CalHFA
Request for Proposal
(Multifamily Technology Solution)

October 26, 2026

Question Deadline:
November 2, 2026, 5:00 pm, PST

Posting Official Responses to Questions
November 13, 2026, 5:00 pm, PST

Proposal Due Date:
November 20, 2026, 5:00 pm, PST

Submit proposal to CALHFA online at:
Klee@calhfa.ca.gov

Agency Contact Person:
Kang Lee

Table of Contents

Schedule, Overview, Proposal Content, Vendor Qualifications 1

I. Tentative Schedule of Important Dates 1

Overview and Background 1

SCOPE OF WORK 2

Proposal Procedures, Content, Format, Criteria, and Award General 9

Vendor Qualifications, Evaluation Criteria, and Award Process 12

EXHIBIT A: Technical Requirements 15

EXHIBIT B: Informational Background (Non-Evaluative) 17

EXHIBIT C: Future Asset Management Capabilities 30

EXHIBIT D: Pricing 31

EXHIBIT E: Organizational Structure and Key Details 34

EXHIBIT F: Certified Small Business (SB) and Disabled Veteran Business Enterprise (DVBE) Status Form 38

EXHIBIT G: Vendor References 42

EXHIBIT H: CalHFA Standard Services Agreement 43

EXHIBIT I: CERTIFICATION OF FINANCIAL STABILITY 55

Schedule, Overview, Proposal Content, Vendor Qualifications

I. Tentative Schedule of Important Dates

This section provides a **tentative** schedule of the important milestone dates. Examine these dates carefully and plan accordingly.

	DATE	EVENT
1	October 26, 2026	Request for Proposals (RFP) issue date
2	November 2, 2026	Questions Due
3	November 13, 2026	Posting Official Responses to Questions
4	November 20, 2026	Proposal due date
5	December 11, 2026	Evaluation of proposals completed
6	December 11, 2026 – January 15, 2027	Selection of Vendor & Contract Preparation
7	January 15, 2027	Contract Award
8	January 18, 2027	Start of Service

Overview and Background

I. Purpose of RFP

The California Housing Finance Agency (CalHFA) is issuing this Request for Proposal (RFP) as part of its Multifamily Technology Solution initiative. Through this solicitation, CalHFA seeks qualified firms to provide a modern, Commercial Off-The-Shelf (COTS) technology platform and associated professional services to enhance or replace the Agency's current multifamily system. The new solution is intended to serve as an end-to-end system for the entire multifamily loan lifecycle. The selected vendor will deliver system configuration, data migration support, integration capabilities, and Phase 1A & 1B implementation focused on CalHFA's multifamily lending origination, underwriting, closing, conduit and construction lending processes. This procurement will enable CalHFA to modernize workflows, improve cross-division collaboration, strengthen data accuracy, and establish a scalable foundation for future inter-agency coordination.

II. Background

Bringing people home for 50 years, CalHFA has supported the needs of low- and moderate-income renters and homebuyers by providing financing and programs with a focus on equity. Established in 1975, CalHFA was chartered as the state's affordable housing lender. The Agency's Multifamily Lending Division finances affordable rental housing through collaborations with developers, local, state and federal government partners and more, while its Single-Family Division partners with a preferred lender network to provide first-time homebuyers with down payment and closing cost assistance and access to first mortgage loans. CalHFA is a self-supported state agency

that doesn't rely on taxpayers' dollars for its operational costs but regularly administers various state and federal resources on behalf of the state.

III. Procurement Process

While CalHFA is exempt from the California Public Contract Code, this procurement will be conducted in a manner that promotes fair competition and transparency. CalHFA reserves the right to cancel this RFP, reject any proposals, and waive minor irregularities if it is in the Agency's best interest. The decisions made by CalHFA during this process are final and not subject to appeal.

SCOPE OF WORK

Scope of Work

A. CalHFA has identified the need to seek a vendor-provided multifamily technology platform that can keep pace with the increasing need for scalable tools to better serve our stakeholders and align with CalHFA's long-term strategic vision. To support staff and partners more effectively, the project scope focuses on selecting and implementing a modern vendor solution that standardizes workflows and enables seamless data integration across the multifamily lending lifecycle. The Solution must be configurable, scalable, secure, and capable of supporting additional lifecycle phases without significant redevelopment or re-architecture.

The long-term objective is to procure and implement an end-to-end Multifamily Technology Solution. While the initial phase of this procurement will focus on the Lending functionality, the solution must be architected, configured, and scalable to support future phases, including full Asset Management workflow automation and, Construction Lending, which represents a newly emerging business process area for CalHFA. Vendors must propose a platform capable of expanding across these lending components without requiring major re-architecture or redevelopment efforts.

Phase 1A: Multifamily Lending and Conduit Only Loans

- Application intake and processing
- Origination
- Underwriting
- Initial and Final Commitments
- Loan Closing workflows

- **Phase 1B: Construction Lending**
- Construction loan approval workflows
- Construction draw processing
- Inspection coordination
- Conversion from construction to permanent financing

Optional Phase 2: Multifamily Asset Management (AM)

Vendors may describe how their platform could support the optional future Phase 2, but such descriptions will not be evaluated or scored. See Exhibit C "Future Asset Management Capabilities."

- Post-closing portfolio monitoring

- Compliance workflows
- Annual reviews and reporting
- Property management oversight
- Asset Management Transfer
- AM Active, AM Inactive, and Loan Paid-in-Full processes

B. **Proposal Requirements**

CalHFA requires the following services to help meet the aforementioned need: Deployment of a new technology solution to replace or enhance the current system that is being used for CalHFA multifamily operations, a plan for migrating data from the current system to the new platform and successful execution of migration activities, and documentation and execution from project implementation to ongoing maintenance and support.

Vendors shall provide a detailed explanation of how the proposed architecture, data model, workflow engine, and integration framework will support all phases of the Multifamily Technology Solution as a unified, scalable platform. CalHFA has identified a set of business and technical requirements representing the needs of Multifamily Lending, Asset Management, Construction Lending, Fiscal Services, Finance, Legal, the Executive Office, Marketing, and external partners. Vendors shall review the requirements listed below and submit a comprehensive response demonstrating how the proposed solution satisfies each requirement and aligns with the capabilities defined in this RFP and technical requirements. The requirements in this section support the scoring of Phases 1A and 1B. See Exhibit A: Technical Requirements.

Vendors may also refer to additional requirements provided in Exhibit B, which will not be used for evaluation and are subject to change as CalHFA continues to refine its long-term solution needs.

a) External Developer / Partner Portal

1) Provide secure external user access, including a developer portal for document submission, communication, status tracking, and workflow interaction.

2) Allow developers, management agents, and external partners to upload, submit, and resubmit documents at all stages of the multifamily loan lifecycle.

3) Display required checklists and document types upfront per request or phase.

4) Provide real-time visibility into document status (requested, received, pending internal review, reviewed, outstanding, not applicable, or accepted, and/or denied.)

5) Support automated notifications for document requests, approvals, deficiencies, and next-step requirements.

6) Provide a dashboard summarizing project status, deadlines, outstanding items, and urgent actions.

7) Allow external users to submit fees and payments (e.g., application fees, closing fees).

8) Support messaging or communication channels within the portal instead of email.

9) Support uploading, viewing, downloading, and exporting documents and correspondence.

10) Allow external users to submit data and forms required across all phases (application, commitment, closing, asset management).

b) Document Management & Traceability

1) Support uploading, viewing, downloading, exporting, and indexing documents across all phases.

2) Preserve full version history of documents; no overwriting.

3) Automatically link and organize documents to correct projects, requests, and cases.

4) Maintain permanent, tamper-proof audit trails for actions, approvals, and document changes.

5) Auto-generate document checklists based on loan phase, request type, or agency workflow.

6) Support system-generated form letters and templates populated with structured data fields.

c) Workflow, Case Management & Routing

1) Support request-specific workflows and checklists for all multifamily phases (pre-application through loan paid-in-full).

2) Support parent/child case relationships and linked follow-up cases.

3) Enable automated routing based on property assignment, division roles, or business rules.

4) Support routing to Legal, Finance, Fiscal, Accounting, and Executive Director for review and signature approval.

5) Allow tracking of tasks even after routing to other divisions.

6) Allow auto-assignment, reassignment, workload balancing, and escalation.

7) Block incomplete submissions and allow only actionable requests.

8) Maintain work-in-progress queues with sorting, filtering, deadlines, and milestone visibility.

d) Status Visibility & Communication

1) Allow external users and internal staff to view real-time status for applications, commitments, closings, and asset management requests.

2) Provide automated notifications for status changes, deadline reminders, deficiencies, approvals, and escalations.

3) Preserve all correspondence within the system.

4) Provide a communication log and reporting across cases, tasks, and projects.

e) Financial Review & Automation

1) Support structured financial fields (e.g., reserves, impounds, loan terms, financial data entry).

2) Automate key calculations (e.g., DSCR, reserve requirements, escrow analysis, financial metrics).

3) Support internal staff when financial results require follow-up.

4) Support dashboards for financial status, loan performance, funding progress, and analysis.

5) Allow uploading and linking underwriting documents, financial analysis models, and approval documents.

6) Provide or support interface of a secure automatic fee calculations, disbursements, and reporting, loan payment history and current payment status.

7) Support structured handling of reserve accounts, fees, impounds, disbursement requests, and funding confirmations.

f) Compliance, Notifications & Escalation

1) Track recurring and one-time compliance deadlines (e.g., insurance certs, annual reports, budgets).

2) Support automated reminders sent to both staff and external stakeholders.

3) Automatically escalate overdue or stagnant items.

4) Provide audit controls for compliance tracking across the lifecycle.

g) Search, Reporting & Data Export

1) Provide robust search across documents, properties, cases, tasks, and metadata.

2) Allow search within results and filtering by multiple fields.

3) Provide tabular search results, highlighting of term locations, and exception reporting.

4) Support ad hoc reporting, configurable datasets, exports to Excel/CSV/PDF, and dashboard-level reporting.

5) Support analytics features such as conceptual search, clustering, email threading, near-duplicate detection, and term expansion.

h) Construction Lending

1) Capture construction budgets, schedules, cost certifications, and contractor documents, underwriting workflows for feasibility and risk.
2) Manage required documents and templates (ex: term sheets, loan agreements, disbursement agreements, and closing packages).
3) Enable automated workflows for draw requests, review, approval, and payment.
4) Support monitoring cycles, turnaround-time tracking, and inspection integration.
5) Provide full audit visibility for all draws and approvals.
6) Enable construction progress tracking with alerts for delays, overdue inspections, or missing documents.
7) Support third-party inspectors and reporting tools.
8) Provide dashboards displaying construction risks and project performance.
9) Support automated routing and approvals.
10) Maintain continuity from construction to permanent loan cases.

i) Quality Assurance & Testing Strategy

1) Quality Assurance and Testing Strategy that is fully integrated into the Software Development Lifecycle.

j) Training and Transition

1) Deliver a structured knowledge transfer and training plan to ensure CalHFA can fully sustain the solution independently.
2) Post-Go-Live Support & Stabilization (“Hypercare”) and support stabilization period.

k) Project Management

1) The Vendor must assign a dedicated, full-time Project Manager who will serve as the primary point of contact and assume responsibility for:
    (1) Managing the overall project plan, schedule, resources, and deliverables
    (2) Coordinating activities across Vendor teams, subcontractors, and CalHFA stakeholders
    (3) Ensuring alignment between PM activities and SDLC phases and quality gates
    (4) Leading project meetings, including daily standups (if Agile), sprint reviews, and retrospectives
    (5) Communicating risks, issues, dependencies, and decisions promptly

(6) Managing change requests, scope adjustments, and contract deliverables

(7) Ensuring the project adheres to CalHFA governance, reporting, and documentation standards

l) Timeline

CalHFA intends for the Multifamily Loan Management System to be fully implemented and operational by the end of the 2027 calendar year. To support planning and evaluation, Vendors shall provide a proposed project timeline that outlines major activities, milestones, dependencies, and the estimated duration required to complete Phase 1A and 1B.

