Questions and Answers to CHFA 300 – RFP for Online Homebuyer Education Program as of November 13, 2026:

Question: Can a technology firm serve as the prime contractor with a qualified housing educator or housing counseling organization serving as a subcontractor?

Answer: CHFA does not typically allow subcontracting.

Question: Which qualifications, certifications, approvals, and past performance must the prime contractor demonstrate directly, and which may be satisfied through a subcontractor or consultant?

Answer: CHFA does not typically allow subcontracting.

Question: Will CHFA consider a newly developed platform and curriculum delivered after award, or must respondents demonstrate an existing operational program at the time of proposal submission?

Answer: Respondents must demonstrate an existing operational program at the time of proposal submission.

Question: What curriculum standards, provider approvals, assessment requirements, counseling components, and certificate acceptance criteria must the proposed program satisfy?

Answer: The current need is for one online homebuyer education program: the pre-purchase online homebuyer education course. The curriculum must meet or exceed both HUD homebuyer education guidelines and the National Industry Standards for Homeownership Education and Counseling. Vendors may incorporate knowledge assessments in the form of brief quizzes following each course chapter or module, a comprehensive final assessment at the conclusion of the course, or a combination of both approaches. Assessments should be completed independently by the participant as part of the online course.

Question: Are the topics listed in the Scope of Services, including the homebuying process, affordability and budget management, closing, foreclosure prevention, and landlord education, required components of the curriculum, or examples of subject areas?

Answer: Required components of the curriculum.

Question: Is the primary expectation that the curriculum meets the National Industry Standards for Homeownership Education and Counseling?

Answer: The curriculum must meet or exceed both HUD homebuyer education guidelines and the National Industry Standards for Homeownership Education and Counseling.

Question: The evaluation criteria refer to the National Industry Standards as "endorsed by the U.S. Department of Housing and Urban Development." Can CHFA clarify what HUD approval, recognition, or credential providers are expected to demonstrate? For example, would a provider's course being used by HUD-approved housing counseling agencies meet this criterion?

Answer: CHFA will consider customized solutions based on the provider's experience and track record in developing and delivering similar homebuyer education programs for public use. Consideration will also be given to the provider's demonstrated understanding of the National Industry Standards for Homeownership Education and Counseling, as well as applicable homebuyer education and housing counseling requirements established by HUD. Providers should demonstrate relevant experience, industry knowledge, and the ability to deliver educational services that align with these standards and requirements.

Question: Does CHFA have a target budget or preferred cost structure for this program?

Answer: CHFA does not have a target budget or preferred cost structure for this program.

Question: Are there particular aspects of the current program or provider relationship that CHFA hopes to improve or address through this procurement?

Answer: There are no particular aspects of the program or provider relationship issues or improvements that need to be addressed.

Question: Can CHFA share the anticipated annual budget allocated for this program?

Answer: CHFA does not have an anticipated budget to share for this program.

Question: Is CHFA interested in including post-purchase homeownership education topics as part of the curriculum offerings?

Answer: Post-purchase homeownership education is not a current requirement of the Scope of Services. However, CHFA is interested in learning about any additional post-purchase education topics or services vendors may offer and welcomes vendors to include these capabilities as part of their proposals for consideration.

Question: The Scope of Services mentions "proctored exams." Could you clarify whether proctored exams are required, what type of proctoring CHFA has in mind, and what need or goal this requirement is intended to address? Please specify whether automated monitoring, remote human proctoring, or counseling-agency supervision is acceptable, and which party will provide and fund the proctoring service.

Answer: The intent of the assessment requirement is to ensure that participants are actively engaging with the course content and demonstrating an understanding of the information presented, rather than simply clicking through the course materials to obtain a certificate. Formal proctored examinations are not required. Vendors may incorporate knowledge assessments in the form of brief quizzes following each course chapter or module, a comprehensive final assessment at the conclusion of the course, or a combination of both approaches. Assessments should be completed independently by the participant as part of the online course. Automated assessment features, such as scored quizzes, knowledge checks, and final examinations, are acceptable. Human proctoring, remote live monitoring, and in-person supervision by HUD-approved housing counseling agencies are not necessary. The selected vendor will be responsible for providing the online assessment functionality as part of the proposed education platform. The goal is to verify participant engagement, reinforce key learning objectives, and demonstrate that participants have absorbed the essential information covered in the homebuyer education curriculum.

Question: Does CHFA currently use an online homebuyer education provider; and if so, which one and when does that agreement end?

Answer: CHFA currently uses a program provided by the Idaho Housing and Finance Association which expires April 30, 2027.

Question: Approximately how many learners complete homebuyer education through CHFA each year, and what share is online?

Answer: CHFA anticipates that approximately 1,000–3,000 individuals will access and complete homebuyer education through the online platform annually.

Question: Is the learner expected to pay a course fee, or will CHFA pay the selected firm directly (flat annual fee or per completion?)

Answer: CHFA will be responsible for the cost of the homebuyer education courses. Learners will not be required to pay any fees to access or complete the courses. CHFA prefers that vendors provide pricing on a per-course basis as part of their proposals.

Question: Will CHFA consider a firm that builds a new, CHFA co-branded curriculum aligned to the National Industry Standards, rather than licensing an existing off-the-shelf course?

Answer: Respondents must demonstrate an existing operational program at the time of proposal submission.

Question: For "proctored exams" does CHFA expect live or online remote proctoring, or is an identity-verified online final assessment acceptable?

