

California Housing Finance Agency

Request for Proposals – Selection of Online Lender Training System (Learning Management System - Design, Development, and Implementation)

(March 6th, 2025)

I. Background:

The California Housing Finance Agency (the "**Agency**" or "**CalHFA**") is a public instrumentality and a political subdivision of the State of California created in 1975 for the primary purpose of meeting the housing needs of persons and families of low or moderate income. The Agency provides financing and programs to create affordable single family and multifamily housing. CalHFA's governing statutes can be found in the California Health & Safety Code, Division 31, commencing at Section 50900. Additional information about the Agency is available at <http://www.calhfa.ca.gov>. The Agency is soliciting statements of proposals from organizations to provide a public facing Learning Management System.

II. Purpose:

The purpose of this Request for Proposals ("**RFP**") is to obtain proposals from organizations interested in providing a Learning Management System to allow CalHFA to transition our training from in-person seminars and videos to an online platform. Training is currently for industry professionals, including Lenders, Brokers, real estate agents and non-profits who work within the real estate and real estate finance industry. Potential future expansion of user base may include internal staff or public homebuyers. Further, the RFP will establish a list of qualified organizations from which provider(s) may be selected.

CalHFA's Training page can be found on CalHFA's website at:
<https://www.calhfa.ca.gov/homeownership/training-outreach.htm>

III. Qualifications:

The Agency is seeking organizations that have demonstrated expertise in providing learning platforms with the following criteria:

- Ability to allow users self-register, reset their own passwords, and delete their own accounts/profiles.
- Ability to include videos and slide presentations in custom training modules, using the latest technology.
- Ability to customize training on our own through approved CalHFA administrators.
- Ability to test and score users to determine pass or fail.
- Ability to issue/email certificates of completion automatically.
- Ability to update the system in real time.
- Ability to run reports on who is taking/finishing training, how long users take to complete the course, and their geographic areas.

- Ability to collect user data through dropdown menus or other prepopulated form fields
- Multiple language options (English, Spanish, Chinese, Korean Vietnamese, Tagalog) and ability to track and report by language.
- Platform is compliant with the American with Disabilities Act (ADA), WCAG 2.1. Remains compliant as requirements and laws adjust.

IV. Scope of Services:

A. Volume of work. The real-estate market is cyclical and unpredictable. Factors such as the overall economy, the national and state housing markets, rates, housing supply and legislative actions and the Agency’s volume of business all play a role in the need for its services, the nature of the services needed, and the duration thereof. Therefore, usage volume may vary from month to month.

B. Geographic area. While the Agency is headquartered in Sacramento, its services needs are statewide.

C. Nature of Work. The Agency is seeking to contract with an organization to provide a learning management system that offers the following services:

- **Landing Page:** A CalHFA Branded point of entry that allows every customer access to training content 24/7 so users can complete training on own time.
- **Learning Environment:** Virtual learning management system that allows updates in real time and ability to have several courses available at once.
- **Testing:** Ability to test and score users and automatically issue certificates of completion.
- **Reporting:** Metrics viewing measurement of who is taking/finishing training and how long users take to complete the course. Ability to collect user data through drop down menus or other prepopulated form fields. Ability to for CalHFA to create and transfer reports or other information without assistance.
- **Languages:** The solution has the option of being offered in multiple languages – at a minimum, English, Spanish, Chinese, Vietnamese, Korean, and Tagalog.
- **Setup, Support & Training:** Organization provides sufficient training to CalHFA administrators to set up and maintain platform. Additionally, offers customer support to assist CalHFA staff in solving problems with the platform. And finally, offers maintenance and platform updates.

V. Proposal:

The Statement of Proposals must include the information listed below. CalHFA encourages straightforward and concise responses. Responding parties should carefully read the information provided in Section VII, “Selection.”

A. Summary of Firm.

Please provide (by narrative or attachment) a descriptive summary of your organization, including how long it has been in existence and its scope of business. Indicate if your organization qualifies as a Small Business Enterprise (SBE) or a Disabled Veterans Business Enterprise (DVBE) and is certified as such by the California Department of General Services. Describe how your organization is organized with respect to serving the Agency and provide a brief organizational chart with titles and names.

B. Scope of Proposal.

Please indicate the scope of services your organization proposes to provide, addressing each of the qualifications listed in Section III for which your organization desires to be considered and the geographic area(s) in which your organization practices. Please include all costs and fees associated with your services, including but not limited to a breakdown of cost of each service proposed. Please feel free to contact Nick Kufasimes at nkufasimes@calhfa.ca.gov if you have any questions.

C. Insurance.

Please delineate insurance policies (*i.e.*, malpractice, securities transactions, workers compensation, comprehensive commercial liability, etc.) held by the organization including dollar amount and liability limits. Please provide copies of the applicable insurance declarations pages.

D. Personnel.

Please identify the personnel who you anticipate would be providing services to the Agency. Provide a brief description of the relevant experience of each individual, the role each individual will fill, his or her title, location, telephone number and the percentage of the organization's total effort that will be provided by that individual. Alternatively, you may attach resumes, as long as the additional information requested here regarding personnel, is also included in your response.

E. List of Transactions/Clients.

If applicable, please provide a list of specific matters, transactions or projects handled by each qualified personnel that may be relevant to the decision making of the Agency.

F. Value-Added Services.

To the extent not already covered, please discuss your organization's relevant experience or special expertise that would enable you to bring value to this Agency and set your organization apart from others.

