for the preparation of proposals.

Question: Are second mortgages always linked to a first mortgage, or processed independently?

Answer: The proposed solution should support the configuration of second mortgages as either independent loans or loans linked to a first mortgage, based on CHFA's business requirements.

Question: Do eligibility rules differ by borrower type or channel (e.g., first-time homebuyer, multifamily, direct lender vs. correspondent lender), and if so, how?

Answer: The proposed solution should support the configuration of eligibility rules based on CHFA's business requirements, including borrower type, loan program, origination channel, and other configurable criteria.

Question: What are the distinct user roles (originator, processor, underwriter, CHFA reviewer, lender admin) and exactly which actions/approvals can each role perform at each workflow stage?

Answer: The proposed solution should support configurable user roles, permissions, actions, and approval authorities by workflow stage, based on CHFA’s business requirements.

Question: Is a maker-checker (dual-control) approval required for specific actions such as DPA disbursement approval, exception handling, or condition waivers?

Answer: At this time, CHFA is unable to provide additional information regarding approval workflows. Firms should describe the approval and dual-control (maker-checker) capabilities of their proposed solution, including configurable approval workflows and controls.

Question: Can you share the current end-to-end loan lifecycle process (as-is process flow)?

Answer: At this time, CHFA is unable to provide additional information regarding the current end-to-end loan lifecycle process. Please refer to the RFP for the information currently available and describe how your proposed solution supports configurable end-to-end loan lifecycle workflows.

Question: Are there external borrower-facing interactions, or is this lender-only system?

Answer: At this time, CHFA is unable to provide additional information regarding system interactions. Firms should describe the user interaction capabilities of their proposed solution, including borrower-facing and lender-facing functionality, as applicable.

Question: Are there existing APIs or data exchange specifications already in place with participating lenders?

Answer: At this time, CHFA is unable to provide additional information regarding existing APIs or data exchange specifications. Firms should describe the integration mechanisms and APIs supported by their proposed solution, including support for industry-standard data exchange formats and protocols.

Question: Are there external borrower-facing interactions, or is this lender-only system?

Answer: Firms should describe the interaction capabilities of their proposed solution, including whether it supports lender-facing functionality, borrower-facing functionality, or both.

Question: Please provide the complete integration inventory and identify day-one vs phased integrations.

Answer: At this time, CHFA is unable to provide additional information regarding the system integration inventory or implementation phasing. Firms should describe the integration capabilities of their proposed solution, including support for phased implementation, if applicable.

Question: Which is the current/legacy LOS (vendor and version) that CHFA is leveraging?

Answer: CHFA's current loan origination system is a custom, in-house developed application built on the Microsoft technology stack.

Question: What are the primary drivers for the replacement?

Answer: The primary drivers for replacing the current system include technology modernization, enhanced functionality, improved configurability of loan programs, and increased operational efficiency.

Question: Should historical documents/images be migrated, and if so, in what volume and format?

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: Approximately how many interfaces are in scope? How many internal/external systems require integration?

Answer: At this time, CHFA is unable to provide additional information regarding the system integration inventory or implementation phasing. Firms should describe the integration capabilities of their proposed solution, including support for phased implementation, if applicable.

Question: What SSO/authentication is required for internal and lender users (e.g., SAML, MFA)?

Answer: At this time, CHFA is not specifying a required authentication model. Firms should indicate whether MFA/SAML is required, optional, or configurable by role within their solution.

Question: Are accessibility standards required (e.g., WCAG 2.1 AA / Section 508)?

Answer: The proposed solution should comply with all applicable accessibility requirements and standards, including the Americans with Disabilities Act (ADA), Section 508 of the Rehabilitation Act, and other applicable accessibility standards.

Question: For the URLA/Form 1003 uploads, which MISMO version and Fannie Mae dataset are required, and is ingestion expected via API, batch file, or both?

Answer: At this time, CHFA is not specifying a required MISMO version or Fannie Mae dataset. The proposed solution should support the latest industry-standard versions of the URLA/Form

1003. Firms should describe the supported ingestion mechanisms, including direct upload, API, batch file processing, and other available methods.

Question: Is remote/offshore implementation and support delivery acceptable, or is a Connecticut- or US-based delivery presence required?

Answer: CHFA has not prescribed a specific implementation or support delivery model. Firms should describe the available delivery options for the proposed solution, including on-site, remote, onshore, and offshore support, as applicable, and provide pricing for each available support model.

Question: Are DPA amounts formula-based or look-up-table-based, and do they vary across all the 20 programs?

Answer: Down payment assistance amounts vary by program and may be determined using formula-based calculations or table-driven values. The proposed solution should support the configuration of business rules for calculating down payment assistance amounts across CHFA's loan programs.