Answer: Formal proctored examinations are not required. Vendors may incorporate knowledge assessments in the form of brief quizzes following each course chapter or module, a comprehensive final assessment at the conclusion of the course, or a combination of both approaches. Assessments should be completed independently by the participant as part of the online course. Automated assessment features, such as scored quizzes, knowledge checks, and final examinations, are acceptable. Human proctoring, remote live monitoring, and in-person supervision by HUD-approved housing counseling agencies are not necessary. The selected vendor will be responsible for providing the online assessment functionality as part of the proposed education platform. The goal is to verify participant engagement, reinforce key learning objectives, and demonstrate that participants have absorbed the essential information covered in the homebuyer education curriculum.

Question: What should the link to local HUD-approved housing counseling agencies look like?

Answer: "Link" means connecting the participant of the online course to a local, HUD approved agency should they have questions on the educational content or as an added resource for individuals who wish to seek additional education/counseling. This "link" can be built into the online program, where the participant is automatically connected to a specific agency (on a rotating basis) or the agency's contact information can be provided within the course and the participant can then choose which agency they wish to contact.

Question: Which completion data or reports do CHFA need (for example, certificates for loan files, monthly completion reports)?

Answer: Participants must be provided with a certificate of completion upon successfully completing the homebuyer education course.

In addition, CHFA will require monthly reports detailing course registrations and completions. Reports should include participant level information, including:

- Participant name and address
- State and county of residence
- Annual household income
- Area Median Income (AMI)
- Demographic information, including gender, ethnicity, race, and age

Vendors should describe their platform's reporting capabilities and demonstrate how participant information and course completion data can be captured, maintained, and made available to CHFA through downloadable reports or other reporting tools.

Question: What contract term does CHFA expect (one-year, multi-year with renewals)?

Answer: In accordance with CHFA's Procedures, contracts cannot exceed three years.

Question: Please clarify CHFA's expectations for co-branding, including any specific branding, functionality, or integration requirements. Would a dedicated CHFA-branded portal within a firm's existing learning platform meet those requirements?

Answer: A dedicated CHFA-branded portal within the vendor's existing learning platform would meet CHFA's requirements. The portal should provide a co-branded experience that clearly identifies CHFA and offers participants a seamless, user-friendly experience when accessing and completing the homebuyer education course.

Question: Please provide historical and anticipated annual learner enrollments and completions, including the English/Spanish distribution, and clarify whether CHFA, participating agencies, or learners will pay program fees. If multiple providers are selected, how will referrals be allocated, and would CHFA accept an annual platform subscription independent of enrollment volume?

Answer: Participation in CHFA's homebuyer education course is a requirement for obtaining a CHFA mortgage. Accordingly, annual enrollment and completion volumes are largely driven by the number of borrowers pursuing CHFA mortgage financing. While volumes may fluctuate based on mortgage demand and lending activity, participation has remained relatively consistent, averaging approximately 1,600 learners annually. CHFA anticipates enrollment to remain generally consistent with these historical levels.

CHFA will be responsible for the cost of homebuyer education services. Learners will not be required to pay any fees to access or complete the courses.

CHFA's preference is to select one provider; therefore, a multiple-provider referral allocation process is not currently anticipated.

CHFA encourages proposals to include both annual platform subscription pricing and fee-for-service pricing. Proposals should clearly outline the costs and assumptions associated with each pricing model to allow CHFA to evaluate the alternatives.

Question: May a proposer supply licensed bilingual curriculum through a disclosed education partner, and may that partner's instructional samples and client references satisfy Requested Information items 3 and 16? Please also identify the documentation CHFA will accept to demonstrate compliance with the National Industry Standards and the HUD-endorsement language in the evaluation criteria.

Answer: CHFA is seeking a provider capable of delivering a comprehensive online homebuyer education program in both English and Spanish. CHFA expects the selected vendor to provide the curriculum, educational content, and online learning platform as part of its proposed solution. Proposals relying on separate education partners or subcontractors to provide the bilingual curriculum or core educational services are not anticipated.

Compliance with the National Industry Standards and applicable HUD homebuyer education and housing counseling requirements will be evaluated based on the provider's experience and track record in developing and delivering similar education programs for public use. Consideration will also be given to the provider's demonstrated understanding of the National Industry Standards and the homebuyer education and counseling requirements established by HUD.

Respondents should clearly describe their relevant experience, qualifications, and approach to ensuring that their proposed curriculum aligns with these standards and requirements.

Question: Does the required capability to link with HUD-approved counseling agencies mean directory links and referrals, or must the platform exchange learner records, appointments, counseling outcomes, and completion certificates? For any required data exchange, please identify the participating systems, interfaces, and required data elements.

Answer: "Link" means connecting the participant of the online course to a local, HUD approved agency should they have questions on the educational content or as an added resource for individuals who wish to seek additional education/counseling. This "link" can be built into the online program, where the participant is automatically connected to a specific agency (on a rotating basis) or the agency's contact information can be provided within the course and the participant can then choose which agency they wish to contact.

Question: Please specify the required accessibility standard and conformance evidence, security assurances, and learner-data retention and deletion requirements. If examination proctoring is required, are recording, identity-document collection, or biometric processing permitted, and what restrictions apply?

Answer: The proposed online education platform should be designed to provide an accessible, secure, and user-friendly experience for all participants, including individuals with disabilities. The selected vendor will be expected to maintain appropriate accessibility and security safeguards throughout the contract period and ensure that participant information is handled confidentially and in accordance with applicable laws and contractual requirements. Formal proctored examinations are not required. Vendors may incorporate knowledge assessments in the form of brief quizzes following each course chapter or module, a comprehensive final assessment at the conclusion of the course, or a combination of both approaches. Assessments should be completed independently by the participant as part of the online course.