(1) The proposed timeline should include, at a minimum:

(2) Requirements validation and design milestones

(3) Configuration and development periods

(4) Integration and data migration activities

(5) Testing cycles (system, UAT, security, performance)

(6) Training and knowledge transfer

(7) Go-Live readiness and deployment

(8) Hypercare/initial stabilization period

CalHFA understands that each Vendor may approach implementation differently; therefore, the timeline submitted should represent the Vendor's professional assessment of a feasible and achievable schedule based on their proposed solution, staffing model, and methodology.

The Vendor's proposed project timeline will be used for informational and planning purposes. Final timelines will be mutually agreed upon during contract negotiations.

C. **Deliverables**

The Vendor shall provide all deliverables necessary to successfully configure, implement, and support the multifamily technology platform. Deliverables must be submitted in a complete, review-ready format and align with CalHFA's standards. Deliverable will be reviewed and accepted by CalHFA based on predefined acceptance criteria, including completeness, accuracy, alignment with approved requirements, adherence to industry best practices, and the ability to support project objectives. CalHFA reserves the right to request revisions when deliverables do not meet agreed-upon expectations. Final acceptance of deliverables is required prior to milestone completion, payment, or progression to subsequent project phases.

a) Project Planning Deliverables

1) Detailed Project Schedule with milestones

2) Communication & Governance Plan

3) Risk, Issue, and Dependency Log

4) Requirements Validation Report
5) Change Control Plan

b) Solution Design & Architecture Deliverables

1) Solution Architecture Document
2) Data Model Documentation
3) Integration Design Specifications
4) Security & RBAC Model
5) Workflow Design Package
6) Environment Setup Plan

c) System Configuration & Implementation Deliverables

1) Configured COTS Platform to support project phases
2) Workflow Configuration Package
3) External Developer/Partner Portal Configuration
4) Document Management Configuration
5) Financial Automation & Calculations Configuration
6) Integration Components (APIs, connectors, data interfaces)
7) System & Integration Test Results
8) User Acceptance Testing (UAT) Results

d) Data Migration Deliverables

1) Data Migration Strategy & Plan
2) Data Mapping Document (Legacy to New System)
3) Cleansed Data Sets & Quality Reports
4) Test Migration Loads with Reconciliation Reports
5) Final Production Data Migration Package
6) Migration Validation & Reconciliation Report

e) Training & Knowledge Transfer Deliverables

1) Training Plan and Knowledge Transfer Plan
2) End-User Training Materials (guides, videos, manuals)
3) Administrator & Technical Training Materials
4) Final Knowledge Transfer Documentation (architecture, workflows, configuration, integrations)

f) Go-Live Readiness & Deployment Deliverables

1) Go-Live Readiness Assessment and Checklist

2) Cutover & Rollback Plan

3) Deployment Plan

4) Hypercare Support Plan with vendor support

g) Post-Launch Support Deliverables

1) Stabilization (Hypercare) Report

2) Support Model & Transition to Operations Plan

3) Final System Documentation (configuration, integrations, workflows, security, admin procedures)

h) Program & Operational Transition Deliverables

1) Operational Runbooks

2) Maintenance & Support Procedures

3) Disaster Recovery & Backup Procedures

4) SLA Monitoring & Reporting Procedures

Proposal Procedures, Content, Format, Criteria, and Award General

A. **Disclaimer and Reservations of Rights:** Upon receipt, each proposal becomes the sole property of the Agency and will not be returned to the vendor. Each vendor is solely responsible for the costs it incurs to prepare and submit its proposal.

Note that a proposal is non-responsive if the proposal does not contain all proposal requirements, is not complete, is not received at the right location, and is not received by the proposal deadline.

The Agency reserves, in its sole discretion, the right to reject any and all proposals, including the right to cancel or postpone the RFP or the project at any time, or to decline to award the agreement to any of the vendors. The Agency reserves the right to waive any immaterial irregularities in a proposal or submission of a proposal. The Agency reserves the right to reject any proposal that is determined to contain false, misleading, or materially incomplete information.

The Agency further reserves the right to:

a) Request an oral or telephonic 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 vendor.
f) Change any deadline or date provided herein without notice.
g) Otherwise amend or modify any of the terms or provisions of this solicitation.

B. **Confidential and Proprietary Information:** Vendors are strongly encouraged to avoid submitting confidential or proprietary information unless necessary. All material submitted in response to this solicitation are subject to the California Public Records Act and may be disclosed unless exempt under applicable law. If you believe certain information is exempt from disclosure, it must be clearly identified with a brief justification. In the event of a Public Records Act request, the Agency will provide notice to the affected vendor, who shall bear the burden of seeking any legal remedy to prevent disclosure. If no such action is taken, the Agency may release the information in accordance with applicable law.

C. **Authorized Signatories:** Vendor personnel signing the cover letter of the proposal, or any other related forms submitted must be authorized signers with the requisite authority to represent their firm and to enter into binding contracts.

D. **Validity of Proposals:** Proposed services and related pricing contained in the proposal must be valid for a period of 180 days after the due date.

E. **Requirements for Award**: A prospective vendor must meet all of the following requirements

a) Have the financial resources adequate to perform the contract or the ability to obtain them.
b) Have the ability to meet the required delivery or performance schedule, taking into consideration all existing commitments.
c) Have a satisfactory performance record
d) Have a satisfactory record of integrity and business ethics
e) Not be on the list of ineligible businesses listed with the California Department of General Services.
f) Have the necessary organization, experience, accounting and operational controls, and technical skills or the ability to obtain them.
g) Be in compliance with applicable licensing and tax laws and regulations.
h) Have the necessary production, construction, and technical equipment and facilities, or the ability to obtain them.
i) Have other qualifications necessary to receive an award under applicable laws and regulations.
j) Have the ability to comply with all terms and conditions of the Agency's service agreement.

F. **Execution of Service Agreement:** If a Vendor is not able to execute a service agreement within 30 days after being notified of selection, CalHFA reserves the right to select the next most qualified vendor or call for new proposals, whichever CalHFA deems most appropriate. (Sample service agreement is attached).

I. Proposal Content and Format

Proposal must contain the following components.

A. **Technical Requirements**

a) See Exhibit A: “Technical Requirements”

1) Vendors must review and provide a response to every technical requirement below, indicating full compliance, partial compliance (with explanation), or non-compliance (with proposed alternatives). The requirements in this exhibit support the scoring of Phase 1A and 1B. Vendors may describe how their platform could support the optional future Phase 2, but such descriptions will not be evaluated or scored.

B. **Informational Background**

a) See Exhibit B: “Informational Background”

1) Exhibit B is provided for informational purposes only, to give vendors background on CalHFA’s current operations and anticipated business needs and will not be used to score proposals. Proposals will be evaluated solely on the requirements and criteria in Section II. Evaluation Criteria (p.13) of the RFP, or as amended by any addenda. If Exhibit B conflicts with the body of this RFP, the RFP controls. CalHFA reserves the right, in its sole discretion, to clarify, add, modify, or delete requirements of this solicitation before the proposal submission deadline, by written addendum issued to all prospective Vendors.

C. **Future Asset Management Capabilities**

a) See Exhibit C: “Future Asset Management Capabilities”

1) The Asset Management phase is considered an optional future phase and will not affect the scoring or evaluation of proposals. Vendors shall indicate whether they are capable of performing Phase 2 (Yes/No). Vendors may provide optional pricing for Phase 2; however, such pricing will be used for informational purposes only and will not be evaluated or scored.

D. **Proposal Costs Phase 1A and 1B**

a) Provide responses to all cost-related questions pertaining to proposal cost. See Exhibit D: “Pricing”

1) Assumptions & Price Protections

(1) Vendors shall clearly state assumptions related to:

(2) CalHFA roles and responsibilities.

(3) System configuration and implementation.

(4) Data quality, migration, and transformation.

(5) User volumes, project counts, and workflow throughput.

(6) CalHFA resource availability and training needs.

2) Vendors shall agree to:

(1) Provide firm, fixed pricing for the full contract term.

(2) No price increases for modules or services required to meet RFP specifications.

(3) No licensing cost increases during the initial term.

(4) Full itemization of all costs with no hidden or conditional fees.

(5) Include any modules required for compliance or security at no additional cost unless explicitly priced in the proposal.

E. **Organizational Structure and Key Details**

a) See Exhibit E: "Organizational Structure and Key Details"

1) Answer all questions on the CalHFA's-provided Response Template with your answers to CalHFA's questions. Provide thorough responses with sufficient detail to enable CalHFA to evaluate your understanding of CalHFA requirements.

F. **Vendors must address each minimum qualification listed below on p.13 (Vendor Qualifications ➔Minimum Qualifications➔ a-e.) Vendor shall provide the following:**

a) A statement indicating whether Vendor meets the requirement.

b) A concise description of how the requirement is met.

c) Any supporting documentation necessary to verify compliance (e.g. client list, certification, licenses, financial statements, resumes, etc.).

G. **Small Business and DVBE Participation**

a) See Exhibit F: "Certified Small Business and DVBE Participation"

1) Answer all questions on the CalHFA's-provided Response Template with your answers to CalHFA's questions.

H. **Vendor References**

a) See Exhibit G: "Vendor References"

1) Answer all questions on the vendor references exhibit.

I. **Agency's Standard Service Agreement**

a) Exhibit H: "CalHFA Standard Services Agreement"

1) For informational purposes, the terms and conditions within are generally non-negotiable.

2) If your company is taking exception to any of the terms or conditions in the Agency's Service Agreement, please indicate on a separate document titled "Exceptions to Service Agreement" which provision you are objecting to and a detailed description of why you are objecting to the provision.

Vendor Qualifications, Evaluation Criteria, and Award Process

I. Vendor Qualifications

The intent of this RFP is to evaluate the proposals, determine the Vendors that are in the competitive range, and select Vendors that will provide the most cost-effective and

professional services for CalHFA.

A. **Minimum Qualifications:**

a) Have a minimum of five years of successful experience implementing configurable, scalable, and secure workflow-automation and data-integration platforms within lending, housing finance, financial services, or comparable regulated enterprise environments. Experience must include supporting multi-phase solution rollouts or platform expansions without requiring major re-architecture, and must include work performed for at least three other clients with similar scope and services, or satisfactory performance on prior engagements with CalHFA within the past three years.

b) Be capable of providing the required services beginning in January 2027.

c) Have the necessary resources, knowledge, skills, experience, and the like to provide the required services.

d) Have financial stability and the necessary financial resources to provide the required services. Please review and sign Exhibit I (Certification of Financial Stability).

e) Demonstrate the requisite technical proficiency.

II. Evaluation Criteria

A. **Minimum qualifications, Competitive Range, and Award Consideration**

The minimum qualifications, competitive range, and award consideration based upon the following criteria

a) CalHFA will review the Vendor's Qualifications to determine if the Vendor meets or betters the minimum requirements as detailed above.

b) Only the best-qualified Vendor will be considered for final negotiations of fee/price, scope of services, contract, and award recommendation.

B. **Evaluation Criteria Phase 1A and 1B**

a) In accordance with the CalHFA's objective of selecting the most qualified consultant at a fair and reasonable cost, a Selection Committee, composed of appropriate staff representatives and/or qualified outside representatives, will review the proposals received and select the most qualified firms for interviews. The Selection Committee shall rank the vendors based upon the following criteria:

1) Ability to perform the specific tasks outlined in the RFP.

2) Qualifications of specific individuals who will work on the project.

3) Amount of time and involvement of key personnel who will be involved in respective portions of the project.

4) Reasonableness of the fee requested to do the work.

5) Demonstrated record of success on work previously performed.

6) Specific method and techniques to be employed on the project.

7) Any other criteria prescribed in this RFP for the required services including any presentations, interviews, changes in Scope of Services requirements, if so required by CalHFA.

8) Certified Small Business (SB) and Disabled Veteran Business Enterprise (DVBE) and Targeted Area Contract Preference Act (TACPA**)** participation may be taken into consideration as part of CalHFA's overall assessment

C. **Fee/Price Evaluation**

a) Reasonableness of fee requested to do the work, as originally proposed.