Question: How are second mortgages committed and tracked through the lifecycle?

Answer: At this time, CHFA is unable to provide additional information regarding loan lifecycle workflows. Firms should describe the workflow capabilities of their proposed solution for the commitment, processing, and tracking of second mortgages throughout the loan lifecycle.

Question: How are program allocations and fund reservations managed (caps, tranches, continuous lending)?

Answer: At this time, CHFA is unable to provide additional information regarding the management of allocations and fund reservations. Firms should describe the capabilities of their proposed solution for managing program allocations, fund reservations, funding limits, and configurable business rules, including support for allocation methods such as caps, tranches, or other funding models, as applicable.

Question: What rate-lock rules apply - lock periods, extensions, expirations, relocks, and any penalties?

Answer: At this time, CHFA is unable to provide additional information regarding rate lock rules. Firms should describe the capabilities of their proposed solution to support configurable business rules for rate lock management, including lock periods, extensions, expirations, relocks, and applicable penalties.

Question: What document types and exhibit checklists are required, and do they vary by program?

Answer: At this time, CHFA is unable to provide additional information regarding document types and exhibit checklists. Firms should describe the capabilities of their proposed solution to support configurable document management, document types, and exhibit checklists, including the ability to accommodate program-specific requirements.

Question: Are there specific data retention or archival requirements?

Answer: CHFA maintains loan-related data on a permanent basis. The proposed solution should support the retention and long-term archival of loan-related data in accordance with CHFA's business requirements.

Question: Are there specific encryption, audit-logging, or state-mandated security control requirements?

Answer: At this time, CHFA is unable to provide additional information regarding specific encryption and audit-logging requirements. Firms should describe the capabilities of their proposed solution to support configurable business rules for rate lock management, including lock periods, extensions, expirations, and applicable penalties.

Question: What penetration-testing/vulnerability-scanning cadence is expected, and who performs it?

Answer: CHFA has not prescribed a specific penetration testing or vulnerability scanning cadence. As part of their proposal, firms should provide evidence of their most recent penetration testing and vulnerability assessments, along with a description of their security testing practices and cadence, to demonstrate the integrity and security of the proposed solution.

Question: What user growth should be assumed over the contract term?

Answer: Based on historical trends, CHFA has typically experienced annual user growth of less than 10%. Firms may use this assumption for planning purposes.

Question: What is the desired implementation timeline and target go-live date?

Answer: At this time, CHFA is unable to provide a target implementation timeline or go-live date. Firms should propose an implementation approach and timeline for the proposed solution, including key milestones and estimated durations.

Question: Is a parallel run with the legacy system expected before cutover?

Answer: At this time, CHFA is unable to provide a detailed implementation or rollout plan. Firms should propose their recommended implementation and cutover approach, including whether a parallel run with the legacy system is recommended, the rationale for the approach, and any associated risks or considerations.

Question: What support coverage is required (business hours vs. 24/7), and what response/resolution SLAs by severity?

Answer: At this time, CHFA is unable to provide specific support coverage or service level agreement (SLA) requirements. Firms should describe the support coverage offered for the proposed solution, including business hours and 24/7 support options, as applicable, along with the associated response and resolution service level agreements by severity level.

Question: What support channels and escalation process does CHFA expect?

Answer: At this time, CHFA is unable to provide specific requirements regarding support channels or the escalation process. Firms should describe the support channels and escalation procedures offered for the proposed solution, including the process for issue reporting, escalation, and communication throughout issue resolution.

Question: What uptime/availability SLA is required, and are there service credits/penalties?

Answer: At this time, CHFA is unable to provide specific requirements regarding uptime, availability, or associated service level agreements. Firms should describe the uptime and availability commitments for their proposed solution, based on their standard service level agreements, including any applicable service credits or penalties.

Question: Who owns first-line vs. second/third-line support - a CHFA help desk or the vendor?

Answer: CHFA will provide first-line support. Firms should describe the second- and third-line support services included with the proposed solution, including roles, responsibilities, and escalation procedures.

Question: What are the training audiences and approximate sizes, and the preferred mix of instructor-led vs. web-based?

Answer: At this time, CHFA is unable to provide specific requirements regarding training audiences, delivery methods, or class sizes. Firms should describe the training services available for the proposed solution, including instructor-led, web-based, and self-paced training options, the intended audiences, and any recommendations regarding class sizes and delivery methods.

Question: What documentation deliverables are required (admin guides, user guides, technical/config docs)?