Briefly discuss an example or two of particularly innovative or helpful ways you have provided added value to clients, e.g., by providing training to the client's staff, or by having available other services related to the services to be provided.

G. References.

Please provide several references for which your organization has performed similar work, including a summary of the services provided. References from both public agencies and private sector transaction participants are encouraged.

H. Fees.

Please provide a proposed fee arrangement and structure for your organization's services, including hourly rates, if applicable. You may also propose more than one fee structure alternative. If you propose a fee arrangement based on business volume, please explain in detail how such fees would be calculated, and which types of services would or would not be covered. Please identify any fees associated with optional tasks or value-added services separately.

I. Schedule.

Please provide a detailed project schedule delineating all key project milestones and junctures, including milestones for Agency-provided information and guidance to ensure that the Project remains on time and on budget.

J. Legal Proceedings.

Identify and describe any pending legal proceeding against your organization or an officer of your organization alleging, or any judgments within the last three (3) years involving, violations of law in connection with an offering of any services.

K. Conflict of Interest.

If the organization is representing a client in civil litigation in which the State is, or may become, an adverse party, please identify and describe each such action. In addition, describe any existing or potential conflict of interest arising from your relations with, or representations of, other parties that should be considered as a factor in determining your objectivity. Provide sufficient facts, legal implications, and possible effects in order for the Agency to appreciate the significance of each potential conflict and to determine whether such conflict may disqualify the firm.

Prior to commencement of any services under a contract, your firm's employees and agents, as determined by the Agency, may be required to complete a California FPPC Form 700, Statement of Economic Interests as required by the Agency's Conflict of Interest Code under Section 81000 *et seq.* of the California Government Code, as well as California State Ethics Training. For further information on these requirements, see <http://www.fppc.ca.gov/> and for specifics on financial disclosure <http://www.fppc.ca.gov/Form700.html>. If you have further questions in these regards, you may also contact Sierra McLean at CalHFA at

smclean@calhfa.ca.gov. Direct, electronic filing of ethics training and certification and Form 700 are available.

L. Acceptance of CalHFA Services Agreement.

As a public instrumentality and a political subdivision of the State of California, CalHFA is required to adhere to certain contract provisions and requirements established by state, federal, and other applicable laws. These contract provisions and requirements are laid out in CalHFA's Services Agreement, a template of which accompanies this RFP. By submitting your Statement of Proposals, you acknowledge and understand CalHFA cannot change or otherwise renegotiate the terms contained in the Services Agreement.

M. Delivery of Statement of Proposals.

Statements of Proposals must be submitted electronically no later than **5:00 PM (PDT) on April 30, 2025** to: Nick Kufasimes at nkufasimes@calhfa.ca.gov

Questions concerning this Request for Proposals should be directed to Nick Kufasimes at nkufasimes@calhfa.ca.gov. When sending questions, please provide contact information and the best times for a telephone call to discuss.

VI. Selection:

The qualifications of organizations responding to this solicitation will initially be considered by staff of CalHFA. As part of the evaluation process, the Agency may request oral or telephonic interviews with the organizations and individuals being considered.

The staff will consider the following criteria:

Breadth and depth of experience and expertise in the areas described in Section III.

Ability to provide the services described in Section IV.

Timeline to provide the services described in Section IV.

Information and responses provided to requests in Section V.

Fees quoted in Section V(H).

Selection of an organization(s) will be an ongoing process as contracts with existing organizations expire, or specific services are needed. Consequently, the Agency understands that fees quoted at the time of this process might not still be valid. Once selected, organizations will be expected to enter into one-year to three-year contracts depending on the nature of services to be provided.

VII. Reservations:

All costs for developing and submitting the Request for Proposals pursuant to this solicitation are solely the responsibility of the respondent and shall not be reimbursable by the Agency. Although the Agency has chosen at this time to seek an RFP for services, it is not required to procure any of its contracts by way of competitive bidding and is generally not subject to many of the restrictions or requirements typically associated with State contracting practices. Accordingly, the Agency reserves its right to select one or more, or reject all, organizations responding pursuant to this solicitation.

In addition, the Agency reserves the right to:

- A. Request an oral or phone interview with, and to require additional information from, any organization prior to its selection.
- B. Select for contract negotiation the organization(s) that, in the Agency's judgment, will best meet the Agency's needs, regardless of any differences in estimated costs.
- C. Consider information about an organization in addition to information submitted in or obtained through oral or telephonic interviews.
- D. Select one or more responding organizations other than those responding.
- E. Require additional information from any respondent.
- F. Terminate this process at any time without selecting any organization.
- G. Change any deadline or date provided herein without notice; or
- H. Otherwise amend or modify any of the terms or provisions of this solicitation.

VIII Statement of Proposals Material:

All material submitted in accordance with this RFP become the property of CalHFA and will not be returned. The materials will be a public record subject to the disclosure provisions of the California Public Records Act (Government Code Section 6250 et seq.). Applicants should be aware that marking a document "confidential" or "proprietary" in a Statement of Proposals would not keep that document from being released after final selection.

If CalHFA receives a Public Records Act request that may include confidential information of the submitting organization, and CalHFA determines that such records are not exempt from public disclosure, CalHFA will make reasonable efforts to provide written notice to the organization prior to releasing such information. Such organization may seek relief in court to enjoin the disclosure of such confidential firm information but shall have no other rights or remedies against CalHFA in connection with the disclosure of such information.