III. Award

A. After conclusion of the above Evaluations, a Notification of Intent to Award may be sent to any Vendor selected. CalHFA may make multiple awards.

B. Award is contingent upon the successful negotiation of final contract terms and the approval of CalHFA. If contract negotiations cannot be concluded successfully, CalHFA may negotiate a contract with the next best qualified Vendor or withdraw the RFP. In the event CalHFA does not approve the recommendation to award, the RFP may be cancelled without any cost or obligation of CalHFA.

EXHIBIT A: Technical Requirements

Vendors must review and provide a response to every technical requirement below, indicating full compliance, partial compliance (with explanation), or non-compliance (with proposed alternatives). The requirements in this exhibit support the scoring of Phase 1A and 1B. Vendors may describe how their platform could support the optional future Phase 2, but such descriptions will not be evaluated or scored.

1. General Technical Requirements

1. Solution must support modular, maintainable, API-driven architecture with clear separation of concerns.
2. Must follow secure coding standards including input validation, error handling, and safe memory management.
3. Must support automated testing (unit, integration, regression) and CI/CD pipelines for automated deployment.

2. Architectural Requirements

1. Must support hosting compatibility with Windows/MS SQL environments.
2. Must follow secure, layered, scalable architecture principles (defense-in-depth, least privilege).
3. Must support modular components or microservices with defined boundaries and access controls.
4. Must allow for a scalable architectural evolution without requiring full rewrites.
5. Must support cloud-ready or hybrid-ready deployment, including containerization, virtualization, or distributed systems.

3. Security Requirements

1. Must adopt Zero Trust-aligned principles including continuous verification and micro segmentation.
2. Must enforce role-based access control (RBAC) with least-privilege and just-in-time access.
3. Must implement defense-in-depth controls: multi-layer authentication, segmentation, firewalls, encryption in transit and at rest.
4. Must support compliance with NIST, OWASP, and relevant regulatory security frameworks.
5. Must support role segregation for sensitive workflows.

4. Integration Requirements

1. Must support secure API-based integrations using modern authentication methods.

2. Must integrate with enterprise systems, identity providers, and third-party applications using standard protocols.
3. Must support interoperability, interface versioning, and backward compatibility to avoid system breaks.

5. Performance Requirements

1. Must meet defined SLAs across CPU, memory, I/O, and latency-sensitive workloads.
2. Must support optimized database queries, caching strategies, load distribution, and efficient code.
3. Must provide continuous performance monitoring and alerting.

6. Data Requirements

1. Must support secure data storage, transmission, lifecycle management, and encryption (TLS, AES-256).
2. Must support data validation, business rule enforcement, quality controls, and structured schema management.
3. Must support metadata tracking, audit logs, and traceability across the system.
4. Must support structured data extraction, backup, disaster recovery, retention and off boarding procedures.
5. Must support territorial data storage requirements (continental U.S. residency)

7. System-Level Requirements

1. Must support operational controls, logging, monitoring, and system-wide observability.
2. Must support scalable deployment (horizontal/vertical), high availability, and DR capabilities.
3. Must provide lifecycle documentation for installation, configuration, maintenance, upgrades.
4. Must support continuous security audits, penetration testing, and incident response processes.

8. Implementation & Deployment Requirements

Vendor must provide, based on phases:

1. Full project plan & schedule.
2. Roadmap for 12–36 months.
3. Configuration of all core modules and workflows.
4. Integration packages.
5. Migration runbooks and validation results.
6. Training curriculum & knowledge base.
7. UAT plans, defect logs, test results.
8. Security and architecture documentation.
9. Operational runbooks, staffing model, and SLA reporting.

EXHIBIT B: Informational Background (Non-Evaluative)