Answer: At this time, CHFA is unable to provide specific requirements regarding documentation deliverables. Firms should describe the documentation provided with the proposed solution, including user guides, administrator guides, configuration documentation, technical documentation, and troubleshooting guides.

Question: Is a train-the-trainer model acceptable for the lender community rollout?

Answer: Yes. A train-the-trainer model is acceptable for the lender community rollout.

Question: Does the 20-page limit include Attachment A (Costs/Pricing) and the responses to Requested-Information items 1-26?

Answer: The 20-page limit applies to the proposal narrative, including responses to the Requested Information items and Attachment A (Costs/Pricing), unless otherwise specified in the RFP. The following supporting documents are excluded from the page limit: the firm's annual report, SOC 2/SOC 3 reports, technical specifications, and the most recent penetration test report.

Question: What standard and regulatory reports are required (investor reporting, board reports, Treasury, bond compliance)?

Answer: At this time, CHFA is unable to provide specific requirements regarding standard or regulatory reports. Firms should describe the standard and regulatory reporting capabilities of their proposed solution, including available reports and the ability to configure or create custom reports, as applicable.

Question: What ad-hoc/self-service reporting is needed, and for which roles?

Answer: At this time, CHFA is unable to provide specific requirements regarding ad-hoc or self-service reporting. Firms should describe the standard, ad-hoc, and self-service reporting capabilities of their proposed solution, including the ability to configure or create custom reports and role-based access to reporting functionality, as applicable.

Question: Are data-warehouse or export feeds to other CHFA systems required?

Answer: At this time, CHFA is unable to provide specific requirements regarding data warehouse integration or export feeds to other CHFA systems. Firms should describe the data integration and export capabilities of their proposed solution, including support for data warehouse integration, export feeds, and other standard data exchange mechanisms.

Question: What dashboards are expected, and for whom (staff, management, lenders)?

Answer: At this time, CHFA is unable to provide specific requirements regarding dashboard functionality or intended user groups. Firms should describe the dashboard capabilities of their proposed solution, including configurable, role-based dashboards for staff, management, lenders, and other user groups, as applicable.

Question: Must the system enforce income limits, purchase-price limits, first-time-buyer status, and targeted-area/AMI checks at reservation?

Answer: Yes. The proposed solution must support the enforcement of program eligibility requirements at the time of reservation, including, as applicable, income limits, purchase price limits, first-time homebuyer status, and targeted area and Area Median Income (AMI) eligibility.

Question: Is compliance file review in scope of the system, or performed by CHFA staff or a third party?

Answer: Compliance file review will be performed by CHFA staff. The proposed solution should support the workflow and functionality necessary to facilitate the compliance review process.

Question: Are loan purchase, pooling, and delivery to a master servicer (e.g., US Bank) in scope?

Answer: Loan purchase, pooling, and delivery to a master servicer are not within the scope of this procurement.

Question: Does the system need to collect or track fees (lock, extension, compliance review), and is payment-processing integration required?

Answer: Payment-processing integration is not within the scope of this procurement. However, firms should describe any payment-processing integration capabilities available within their proposed solution, as such capabilities may be considered for future business needs.

Question: What notification channels are required (email/SMS)?

Answer: CHFA currently utilizes email for system notifications. Firms should describe the notification capabilities of their proposed solution, including support for email, SMS, and other available notification channels.

Question: Is eSignature in scope?

Answer: eSignature functionality is not a required component of the current procurement. However, firms should describe the eSignature capabilities of their proposed solution, as such functionality may be considered for future business needs.

Question: Is document generation in scope? How many templates does CHFA anticipate?

Answer: At this time, CHFA is unable to provide specific requirements regarding document generation or the anticipated number of document templates. Firms should describe the document generation capabilities of their proposed solution, including support for configurable templates and template management.

Question: What is the role/permission model, roughly how many roles, and is delegated administration needed on the lender side (lender admins managing their own users)?

Answer: At this time, CHFA has not established a fixed duration for the post-go-live warranty period. Firms should describe the standard and optional extended warranty services offered with their proposed solution, including the warranty duration, coverage, and applicable terms and conditions.

Question: What will be the duration for post-go-live warranty?

Answer: At this time, CHFA has not established a fixed duration for the post-go-live warranty period. Firms should describe the standard and optional extended warranty services offered with their proposed solution, including the warranty duration, coverage, and applicable terms and conditions.

Question: Does CHFA mandate a specific release/change-management or DevOps process, or approval gates for production deployments?

Answer: At this time, CHFA has not established specific requirements regarding release management, change management, DevOps processes, or production deployment approval gates. Firms should describe the release and change management processes, DevOps practices, and production deployment controls offered with their proposed solution.