Exhibit B is provided for informational purposes only, to give vendors background on CalHFA's current operations and anticipated business needs and will not be used to score proposals. Proposals will be evaluated solely on the requirements and criteria in Section II. Evaluation Criteria (p.13) of the RFP, or as amended by any addenda. If Exhibit B conflicts with the body of this RFP, the RFP controls. CalHFA reserves the right, in its sole discretion, to clarify, add, modify, or delete requirements of this solicitation before the proposal submission deadline, by written addendum issued to all prospective Vendors.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
1	**MF-SR-001**	Intake	Program catalog	The system shall allow MF staff to maintain financing programs, application instructions, deadlines and term sheets, with current programs available to developers, and shall alert Marketing when any of these change so Marketing can update the CalHFA website.	Publish and update a program; developers see its current information and Marketing can retrieve the change.
2	**MF-SR-002**	Intake	Program announcements	The system shall notify developers of project-specific updates, such as documents accepted, pipeline status and next key dates, for projects in the system. General program announcements remain in eNews, outside the system.	Publish an announcement and verify delivery to the selected audience without exposing internal draft content.
3	**MF-SR-003**	Intake	Guided application submission	The system shall present the document requirements for the selected program and application phase and accept initial, additional and revised submissions against those requirements.	Submit documents at pre-application, screening and each mapped closing phase; retain each file against its requirement and project.
4	**MF-SR-004**	Intake	Document submission notifications	The system shall notify the assigned MF staff of developer inquiries and document submissions, and notify developers when additional documents are requested.	Submit an inquiry/file and request another document; each event reaches the appropriate recipient and identifies the project and requested action.
5	**MF-SR-005**	Intake	Document review disposition	The system shall allow MF reviewers to accept, deny or request resubmission of an individual document and communicate the disposition and deficiencies to its submitter.	Reject one document with a reason while accepting another; the developer sees the separate outcomes and can submit a replacement.
6	**MF-SR-006**	Intake	Eligibility assessment	The system shall make the authorized pre-application eligibility outcome and status available to the developer.	Record a finding against a project; an authorized release displays the outcome and next-step status to its developer.
7	**MF-SR-007**	Intake	Application decision	The system shall record the authorized application approval or denial decision and issue the corresponding official notice to the developer.	Record both an approval and a denial in test projects; generate notices reflecting the correct decision and project.
8	**MF-SR-008**	Project	Unique project record	The system shall create a project record with a unique project number that remains stable throughout its lifecycle.	Create two projects and verify distinct identifiers; update a project and verify its identifier is unchanged.
9	**MF-SR-009**	Project	Project information maintenance	The system shall allow authorized MF staff to update structured project information while retaining its phase and change history.	Update permitted fields in each mapped phase; verify saved values and the previous value, author and timestamp in history.
10	**MF-SR-010**	Project	Loan team assignments	The system shall record the designated Loan Administrator and Loan Officer for each project.	Assign both roles and retrieve them from the project; replacing an assignee preserves the prior assignment in history.
11	**MF-SR-011**	Project	Legal assignment and capacity	The system shall allow Legal to assign legal assistants and attorneys to a project and view each person's active assignments with milestone dates, including the Senior Loan Committee write-up review, the construction closing deadline and the permanent loan closing.	Assign legal personnel to two active projects; a workload view shows assignments and overlapping milestone dates.
12	**MF-SR-012**	Collaboration	Project and task correspondence	The system shall retain project/task-linked messages, questions, responses and attachments exchanged among authorized internal teams and external participants.	Create a question, response and attachment; authorized participants can retrieve the thread from its project/task after reassignment; external users cannot see internal-only messages.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
13	**MF-SR-013**	Collaboration	Legal input requests	The system shall allow MF staff to refer a project or issue to Legal and notify the responsible legal team with the linked context, documents and the original message or question.	Refer a low-DSCR or document issue; Legal receives the project context and can record its response.
14	**MF-SR-014**	Collaboration	External agency coordination	The system shall record requests, responses and supporting documents exchanged with HUD, NEPA consultants and local jurisdictions for a project.	Record an agency request and response and retrieve their status and linked evidence at closing review.
15	**MF-SR-015**	Collaboration	Closing meeting coordination	The system shall allow MF staff to record a closing-call schedule, participants and linked follow-up actions for a project.	Record a closing call and follow-up action; assigned participants can see the schedule and action status.
16	**MF-SR-016**	Documents	Central project repository	The system shall store and retrieve project documents, including insurance, due-diligence materials, photos and renderings, from the project record for authorized users, connect to existing SharePoint folders rather than replace them, and support version control so the master version is identifiable and changes to it are visible.	Upload each supported document category; authorized MF, Finance, AM and Marketing users retrieve it from the project while unauthorized users are denied.
17	**MF-SR-017**	Documents	Document indexing	The system shall associate uploaded documents with the correct project/property, request, document type and execution/recordation status.	Upload a recorded document and a draft; verify different statuses and correct project/request links, with no cross-project association.
18	**MF-SR-018**	Documents	Version preservation	The system shall preserve every uploaded document revision and allow authorized users to retrieve its revision history.	Upload revisions A and B under the same document; retrieve both and identify the latest without overwriting A.
19	**MF-SR-019**	Documents	Approval evidence and stable links	The system shall preserve stable links from each loan approval to the exact FA, approval documents, modification memos and underwriting source-document versions used for that approval.	Approve revision A, upload revision B, and retrieve A through the original approval link with authorized cross-division access.
20	**MF-SR-020**	Documents	Executed-document review	The system shall allow Legal to record verification of executed documents, recordation evidence and applicable statutory requirements, including unresolved deficiencies.	Attach executed/recorded evidence, record verification and a deficiency, and retrieve the review against the exact document version.
21	**MF-SR-021**	Documents	Closing document preparation	The system shall allow Legal to prepare, revise and finalize closing and commitment document packages for the applicable closing, linking or uploading final versions from Legal's controlled folder.	Create a package, replace a draft and finalize the selected versions; subsequent retrieval identifies the finalized package.
22	**MF-SR-022**	Documents	Final Commitment distribution	The system shall securely distribute the selected Final Commitment Package to the intended developer and retain the distribution record.	Distribute a package to its developer; verify access to the selected version and denial to an unrelated developer.
23	**MF-SR-023**	Documents	Signed Final Commitment receipt	The system shall capture the developer-executed Final Commitment and make its execution status and document available to MF staff.	Submit an executed commitment; MF sees its status and exact document in the project record.
24	**MF-SR-024**	Approval	Commitment package preparation	The system shall allow MF staff to assemble Initial Commitment, Final Staff Report and Board presentation packages using identified project-document versions.	Assemble each package type and verify required components and the selected document versions are retrievable.
25	**MF-SR-025**	Approval	Commitment review	The system shall allow the designated Finance and Legal reviewers to record findings and review decisions against commitment packages and Final Staff Reports.	Assign a Finance and Legal review, record differing findings, and retrieve the decisions against the reviewed package versions.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
26	**MF-SR-026**	Approval	Authorized document execution	The system shall capture authorized execution of commitment, SLC, HUD Risk-Share, HUD Firm Approval, final endorsement and bond documents by document type and signatory role, including each SLC voting member's approval (yes or no), and shall record the approval date with a link to the signed document for HUD Risk-Share, HUD Firm Approval, TCAC awards and CDLAC awards.	Complete execution for a selected document; record signatory, date, status and executed version; an unauthorized role cannot mark it executed.
27	**MF-SR-027**	Approval	HUD approval receipt	The system shall retain the HUD approval letter and make receipt status visible to MF staff for construction closing review.	Record a received letter and verify staff can retrieve it and see its receipt date and linked project.
28	**MF-SR-028**	Legal	Title and instrument review	The system shall allow Legal to mark each title, escrow, contract, ALTA survey, solar, grant and TPA document as reviewed and record issues and resolutions against its version.	Record a title exception and resolution with evidence; reopen the reviewed document version and issue history.
29	**MF-SR-029**	Legal	Escrow instructions	The system shall allow Legal to prepare and retain CalHFA escrow instructions for permanent loan closing and identify the version issued to Title/Escrow.	Issue an instruction version and retrieve its recipient, issue date and unchanged contents.
30	**MF-SR-030**	Finance	Application fee invoicing	The system shall generate an application-fee invoice linked to the project and make it available for developer payment.	Create an invoice and verify project, fee amount, due information and outstanding balance match the approved fee schedule.
31	**MF-SR-031**	Finance	Fee payment submission	The system shall allow a developer to submit or initiate payment of the fees required for the current project phase and view the payment status.	Submit a phase-specific payment; show pending versus confirmed receipt without treating initiation as settlement.
32	**MF-SR-032**	Finance	Receipt and balance management	The system shall allow Fiscal Services to record, track and pay fees of all types (such as application, issuance, CDLAC, loan monitoring, conduit, rate-lock extension, refundable and non-refundable fees), maintain payment details, outstanding balances and refunds, and share payment status with MF.	Record a partial receipt and then a final receipt; balances and shared payment status update correctly without duplicating the receipt.
33	**MF-SR-033**	Finance	Fiscal financial record maintenance	The system shall allow Fiscal Services to review and update authorized financial record fields for the project at initial commitment and construction closing.	Update an approved financial field and retrieve the saved value and audit history at both phases.
34	**MF-SR-034**	Finance	Escrow receipt status	The system shall record receipt of closing fees and escrow deposits for any closing type (conduit, permanent, residual receipts) and show the resulting status to Multifamily and Fiscal.	Record a confirmed receipt; both teams see the resulting status, amount and receipt reference; an unconfirmed receipt does not appear settled.
35	**MF-SR-035**	Finance	Funding and fee reconciliation	The system shall record receipts, refunds and disbursements and reconcile project funding and fees, exposing unmatched transactions and differences.	Load matched and unmatched transactions; display reconciliation results and preserve transaction references and corrections.
36	**MF-SR-036**	Finance	Closing fee memo request and delivery	The system shall route MF closing-fee memo requests to AM and make the resulting memo available to Fiscal Services for reconciliation.	Submit a request; AM attaches the memo and Fiscal can retrieve the same version for the project.
37	**MF-SR-037**	Finance	Disbursement approval	The system shall route loan disbursement requests to the designated MF and Finance approvers and record their signed approval decisions before marking them authorized for release.	A request missing a required approval remains unauthorized; completion records the approvers and approved request version.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
38	**MF-SR-038**	Finance	Closing fund release	The system shall record authorized permanent-loan and MIP fund disbursements to Title/Escrow that Fiscal Services releases by bank wire, including the date, amount and confirmed outcome, so Multifamily can report on new loans without using BGI.	Process an approved test request; keep pending, successful and failed outcomes distinct and link the result to its authorization.
39	**MF-SR-039**	Finance	Loan and reserve account setup	The system shall capture the loan and reserve account setup information and its completion status for Fiscal Services and AM.	Record an account setup request and returned account identifier; AM can retrieve the linked loan/reserve account status.
40	**MF-SR-040**	Finance	Initial reserve funding confirmation	The system shall allow Fiscal Services to compare required reserves/impounds with confirmed initial funding and record any variance.	Enter a required amount and a lower received amount; display the variance and retain confirmation evidence.
41	**MF-SR-041**	Finance	Funding handoff	The system shall record Fiscal funding confirmation to Lending and MF readiness-for-transfer notification to AM as distinct linked handoff events.	Record Fiscal confirmation and then MF handoff; retain the separate actors, recipients, timestamps and evidence.
42	**MF-SR-042**	Finance	Rate lock	The system shall record the permanent-loan rate-lock request, agreed rate, effective/expiration dates and supporting confirmation, and shall record rate-lock extensions with the extension fee, the SLC review and the Executive Director's approval.	Record a rate lock and a revision; retrieve the current terms and prior confirmation for the loan.
43	**MF-SR-043**	Finance	Loan increase assessment	The system shall allow developers to request a loan increase and MF staff to record the assessment, supporting cost/funding information and decision.	Submit an increase request; MF records the assessment and decision without changing approved loan terms before authorization.
44	**MF-SR-044**	Finance	Loan modification workflow	The system shall allow developers to request loan modifications and Finance to record review decisions and authorized changes to loan terms.	Submit a modification, record approval and apply its effective terms while retaining the prior terms and decision.
45	**MF-SR-045**	Finance	Prepayment review	The system shall route prepayment requests and supporting memos through AM, Finance and leadership review and retain each decision against the request.	Submit a prepayment request; verify required reviewers see the same request and the final decision retains their findings.
46	**MF-SR-046**	Finance	Yield maintenance and rate stack	The system shall calculate yield-maintenance and rate-stack outputs from approved loan inputs and calculation rules and retain the calculation date and inputs.	Reproduce approved examples and boundary cases within agreed rounding tolerances; missing inputs produce an actionable error.
47	**MF-SR-047**	Closing	AM closing memo	The system shall allow AM staff to prepare and retain the permanent-loan closing memorandum with closing details, loan terms and responsibilities.	Prepare a memo for a loan and retrieve the correct project, terms, responsibilities and version.
48	**MF-SR-048**	Closing	Closing memo delivery	The system shall provide the selected permanent-loan Closing Memorandum to the developer and retain its distribution record.	Deliver the memo and verify the recipient can retrieve the issued version.
49	**MF-SR-049**	Closing	Due diligence and transition checks	The system shall allow AM to complete closing due-diligence and transition checklists, including regulatory, reserve, impound, affordability and insurance obligations and supporting evidence.	Leave a required item unresolved; show incomplete status. Complete all required items with evidence and retain reviewer/date.
50	**MF-SR-050**	Closing	Reserve and impound calculation	The system shall calculate closing reserve and impound requirements using the approved AM Loan Closing Workbook rules and retain the input values and results.	Compare the system with an approved workbook example, including a changed input; reproduce expected amounts within agreed tolerance.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
51	**MF-SR-051**	Closing	Executed-document record reconciliation	The system shall allow AM staff to compare project/loan records with executed loan documents and record and resolve discrepancies before completing their review.	Identify a mismatched loan term, correct the record and retain both discrepancy and resolution evidence.
52	**MF-SR-052**	Closing	Welcome letters	The system shall prepare and issue a welcome letter containing post-closing responsibilities and AM contact information to the borrower, management team and developer/owner as applicable.	Generate a project-specific draft, issue it to the approved recipients and retrieve the issued version.
53	**MF-SR-053**	Closing	Post-transfer quality review	The system shall create a post-transfer quality-review task due 30 days after transfer and record findings and corrections.	Record a transfer date; calculate the 30-day due date and retain the completed review and resolved/open findings.
54	**MF-SR-054**	Closing	Project active notification	The system shall notify the AM supervisor, Compliance and Inspectors when a project becomes active.	Change an eligible project to active; each configured oversight recipient receives a project-linked notification.
55	**MF-SR-055**	Closing	Post-close file audits	The system shall provide distinct post-construction-close and post-permanent-close file-audit records with checklist results, deficiencies and resolutions.	Complete one audit at each milestone; retain separate findings and evidence even where checklist items overlap.
56	**MF-SR-056**	Closing	Transfer of Development deadline	The system shall track completion of the Transfer of Development Form within five business days of closing.	Set a closing date spanning a weekend/holiday; calculate the deadline using the approved business calendar and identify overdue completion.
57	**MF-SR-057**	Closing	Pre-closing draft deadline	The system shall track provision of required draft documents 30 days before the planned closing date.	Set and revise a closing date; display the corresponding draft deadline and whether required drafts were provided on time.
58	**MF-SR-058**	Construction	Monthly inspection reports	The system shall track monthly construction site inspections, contractor-scope review and receipt of the inspector or third-party inspector report for each inspection period.	Record an inspection and upload its report; identify a missing monthly report and retain scope findings and period.
59	**MF-SR-059**	Construction	Inspection invoice processing	The system shall record monthly inspection invoices, their review/authorization and payment outcome against the project and inspection period.	Match an invoice to an inspection, record approval and confirmed payment, and identify an unpaid invoice.
60	**MF-SR-060**	Construction	Disaster delays	The system shall record natural-disaster delays with dates, supporting evidence and proposed funding or schedule impacts for MF assessment.	Record a delay and proposed extension/funding impact; retain the assessment and resulting decision with project history.
61	**MF-SR-061**	Servicing	Project contacts	The system shall allow authorized external parties and staff to maintain multiple project contacts by management, ownership, accounting and other approved responsibilities.	Add contacts for distinct roles and update one; show current contacts and retained change history.
62	**MF-SR-062**	Servicing	Web Loan Access application	The system shall accept a completed Web Loan Access request linked to the borrower/project for review.	Submit a request and retrieve its applicant, project, supporting form and pending disposition.
63	**MF-SR-063**	Servicing	Web Loan Access approval	The system shall allow AM staff to record approval or rejection of a Web Loan Access request.	Approve or reject a submitted request and retain reviewer, date and decision.
64	**MF-SR-064**	Servicing	ACH authorization submission	The system shall accept ACH debit authorization documentation and the required ACH file or voided-check evidence linked to the applicable account/request.	Submit authorization evidence; an authorized reviewer can retrieve it while unrelated users cannot.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
65	**MF-SR-065**	Servicing	ACH approval	The system shall allow AM staff to approve ACH debit authorizations and make approved authorizations available for payment setup.	Approve a complete authorization; setup users see its decision and exact evidence; an unapproved request remains pending.
66	**MF-SR-066**	Servicing	Access and ACH setup	The system shall record Fiscal completion of Web Loan Access and ACH setup using the approved requests and returned setup identifiers/status.	Complete each setup separately; show pending or active status and the related approvals for each.
67	**MF-SR-067**	Servicing	W-9 information	The system shall let Asset Management and Fiscal exchange W-9 changes (such as a mailing address) and their approval, and record that Fiscal updated BGI.	Save a permitted W-9 record, retrieve it for authorized Fiscal staff and deny access to an unauthorized user.
68	**MF-SR-068**	Compliance	Insurance submission	The system shall accept earthquake/liability insurance certifications from authorized developers or management agents for the property and coverage period.	Submit a certification, retrieve its project/period and preserve a later replacement as a new revision.
69	**MF-SR-069**	Compliance	Insurance review	The system shall allow AM staff to record the review and approval or rejection of insurance certifications with coverage findings.	Review a certification and record its outcome, reviewer and evidence; a replacement has a separate review history.
70	**MF-SR-070**	Compliance	Annual certification submission	The system shall accept signed annual compliance certifications for the property and reporting year from the authorized developer or management agent.	Submit a signed certification for a year; retain its signatory evidence and period without replacing a different year.
71	**MF-SR-071**	Compliance	Annual certification review	The system shall allow AM staff to review an annual compliance certification and record the property reporting-period compliance findings.	Record findings for a submitted certification and retrieve the reviewed version, period and reviewer.
72	**MF-SR-072**	Compliance	Annual budget submission	The system shall accept annual property budgets from authorized developers or management agents for the relevant budget period.	Submit and revise a budget; AM retrieves the correct property/year and revision.
73	**MF-SR-073**	Compliance	Annual budget review	The system shall allow AM staff to record annual-budget review findings and disposition against the submitted budget version.	Record findings against one budget version and retain them when a revision is submitted.
74	**MF-SR-074**	Compliance	Audited financial statement submission	The system shall accept audited financial statements for a property and reporting period from authorized developers or management agents.	Submit AFS for two periods and retrieve each independently for AM review.
75	**MF-SR-075**	Compliance	AFS review	The system shall allow AM staff to record audited-financial-statement findings and financial performance issues by reporting period.	Review AFS, record an issue and link the resulting follow-up to the reviewed statement.
76	**MF-SR-076**	Compliance	AFS-based payment	The system shall capture payments due and payment evidence associated with an audited-financial-statement review.	Link a due amount and receipt to the relevant AFS period and show remaining balance.
77	**MF-SR-077**	Compliance	Quarterly report submission	The system shall accept quarterly financial reports linked to the property and reporting quarter.	Submit reports for two quarters and verify separate records and review status.
78	**MF-SR-078**	Compliance	Quarterly financial review	The system shall allow AM staff to review quarterly financial reports and record findings and follow-up actions.	Record a finding and linked action against a submitted quarter; preserve the report version reviewed.
79	**MF-SR-079**	Compliance	Bid package submission	The system shall accept bid packages for proposed property work and link them to the property and requested work.	Submit a package with attachments and retrieve it with its work description and review status.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
80	**MF-SR-080**	Compliance	Bid review	The system shall allow AM staff to review bid submissions and record the approval decision and findings on proposed work and cost.	Record an approval/rejection with rationale against the selected bid package version.
81	**MF-SR-081**	Compliance	Management agent change request	The system shall accept management-agent change requests and supporting documents linked to the property.	Submit a request naming the proposed change; retain current agent details until the authorized change is applied.
82	**MF-SR-082**	Compliance	Management agent change approval	The system shall notify assigned AM staff of management-agent change requests and capture their review and approval decisions for active and applicable paid-in-full properties.	Submit a request, verify AM notification and retain the decision and effective change separately from the submission.
83	**MF-SR-083**	Compliance	Inspection records	The system shall allow AM/inspection staff to record physical inspection results and deficiencies directly against the property, including applicable NSPIRE results.	Record an inspection and upload its evidence; retrieve identified deficiencies, inspector, date and status.
84	**MF-SR-084**	Compliance	Inspection participation and responses	The system shall allow developers and management agents to confirm inspection participation and submit responses and corrective-action evidence for assigned deficiencies.	Confirm an inspection, respond to a deficiency and retain the response pending AM verification.
85	**MF-SR-085**	Compliance	NSPIRE initiation	The system shall allow AM staff to initiate an NSPIRE inspection request and record its scheduling and external reference/status.	Create a request and update its returned status without claiming the physical inspection is performed by the system.
86	**MF-SR-086**	Compliance	Failed NSPIRE notifications	The system shall notify responsible AM staff when a recorded NSPIRE result is classified as failed under the approved criteria.	Record passing and failing results; only the failing result produces the required corrective-action notification.
87	**MF-SR-087**	Compliance	NSPIRE inactivation	The system shall record authorized removal of a property from the internal NSPIRE inspection list with its reason and effective date.	Inactivate an eligible entry; exclude it from future active scheduling while retaining its history.
88	**MF-SR-088**	Compliance	Pre-default notice drafting	The system shall allow Legal to prepare and retain a Pre-NOD draft linked to the property and underlying compliance issues, and track it through review, approval and signature.	Create and revise a draft; retrieve its version and linked issues for AM review.
89	**MF-SR-089**	Compliance	Pre-default notice issuance	The system shall allow AM staff to initiate and issue the approved final Pre-NOD notice and retain the issued version and issuance evidence.	Issue an authorized notice and retrieve the recipient, issue date and final document.
90	**MF-SR-090**	Compliance	Formal default or violation notice	The system shall allow AM staff to initiate and issue final NOD/NOV notices linked to the relevant default/violation case.	Issue a notice of each applicable type and retain its approval, recipient, issue date and final version.
91	**MF-SR-091**	Compliance	Enforcement notifications	The system shall notify responsible AM staff when Pre-NOD or final NOD/NOV events are recorded for a property.	Record each notice event; recipients receive the correct notice type and linked case without duplicate event notifications.
92	**MF-SR-092**	Compliance	Cure submissions	The system shall accept cure responses and evidence for Pre-NOD, NOD and NOV cases and retain the notice stage and compliance-review disposition.	Submit a response to each notice type; keep the case open until an authorized reviewer records resolution.
93	**MF-SR-093**	Compliance	RAC draft review	The system shall accept draft Regulatory Agreement Compliance reports and record review findings before final submission.	Submit a draft, record feedback and retain a subsequent final version linked to that review.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
94	**MF-SR-094**	Compliance	TPA legal intake	The system shall accept initial Transfer of Physical Assets legal documents and route them through Asset Management and Legal review stages, tracking status until approved and sent.	Submit a TPA package; Legal retrieves its property, requested change and documents with review status.
95	**MF-SR-095**	Reserves	Disbursement request submission	The system shall accept reserve or loan disbursement requests with requested amount, purpose and supporting expense evidence.	Submit a request and retrieve its property, amount, source of funds and evidence for review.
96	**MF-SR-096**	Reserves	Disbursement review	The system shall allow AM staff to review expense evidence and record disbursement approval or rejection.	Review an unsupported expense and a supported expense; retain separate decisions with reasons and approver.
97	**MF-SR-097**	Reserves	Replacement reserve deposit changes	The system shall let Asset Management submit a replacement reserve deposit change with its effective date and supporting backup, notify Fiscal, track Fiscal's review, track the reserve account threshold, and retain prior schedules.	Apply a revised monthly amount prospectively and retrieve both current and prior schedules.
98	**MF-SR-098**	Reserves	Impound releases	The system shall let Asset Management request an impound release (insurance, loan payoff, or a shortage transfer) with its documents, route it to Fiscal, and record the approval, account and payment result.	Record an authorized release, account, expense and confirmed result; retain the approval reference.
99	**MF-SR-099**	Reserves	Tax payments	The system shall record each property-tax payment cycle by property, with due dates and payment outcome, using the tax roll from the tax service provider.	Record a due tax item and payment; identify remaining unpaid items and retain payment evidence.
100	**MF-SR-100**	Reserves	Replacement reserve disbursement	The system shall support Asset Management's replacement reserve disbursement requests, with documentation, Fiscal's review and approval, and a link from the payment to the Asset Management approval and the reserve account.	Process an approved request; show account, amount and outcome without treating an unapproved request as released.
101	**MF-SR-101**	Reserves	Escrow analysis	The system shall give Fiscal and Asset Management a shared record of each annual escrow analysis: overages refunded, shortages found and who collects them.	Reproduce an approved escrow-analysis example, including a deficit and surplus, within agreed tolerance.
102	**MF-SR-102**	Reserves	Escrow deficit funding	The system shall allow AM to request escrow-deficit funding and authorized external parties to submit payment evidence against the requested amount.	Issue a deficit request, record a partial receipt and display the remaining deficit and related evidence.
103	**MF-SR-103**	Reserves	COSR requests	The system shall record Capitalized Operating Subsidy Reserve requests, Asset Management's eligibility review and authorization, and Fiscal's payment outcome.	Process a test request from review through recorded release and retain eligible amount and approval evidence.
104	**MF-SR-104**	Reserves	Insurance claim check tracking	The system shall record receipt, Fiscal endorsement and return of insurance claim checks where CalHFA is second payee, with the date and responsible staff.	Record a check through the three statuses and retrieve dates, responsible staff and return evidence.
105	**MF-SR-105**	HUD 811	Rent schedule review	The system shall allow AM staff to review Section 811 rent schedules and record findings and processing status against the applicable property/period.	Submit a schedule, record review findings and retain the reviewed version and effective period.
106	**MF-SR-106**	HUD 811	iREMS updates	The system shall support authorized AM updates of property and Section 811 rent-schedule data in iREMS and retain the submitted values and update outcome.	Prepare an approved rent update and record accepted/rejected outcomes linked to its source schedule.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
107	MF-SR-107	HUD 811	Voucher submission	The system shall accept monthly Section 811 voucher submissions linked to property and payment period for processing.	Submit a voucher and retrieve its period, supporting evidence and processing status.
108	MF-SR-108	HUD 811	Voucher review and authorization	The system shall allow AM to review voucher evidence and record authorization or monitoring status for voucher initiation and HAP processing.	Review a voucher, retain its decision and show whether payment is authorized or awaiting action.
109	MF-SR-109	HUD 811	Voucher and assisted-payment processing	The system shall let Fiscal record monthly HUD Section 811 voucher payments received and passed through to projects (project, period, amount and date), kept separate from state programs.	Record an authorized payment and distinguish successful, pending and failed outcomes for the intended recipient.
110	MF-SR-110	HUD 811	Vacancy and questionnaire submission	The system shall accept monthly vacancy reports and Owner/Agent Questionnaires linked to property and reporting period.	Submit each document type and retrieve them independently for the correct property/period.
111	MF-SR-111	HUD 811	Vacancy review	The system shall allow AM to review monthly Section 811 vacancy reports and record occupancy findings.	Record findings for two months and retrieve the period-specific vacancy history.
112	MF-SR-112	HUD 811	Payment setup review	The system shall allow AM to request and review the Section 811 Owner/Agent Questionnaire and ACH evidence for payment setup.	Request missing setup evidence and retain the completed review against the submitted versions.
113	MF-SR-113	HUD 811	Single File Audit	The system shall record Section 811 Single File Audit findings and accept external responses and correction evidence against each finding.	Create a finding, receive a response and record verification without losing the original audit evidence.
114	MF-SR-114	HUD 811	eLOCCS monitoring	The system shall let Fiscal record eLOCCS payments received for Section 811 and show amounts that do not match the vendor (EPS) report.	Record transactions in each category and show unmatched amounts separately with source references.
115	MF-SR-115	HUD 811	TRACS occupancy verification	The system shall support AM verification of PRA 811 resident active status in HUD TRACS against property occupancy/payment records and record discrepancies.	Compare a matching and mismatched resident status; retain verification date, evidence and discrepancy disposition.
116	MF-SR-116	HUD 811	HUD-9230 clearance	The system shall record the HUD-9230 clearance approval workflow, supporting evidence and authorized decision for the project.	Record a clearance request and approval and retrieve its form version and approver.
117	MF-SR-117	HUD 811	Administrative fee requests	The system shall let Fiscal record quarterly Section 811 administrative fee receipts by program round, with the HUD-approved allocation and the bank wire.	Submit or record a fee request and track the requested and received amounts with references.
118	MF-SR-118	Reporting	AM reports	The system shall generate AM quarterly, annual and statutory report outputs from the selected reporting period and approved data definitions.	Run each report for a known period and reconcile totals and included projects to the underlying records.
119	MF-SR-119	Reporting	Leadership report finalization	The system shall route AM quarterly, annual, statutory, CHPC Preservation and HUD PRA 811 quarterly/budget reports to leadership for review and finalization of a selected version.	Review and finalize each report type; later edits create a new version without replacing the finalized report.
120	MF-SR-120	Reporting	Finance dashboards	The system shall provide Finance dashboards showing the approved financial metrics (debt service coverage ratio, loan-to-value and loan-to-cost) recorded at perm loan close, using the most up-to-date data available, with their data-as-of time.	Reconcile displayed measures to project records and verify the dashboard identifies its refresh time.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
121	**MF-SR-121**	Marketing	Environmental document access	The system shall allow Marketing to view and download approved project Environmental Assessment, FONSI and Adoption Reports and shall alert Marketing when a document is to be posted to and removed from the website, based on dates entered by MF staff.	Marketing retrieves the correct approved versions; unrelated or restricted draft documents are not exposed.
122	**MF-SR-122**	Payoff	Paid-in-full checklist	The system shall provide a Loan Paid-in-Full Checklist linked to the payoff process and retain completion and supporting documents.	Open a payoff checklist, leave a required item incomplete and then complete it with evidence.
123	**MF-SR-123**	Payoff	Reconveyance execution	The system shall provide the developer with the reconveyance documents for review/execution and retain their executed versions and status.	Deliver the Deed of Trust/Promissory Note reconveyance package and retain execution evidence.
124	**MF-SR-124**	Payoff	HUD-9807 completion	The system shall record preparation/execution and disposition of the HUD-9807 form for the applicable termination or closing event.	Record the event, form, authorized execution and resulting status against the project.
125	**MF-SR-125**	Payoff	Regulatory agreement termination	The system shall allow developers to review a Termination of Regulatory Agreement, add comments/attachments and submit it through the authorized finalization workflow.	Submit comments and an attachment against a TRA version; preserve review history and the finalized version.
126	**MF-SR-126**	Payoff	AM inactive checklist	The system shall create and track an AM Inactive checklist for a project marked inactive and distinguish open work from completed inactive cases.	Mark a project inactive; complete its checklist and remove it from open-work views while retaining history.
127	**MF-SR-127**	AM workflow	Request type selection	The system shall require the submitting property to select a supported request type and retain that classification on the request.	Submit two request types and verify each is correctly classified without manual sorting.
128	**MF-SR-128**	AM workflow	Submission completeness	The system shall display the required documents for the selected request type in the portal and prevent submission until all mandatory items are present.	Omit a required item; submission is blocked and identifies the missing item. Supply it and submit successfully.
129	**MF-SR-129**	AM workflow	Decision history	The system shall record approval/rejection decisions with the responsible person, timestamp, outcome and reviewed request/document version.	Review an item twice and retrieve both decisions with the correct versions and actors.
130	**MF-SR-130**	AM workflow	Permanent audit trail	The system shall retain an audit trail of system actions and decisions identifying actor, timestamp, affected record and changes.	Create, update, route and approve a test case; retrieve all events in order, and deny ordinary users modification of audit history.
131	**MF-SR-131**	AM workflow	External request status	The system shall display the current authorized request status to the submitting property, reflecting committed workflow changes.	Advance a request and verify its submitting property sees the new status while another property cannot access it.
132	**MF-SR-132**	AM workflow	Status-change notifications	The system shall notify the configured stakeholders when a request changes to a notifiable status.	Trigger two configured status changes; each produces a request-linked notification to the correct audience.
133	**MF-SR-133**	AM workflow	Automatic assignment and routing	The system shall route new tasks to the assigned property asset manager and route required Legal/Accounting work according to configured operating-model rules.	Submit for two properties and trigger a Legal/Accounting referral; verify the expected destination under the approved routing matrix.
134	**MF-SR-134**	AM workflow	Cross-division progress visibility	The system shall allow authorized AM staff to view the status and responsible division of tasks after routing to another division.	Route a task to Legal; AM still sees its status and ownership subject to access restrictions.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
135	MF-SR-135	AM workflow	Request checklists and progress	The system shall provide request-specific review checklists and show completed, pending and outstanding steps for each request.	Complete selected steps; the request accurately shows remaining work and cannot be represented as fully complete while required steps remain.
136	MF-SR-136	AM workflow	Linked follow-up cases	The system shall automatically create follow-up cases for configured events and preserve navigable parent/child relationships.	Trigger one follow-up event; create the expected child, link it to its parent and avoid duplicate creation on repeat processing.
137	MF-SR-137	AM workflow	Financial data fields	The system shall capture AM financial data in structured typed fields with field-level validation for the approved financial data dictionary.	Enter a valid amount, invalid text and a required blank; retain the valid value and identify invalid/missing input.
138	MF-SR-138	AM workflow	AM financial calculations	The system shall automatically calculate approved AM financial metrics from recorded inputs and identify missing inputs or calculation errors.	Reproduce an approved metric example and verify that changing an input updates its result; do not treat missing inputs as valid zeroes.
139	MF-SR-139	AM workflow	Financial outcome cases	The system shall create a linked follow-up case when an approved financial-result rule is met.	Test values below, at and above a configured threshold; create a case only where the approved boundary rule requires it.
140	MF-SR-140	AM workflow	Recurring deadlines	The system shall calculate and retain recurring due dates and expiration dates for applicable property obligations.	Create an annual obligation and an expiring document; show current and next due events using the approved recurrence rule.
141	MF-SR-141	AM workflow	Escalations	The system shall escalate overdue or stagnant tasks according to configured elapsed-time and responsibility rules.	Cross an overdue or inactivity threshold; notify the designated escalation recipient and retain the escalation event.
142	MF-SR-142	AM workflow	Deadline reminders	The system shall send scheduled deadline reminders to responsible staff and properties for their required actions.	Reach a configured reminder date; send each recipient the correct task/due date and suppress reminders after completion where configured.
143	MF-SR-143	AM workflow	Reassignment	The system shall allow authorized users to reassign tasks when a staff member is unavailable while preserving task history and due dates.	Reassign a task; the new assignee sees it and the original actions/deadline remain intact.
144	MF-SR-144	AM workflow	Divisional work queues	The system shall place Legal and Accounting tasks into their authorized shared queues for assignment and tracking.	Route an unassigned task into each queue, claim/assign it, and show its updated owner without duplicate assignments.
145	MF-SR-145	AM workflow	Workload distribution	The system shall support task distribution using approved workload-allocation rules and expose the workload information used for allocation.	Apply an agreed allocation example and verify assignments follow the approved rule, including ties and unavailable staff.
146	MF-SR-146	AM workflow	Personal dashboard	The system shall display all tasks assigned to the signed-in staff member with status and due date for prioritization.	Assign open tasks with different due dates; the personal dashboard includes their tasks and reflects completed/reassigned changes.
147	MF-SR-147	AM workflow	Management dashboard	The system shall display authorized management views of team/direct-report workloads, deadlines and bottlenecks.	A supervisor sees the assigned team and overdue items while a different supervisor sees only their authorized scope.
148	MF-SR-148	AM workflow	Turnaround measures	The system shall capture workflow timestamps and calculate turnaround time using the approved start, stop and paused-time definitions.	Run a case with a known pause and reassignment; the reported duration matches the agreed business/calendar-time rule.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
149	MF-SR-149	AM workflow	Bulk actions	The system shall allow authorized users to apply supported actions to selected recurring tasks and report individual successes, failures and unchanged items.	Select eligible and ineligible tasks; process permitted actions and show per-item outcomes with audit history.
150	MF-SR-150	Access	Role-based permissions	The system shall enforce approved role-based permissions for viewing, creating, changing and approving project, property, task and document records.	Test permitted and prohibited operations for each approved role, including cross-property external access and restricted write access.
151	MF-SR-151	Access	Cross-record search	The system shall search properties, tasks and documents using approved search fields and return only records the user is authorized to access.	Find known records using the approved search fields; restricted records do not appear in results or previews.
152	MF-SR-152	Reporting	Excel and CSV export	The system shall export the authorized selected data to Excel and CSV while preserving field labels and complete selected records.	Export a filtered dataset in both formats; verify counts, values and permissions match the selected data.
153	MF-SR-153	Underwriting	Lender and tax-credit review	The system shall allow MF staff to record review findings on other lenders' commitments and tax-credit conditions with the supporting documents and unresolved conditions.	Record a condition and its resolution against a commitment version; retrieve the remaining open conditions.
154	MF-SR-154	Underwriting	TCAC workbook review	The system shall allow Finance to review the submitted TCAC workbook and record findings on financial accuracy and applicable program requirements for screening and CDLAC preparation.	Record findings against an identified workbook version in each phase and retrieve the evidence and disposition.
155	MF-SR-155	Underwriting	Structured TCAC extraction	The system shall allow Multifamily staff to upload a supported TCAC workbook and, after staff confirm the changes in a comparison, populate proposed project fields using a version-specific extraction mapping with source sheet/cell references.	Upload the approved sample; verify mapped scalar fields and repeated unit/funding rows match the source, including units and types.
156	MF-SR-156	Underwriting	Import validation and reuploads	The system shall validate supported workbook structure and required mapped values and report import errors or conflicts before applying updates to project data.	Use an unsupported layout, missing input and changed reupload; identify each issue without silently overwriting accepted values.
157	MF-SR-157	Underwriting	Project FA review and revisions	The system shall allow authorized MF and Finance staff to review and revise the project Financial Analysis, retaining the revision, phase, inputs, reviewer findings and source workbook versions.	Revise one project FA in two phases; retain both versions and distinct MF/Finance findings without changing another project or template.
158	MF-SR-158	Underwriting	FA calculation outputs	The system shall produce the approved FA financial calculations and summary outputs from controlled inputs, identifying calculation errors and the model/rule version used.	Compare selected rent, sources/uses, cash-flow, DSCR and exit outputs with an approved baseline; test changed and missing inputs within agreed tolerances.
159	MF-SR-159	Underwriting	FA reconciliation and exceptions	The system shall record FA review checks, reconciliation differences and approved underwriting exceptions against the exact FA revision, including the approving authority (Executive Director and SLC) and any delegated authority memo, which the system retains.	Introduce a sources/uses mismatch and record its review disposition; retain the rule, evidence and exception approval without marking an unresolved check complete.
160	MF-SR-160	Underwriting	Official FA publication	The system shall retain the selected official or approved FA model/output in the project loan record and make it available for Deal Team review.	Publish a selected revision and retrieve it from the project; later working revisions do not replace the published approval evidence.

#	Req ID	Area	Capability	Requirement	Acceptance Criteria
161	**MF-SR-161**	Documents	External due-diligence materials	The system shall allow developers to upload due-diligence materials prepared for external funding and regulatory entities (e.g., CDLAC, HCD) to the project record, tagged by the intended recipient entity, and shall allow authorized staff to share selected materials with designated partner entities.	Upload a due-diligence package tagged for CDLAC at Initial Commitment and another at Final Commitment; authorized MF staff retrieve both from the project by recipient entity; a package shared with a designated partner entity is visible to that entity only.
162	**NEW-01**	Underwriting	Appraisal access in the loan file	The system shall store the appraisal in the loan file as a link that opens the document, with direct links to the value summary in its introduction, the NOI calculation and the cap rate analysis.	A reviewer opens the appraisal from the loan file and jumps straight to the value summary, the NOI calculation and the cap rate analysis without searching the full document (about 300 pages).
163	**NEW-02**	Underwriting	Conditions of approval tracking	The system shall list the conditions attached to each loan approval, record who verified each one was satisfied and when, and show any unsatisfied condition before closing or funding.	Each condition of approval keeps its status, the person who verified it, the date and the supporting document in an audit trail; an unsatisfied condition is visible before closing or funding.
164	**NEW-03**	Compliance	Legal and AM matter tracking	The system shall allow Legal and Asset Management to track compliance and asset-management legal matters, such as Pre-NODs and Transfers of Physical Assets, and their status, replacing the monthly case management report spreadsheet.	Create a Pre-NOD and a TPA matter; Legal and Asset Management see each one's current stage and history without a separate spreadsheet.
165	**NEW-04**	Marketing	Grand opening alerts and project media	The system shall alert Marketing when a project grand opening is scheduled, and shall let developers share project photos and videos with Marketing on an ongoing basis.	Enter a grand-opening date for a project and Marketing receives an alert; a developer adds a photo or video and Marketing can retrieve it from the project record.

EXHIBIT C: Future Asset Management Capabilities

The Asset Management phase is considered an optional future phase and will not affect the scoring or evaluation of proposals. Vendors shall indicate whether they are capable of performing Phase 2 (Yes/No). Vendors may provide optional pricing for Phase 2; however, such pricing will be used for informational purposes only and will not be evaluated or scored. Below are the high-level requirements.

- Support recurring AM workflows: budgets, compliance certifications, insurance reviews, inspections, disbursement requests, management agent changes, quarterly reports, annual reports.
- Support HUD 811-related tasks, voucher processing, and inspection tracking.
- Provide a centralized AM Property Profile (loan terms, regulatory requirements, contacts, compliance history, tasks).
- Allow upload of inspection reports, deficiency tracking, corrective actions, and physical inspection workflows.
- Support Transfer of Physical Assets, pre-NOD, NOD/NOV tracking, remediation, escalation, and notifications.
- Support loan paid-in-full activities: reconveyance, HUD 9807, final compliance, inactivation workflows.

EXHIBIT D: Pricing

1. General Pricing Requirements

Vendors must provide **fully loaded pricing** inclusive of:

- All labor
- Travel
- Licensing & subscriptions
- Hosting (if applicable)
- SB 112 taxes, surcharges, and statutory fees
- Third-party tools
- All other costs required to meet the RFP specifications

No additional or pass-through SB 112 fees may be added after contract award.

2. Fixed Price Summary – Phase 1A & 1B

Vendors shall provide a single fixed price for each category below. Each amount must include all SB 112 fees.

2.1 Implementation Deliverables

Vendors shall provide a fixed price for each category below.
Each amount must include all SB 112 fees, taxes, and statutory charges.

Category	Fixed Price
Project Management & Governance	$_____
Requirements Validation & System Architecture	$_____
System Configuration (Lending + Construction + Conduit)	$_____
External Partner/Developer Portal Enablement	$_____
Accessibility & Compliance (WCAG 2.1 AA, VPAT, Accessibility Testing)	$_____
Data Migration	$_____
Integrations (per-endpoint total)	$_____
Testing (System, UAT, Performance, Security)	$_____
Training & Knowledge Transfer	$_____

Go-Live & Hypercare	**$_____**

Total Phase 1A/1B Fixed Price: $_____(inclusive of SB 112)

3. Recurring Annual Costs (Years 1–5)

Provide annual amounts for each category below. All must be inclusive of SB 112 taxes/fees.

3.1 Annual Costs

Category	**Annual Cost**
Core Platform Subscription	$_____
External Partner/Developer Portal Access	$_____
Storage (base + overage)	$_____
Non-Production Environments	$_____
Support & Maintenance (SLA Tier)	$_____
Hosting/Ops (SaaS or Vendor-Hosted)	$_____

Total Annual Recurring Cost: $_____

4. Summary of All Pricing

Category	**Amount**
Total Phase 1A/1B Fixed Price	$_____
Optional Phase 2 Price	$_____
5-Year Recurring Total	$_____
Grand Total (Evaluated)	$_____

All totals must include all SB 112 taxes and statutory fees

Optional Fixed Price – Phase 2 (Asset Management)

(Not evaluated for scoring; used for planning only.)

Provide a **single rolled-up price** including all services (configuration, integration, migration, testing, go-live, training).

Optional Phase 2 Price: $_____(inclusive of SB 112)

EXHIBIT E: Organizational Structure and Key Details

(Bidder's Company Name)

Instructions:

Prospective vendors must provide the information requested below and include it in their proposal. CalHFA has provided the form as a separate Word document for bidder's use. Use this form or copy and paste it into your own document; in either case, please provide your responses under each of the number points. Do not omit or renumber any sections. Refer to attached documents sparingly and only as necessary; and ensure that any documents referred to are numbered according to the outline below.

I. **Company Information: Name, Contacts, History, Scope of Services**

Please provide the following information about your company:

A. Your company's full legal name, address, phone, fax, email, website.

B. Prior company names (if any) and years in business; mergers, buyouts, etc.

C. Organizational structure (i.e. corp., LLC, sole proprietorship, etc.).

D. Names and titles of the principal owner(s).

E. Person(s) authorized to make commitments for your company.

F. Company history, experience, years in business for current company name.

G. Annual company revenues for the last three fiscal years.

H. Tax ID number.

I. The complete scope of services offered by your company.

J. The number of clients (including governmental) served in past and present.

K. Special qualifications, training, credentials, recognition, or awards.

L. Contracts terminated for cause, pending litigation or legal issues.

Resources: Staffing, Facilities, Equipment

Provide the following information relative to required services:

M. Names and titles of key management personnel.

N. Team to be assigned for these services.

O. Qualifications of specific individuals who will work on the project.

P. Amount of time and involvement of key personnel who will be involved in respective portions of the project.

Q. Resumes of all team members; provide only names and titles only; attach current resumes to proposal.

R. Current number of employees: full-time and part-time employees.

S. Annual turnover rate of staff.

T. Names of any subvendor's you propose to use for our contract. Provide only names here; fill in the details on CalHFA-provided Subvendors List.

U. Facilities that would be utilized to perform the required work.

V. Equipment that would be utilized to perform the required work.

Required Services: Meeting or Bettering these Requirements

Provide the following information relative to required services:

W. Ability to perform specific tasks as outlined in the RFP.

X. Reasonableness of your fee to do the work.

Y. Current resources to meet or better all task and timeline requirements herein.

Z. Additional resources that might be needed to meet or better all task and timeline requirements of this request.

AA. How quickly could you provide additional, extra-trained staff if requested by CalHFA for additional work beyond the original scope of services?

BB. How quickly can you begin providing services if awarded the contract?

CC. Details of any improvement or upgrades your firm has designed or implemented.

Demonstrated and Technical Experience

Please describe your company's:

DD. Demonstrated record of success on work previously performed.

EE. Specific method and techniques to be employed on the project or problem.

Work Plan:

Taking all circumstances, current conditions, and required preparations into consideration, describe in detail, your proposed work plan for delivering the services required by this RFP, including, but not limited to;

FF. How will you schedule professional and staff to ensure milestones and deadlines are met?

GG. Provide required response time to the urgent service requests.

HH. How you will make up for work-hours lost (and resulting backlog that may occur) due to various unforeseen situations that may prohibit work on a specific day.

II. Provide any other relevant information that you believe would benefit CalHFA for the requested services.

Submitted by:

Company Name _____

Contact Name _____

Title _____

Signature _____

Email _____

Phone _____

Date _____

Certified to above - FIRM: _____

SIGNATURE: _____

PRINT NAME: _____

TITLE: _____

PROPOSING FIRM: _____ DATE: _____

BUSINESS ADDRESS: _____

SIGNATURE OF REPRESENTATIVE: _____

BY: _____ TITLE: _____

INSTRUCTION REGARDING SIGNATURE: If bidder is an individual, state "Sole Owner" after signature. If bidder is a partnership, signature must be by a general partner, so stated after "Title". Names of all other partners and their business addresses must be shown below. If bidder is a corporation, signature must be by an authorized officer, so stated after "Title", and the names of the President and Secretary and their business addresses must be shown below:

_____ _____

_____ _____

_____ _____

_____ _____

EXHIBIT F: Certified Small Business (SB) and Disabled Veteran Business Enterprise (DVBE) Status Form

Agency RFP #: [Insert RFP Number, if any]
Project Title: [Insert Project Title]
Vendor/Company Name: [Insert Company Name]

SECTION 1 – Small Business Certification

1. Is your company currently certified as a California Small Business (SB)?

- ___Yes
- ___No
- ___Pending Application

Certification Number:
Expiration Date:

2. If not certified, does your company meet the eligibility criteria to qualify as a California Small Business (SB)?
(See attached "SB Eligibility" form: Fewer than 100 employees, and $16 million or less in average gross receipts over the last three years)

- ___Yes
- ___No
- ___Unsure

3. Would your company be willing to pursue SB certification if selected for award or to improve eligibility for future solicitations?

- ___Yes
- ___No
- ___Already in Process

SECTION 2 – Disabled Veteran Business Enterprise (DVBE) Certification

1. Is your company currently certified as a California DVBE?

- ___Yes
- ___No
- ___Pending Application

Certification Number:
Expiration Date:

2. If not certified, does your company meet the eligibility criteria to qualify as a DVBE? (See "DVBE Eligibility" form: At least 51% owned by one or more disabled veterans; daily business operations managed and controlled by disabled veterans)

- ___Yes
- ___No
- ___Unsure

3. Would your company be willing to pursue DVBE certification if selected for award or to improve eligibility for future solicitations?

- ___Yes
- ____No
- ___Already in Process

SECTION 3 – Supporting Documentation

Instructions:
Please attach documentation to support any current or pending certifications (SB/DVBE), which may include:

- Current SB or DVBE Certification Letter from California Department of General Services (DGS)
- Proof of Pending Application
- Intent to Apply Statement (if applicable)

Authorized Signature:
Name:
Title:
Date:
Email:
Phone:

Small Business (SB) and Small Business for the Purpose of Public Works (SB-PW)
Certification Eligibility Requirements

To be eligible for the Small Business (SB) certification or the Small Business for the Purpose of Public Works (SB-PW) certification, the business must meet these initial following requirements:

- **Be independently owned and operated**
- **Not dominant in field of operation**
- **Principal office located in California**
- **Owners, Officers, Members/Managers, and/or Partners must be domiciled in California**

The business must also meet these following requirements depending on the certification they apply for:

Eligibility Criteria	SB	SB-PW
Maximum employee count (including affiliates)	100	200
Average Gross Annual Receipts (GARs) cap over the last three tax years (including affiliates)	$19 million (does not apply to manufacturers)*	$46 million

Microbusiness Designation (MB)
A certified Small Business (SB) will automatically be designated as a Microbusiness (MB) if their average Gross Annual Receipts (GARs) are $6 million or less; or the small business is a manufacturer with 25 or fewer employees.

*** A manufacturer is a business that is**
1) Primarily engaged in the chemical or mechanical transformation of raw materials or processed substances into new products and
2) Classified between Codes 31 to 339999, inclusive, of the North American Industrial Classification System (NAICS) Manual, published by the United States Census Bureau, 2007 edition.

What contracts can you use your certification(s) for?
The SB certification can be used and counted on all types of contracts including public works contracts/projects.

The SB-PW certification can only be used and counted on public works-related contracts/projects.

DGS CALIFORNIA DEPARTMENT OF GENERAL SERVICES

(916) 375-4940

Certification@dgs.ca.gov

Disabled Veteran Business Enterprise (DVBE)
Certification Eligibility Requirements

A "disabled veteran" is:

A veteran of the U.S. military, naval, or air service

The veteran must have a service-connected disability of at least 10 percent or more

The veteran must be domiciled in California

To be eligible for a DVBE certification, the business must meet the following requirements:

- The business must be at least 51 percent owned by one or more disabled veterans
- Limited liability companies must be wholly owned by one or more disabled veterans
- The daily business operations must be managed and controlled by one or more disabled veterans. The disabled veteran who manages and controls the business is not required to be an owner of the business
- The home office must be located in the U.S. The home office cannot be a branch or subsidiary of a foreign corporation, foreign firm, or other foreign based business

DGS CALIFORNIA DEPARTMENT OF GENERAL SERVICES

(916) 375-4940

Certification@dgs.ca.gov

EXHIBIT G: Vendor References

(Bidder's Company Name)

1. Client's Company Name:	
Client Address:	
Contact's Name:	
Contact's Title:	
Contact's Telephone & FAX:	
Contact's Email:	
Scope of Services/Products Provided:	
Project Completion Date & Value:	
2. Client's Company Name:	
Client Address:	
Contact's Name:	
Contact's Title:	
Contact's Telephone & FAX:	
Contact's Email:	
Scope of Services/Products Provided:	
Project Completion Date & Value:	
3. Client's Company Name:	
Client Address:	
Contact's Name:	
Contact's Title:	
Contact's Telephone & FAX:	
Contact's Email:	
Scope of Services/Products Provided:	
Project Completion Date & Value:	
4. Client's Company Name:	
Client Address:	
Contact's Name:	
Contact's Title:	
Contact's Telephone & FAX:	
Contact's Email:	
Scope of Services/Products Provided:	
Project Completion Date & Value:	

Duplicate this form as necessary to complete list.

EXHIBIT H: CalHFA Standard Services Agreement

[FOR REFERENCE ONLY – NO NOT COMPLETE]

SERVICES AGREEMENT-
(CONTRACTOR'S NAME)

This Services Agreement ("***Agreement***") is entered into as of _____, 2026, by and between the California Housing Finance Agency, a public instrumentality and political subdivision of the State of California ("***Agency***" or "***CalHFA***") and (Contractor's name) ("***Contractor***").

RECITALS

A. Agency desires to obtain professional services in connection with _____ _____.

B. Contractor has the requisite experience and expertise to provide those services.

C. Agency desires to employ Contractor to perform the services described herein.

Therefore, in consideration of the premises and promises contained herein, the receipt and sufficiency of which are hereby acknowledged, Agency and Contractor agree as follows:

AGREEMENT

1. Status of Contractor

a. Contractor will be at all times an independent contractor and not an agent or employee of Agency. As used herein, the term "***independent contractor***" means Contractor, and any personnel provided by Contractor, who will render the Services specified herein for the specified compensation and who will be deemed to be under the control of Agency as to the results of their work and not as to the means by which such results are accomplished.

b. In the event that Contractor is determined to be an employee of Agency by any federal, state, or local court, governmental agency, instrumentality, or body, or by a third party, Contractor waives any right to recover any type of employee benefits from Agency for the period during which Contractor was determined to have been erroneously treated as an employee.

c. Any and all personnel retained, hired, engaged, or provided by Contractor will be independent contractors for, or employees of, Contractor and not employees of Agency for any purpose whatsoever. All such personnel will be under Contractor's exclusive supervision, direction, and control, and will be compensated by Contractor in Contractor's name and at its expense. Contractor will carry worker's compensation insurance covering all personnel who may be employed by Contractor from time to time for any purpose connected with Contractor's performance hereunder.

d. Neither Contractor nor its employees or contractors will be eligible to participate in any employee-benefit programs maintained by Agency. Contractor acknowledges that Agency will not provide social security, unemployment compensation, director's and officer's liability insurance, disability insurance, worker's compensation insurance or similar coverage, or any other benefits to Contractor or its employees and or contractors.

2. Contractor's Services

a. Contractor shall provide _____. These services performed are described and set forth and attached hereto as "**Exhibit A - _____**".

b.

c. Transfer of knowledge to appropriate CalHFA staff is required, along with any requested materials and content for transfer of knowledge, sufficient for CalHFA to implement and make use of Contractor's Services.

d. **[*IF SCOPE OF WORK IS INCORPORATED AS EXHIBIT A*]** Conflicts between the terms and conditions in Exhibit A to any other provisions of this Agreement shall be resolved in favor of the latter.

3. Term

This Agreement shall cover services rendered hereunder from _____ through _____.

4. Compensation

a. Upon submission and approval of a monthly report of work performed and time expended or upon completion of the Services, Contractor will be compensated at the rate of **_____ and No/100 Dollars ($00.00)** per hour. Under no circumstances will compensation under this Agreement over the entire term exceed **_____ _____AND NO/100 DOLLARS ($00,000.00.)**

b. **[*NO REIMBURSEMENT OPTION*]** Agency will not reimburse Contractor for any out-of-pocket costs or expenses incurred by Contractor in performance of the Services, including such things as package delivery, document production, long-distance telephone calls, facsimile transmission, travel, meals, and lodging expenses. Contractor shall be responsible for all such costs.

---OR---

b. **[*IF USING STATUTORY REIMBURSEMENT REQUIREMENTS*]**

Agency will also reimburse Contractor for out-of-pocket costs and expenses incurred by Contractor in performance of the Services, including (1) reasonable and actual amounts for package delivery, document production, long-distance telephone calls, facsimile transmission, and (2) travel, meals, and lodging expenses in accordance with State of California Department of Personnel administration Regulations, 2 CCR Section 599.615, et seq. Any such reimbursement will not exceed **_____ AND NO/100 DOLLARS ($00,000.00)** over the term of this Agreement.

c. The amounts provided for herein are the entire remuneration of Contractor for the Services, and there will be no additional compensation or reimbursement for any of Contractor's time, materials, or costs in providing the Services. In no event will the total amount received by Contractor under this Agreement exceed **_____ AND NO/100 DOLLARS ($00,000.00). [*TOTAL OF HOURLY + EXPENSES*]**

5. Nondiscrimination Clause

a. During the performance of this Agreement, Contractor and its subcontractors shall not unlawfully discriminate, harass or allow harassment, against any employee or applicant for employment because of race, religion, color, national origin, ancestry, physical handicap, medical condition, marital status, age (over 40), sex, gender, gender identity, gender expression, sexual orientation, familial status, disability (including HIV and AIDS), genetic

information, citizenship, primary language, immigration status, or any other basis prohibited by applicable state or federal law. Contractors and subcontractors shall ensure that the evaluation and treatment of their employees and applicants for employment are free of such discrimination and harassment. Contractors and subcontractors shall comply with the provisions of the Fair Employment and Housing Act (Government Code, Section 12900 et seq.) and the applicable regulations promulgated thereunder (Title 2, California Code of Regulations, Section 11000 et seq.). The applicable regulations of the Fair Employment and Housing Commission implementing Government Code, Section 12990 (a-f), including Title 2, California Code of Regulations, Section 11102, are incorporated into this Agreement by reference and made a part hereof as if set forth in full. Contractor and its subcontractors shall give written notice of their obligations under this clause to labor organizations with which they have a collective bargaining or other agreement.

b. Contractor shall include the nondiscrimination and compliance provisions of this clause in all subcontracts to perform work under the Agreement.

6. Agency's Cooperation

Agency shall reasonably cooperate with Contractor in the performance of Contractor's services under this Agreement.

7. Handling of Conflicts of Interest ***[If applicable; if not, then write "Intentionally Omitted."]***

a. Agency has been informed by Contractor that Contractor is an active participant in the tax-exempt and taxable bond markets and from time-to-time during the term of this Agreement will represent on unrelated matters various persons and entities (including bond underwriters, other bond issuers, and other persons and entities represents other entities) with which the Agency may currently be dealing, and that such concurrent representation may create a conflict of interest under the rules of professional responsibility applicable to Contractor. Contractor shall identify to Agency all such persons and entities to the extent known to Contractor. Agency consents to such concurrent representation and waives any conflict of interest that may arise therefrom, subject to Agency's right to withdraw such consent by terminating Contractor's representation of the Agency on any matter creating a conflict of interest.

b. Contractor agrees not to represent any such persons or entities on any related matters without the express written consent of the Agency.

8. Entirety, Amendments, Construction

a. This Agreement supersedes any and all other agreements, oral or in writing, between the parties hereto with respect to the subject matter hereof and contains all of the covenants and agreements between the parties with respect to said matter. Each party to this Agreement acknowledges that no representations, inducements, promises, or agreements, orally or otherwise, have been made by any party, or anyone acting on behalf of any party, which are not embodied or referred to herein, and that no other agreement, statement, or promise not contained or referred to in this Agreement shall be valid or binding.

b. This Agreement is entire as to all of the performance to be rendered under it. Breach of any of the performances to be rendered by Contractor shall constitute a breach of the entire Agreement and shall give Agency the right to terminate this Agreement.

c. No amendment or modification of the provisions of this Agreement shall be valid unless made in writing and signed by the parties hereto.

d. This Agreement shall not be construed as if it had been prepared by one of the parties, but rather as if

both of the parties had prepared it.

9. Notice

Any notice, tender, or delivery to be given hereunder by either party to the other may be effected by personal delivery, in writing, by facsimile transmission, by e-mail or by mail, postage prepaid, and shall be deemed communicated as of the date of actual receipt. Mailed notices shall be addressed as set forth below, but each party may change its address by written notice in accordance with this paragraph.

To Contractor:	[Company Name:] [Address:] Attention: Title: Tel: ( ) Fax: ( ) Email:	
To Agency:	If by mail: California Housing Finance Agency 500 Capitol Mall, Ste 1400, MS____ Sacramento, CA 95814 Attention: [Division Director], [Title] Tel: (_) Email: With copy to: California Housing Finance Agency Office of General Counsel 500 Capitol Mall, Suite 1400, MS 1440 Sacramento, CA 95814 Attention: [Attorney Name] Attorney Tel: (916) 326-84** Fax: (916) 326-6432 Email: ___@calhfa.ca.gov	If by other means: California Housing Finance Agency Office of General Counsel 500 Capitol Mall, Ste 1400, MS 1440 Sacramento, CA 95814 Tel: (916) 326-8470 Fax: (916) 326-6432 Email: legal@calhfa.ca.gov

10. Nonassignability

No assignment of the rights, nor delegation of the duties of Contractor, whether in whole or in part, shall be valid unless specifically agreed to in writing by Agency.

11. Remedies, Attorney's Fees, Costs

a. Should either party default in the performance of this Agreement or materially breach any of its provisions, the nondefaulting party shall have, in addition to any other remedy provided for at law or in equity, the option of terminating this Agreement immediately by giving written notice to the defaulting party.

b. Additionally, in the event that Contractor defaults in the performance of this Agreement or materially breaches any of its provisions, Agency shall be excused from any obligation to pay unpaid compensation provided for in this Agreement.

c. Agency may terminate this Agreement immediately upon giving notice in writing to Contractor. Such termination may occur without cause. Upon such termination, Agency shall compensate Contractor proportionately based on the percentage that the work performed by Contractor as of the date of termination bears to the total work to be performed by Contractor under this Agreement; or, if Contractor is being compensated at an hourly rate, Agency shall compensate Contractor upon submission and approval of a report of work performed and time expended prior to the date of termination.

d. If any action at law or in equity is necessary to enforce or interpret the terms of this Agreement, the prevailing party shall be entitled to reasonable attorney's fees and costs, in addition to any other relief to which that party may be entitled. This provision for the recovery of attorney's fees and costs shall be construed as applicable to the entire Agreement.

12. Time

Except as specifically provided herein, time is of the essence in this Agreement.

13. Partial Invalidity

If any provision of this Agreement shall be declared invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired.

14. Indemnification

Contractor shall indemnify, defend and hold harmless Agency, its officers, agents and employees (i) from any and all claims and losses accruing or resulting to any and all contractors, subcontractors, materialmen, laborers and any other person, firm or corporation furnishing or supplying work, services, materials or supplies in connection with the performance of this Agreement, and (ii) from any and all claims and losses accruing or resulting to any person, firm or corporation who may be injured or damaged by Contractor in the negligent or intentionally tortious conduct of its performance of this Agreement, including claims made or resulting from any release of confidential information or data provided to Contractor by Agency.

15. Contractor's Qualifications & Statement of Economic Interests ***[If applicable – For Consulting, Auditing, and any individuals that give expert advice to CalHFA and how we should proceed); if not, then write "Intentionally Omitted."]***

a. Contractor covenants that its previous representations to Agency regarding its qualifications to perform the services provided for herein are true and accurate.

b. Prior to commencement of any services under this Agreement, Contractor's employees and agents, as determined by the Agency ("Designated Filer,") shall complete and file a Statement of Economic Interest (Form 700) as required by Agency's Conflict of Interest Code and Section 87300 et seq. of the Government Code. **Each Designated Filer shall also timely complete and file a Statement of Economic Interests annually and upon leaving office, as applicable.** Contractor shall provide, and represents that it has provided, to Agency the names and

responsibilities of those employees and agents who will be providing services under this Agreement. If, during the term of this Agreement, Contractor desires to have different or additional employees or agents provide services under this Agreement, Contractor shall provide such names and other information requested to Agency so that Agency may

determine whether such persons must comply with this provision. Such names shall be provided prior to commencement of any services by such persons.

c. For purposes of this Agreement, Agency has determined that **__*(Name)*__, whose email address is: _____,** shall complete the required Statement of Economic Interests, which form will be provided by Agency, if not already on file, and shall comply with the ethics training requirement of Government Code section 11146.3. The Agency reserves the right to require other members of Contractor's staff to comply with the provisions of section b, above.

d. **In the event Contractor or Designated Filer fails to return the completed Statement of Economic Interests to Agency within thirty (30) calendar days from the date this Agreement is executed, or fails to complete and file an annual or leaving office statement or fails to complete the required ethics training within the times required, the Agency reserves the right to withhold payment for any services performed and reserves the right to cancel this Agreement.**

e. In the event the Statement of Economic Interests reveals a conflict of interest which, as determined by the Agency, could impair Contractor's ability to properly or legally perform the services contemplated by this Agreement, Agency reserves the right to cancel this Agreement.

16. Drug-Free Workplace Requirements

Contractor will comply with the requirements of California's Drug-Free Workplace Act of 1990 and will provide a drug-free workplace by taking the following actions:

a. Publish a statement notifying employees that unlawful manufacture, distribution, dispensation, possession or use of a controlled substance is prohibited and specifying actions to be taken against employees for violations as required by Government Code § 8355(a)(1).

b. Establish a Drug-Free Awareness Program as required by Government Code § 8355(a)(2) to inform employees about:

(i) the dangers of drug abuse in the workplace;

(ii) the person's or organization's policy of maintaining a drug-free workplace;

(iii) any available counseling, rehabilitation and employee assistance programs; and,

(iv) penalties that may be imposed upon employees for drug abuse violations.

c. Every employee who works on the proposed Agreement will:

(i) receive a copy of the company's drug-free workplace policy statement; and,

(ii) agree to abide by the terms of the company's statement as a condition of employment on the Agreement.

Failure to comply with these requirements may result in suspension of payments under the Agreement or termination of the Agreement or both, and Contractor may be ineligible for award of any future State Contracts if it is determined that any of the following has occurred: the Contractor has made false

certification, or violated the certification by failing to carry out the requirements as noted above. (Government Code section 8350, et seq.).

17. Child Support Compliance Act ***[For contracts in excess of $100,000; if not, then write "*Intentionally Omitted.*"]***

Contractor acknowledges in accordance with Public Contract Code 7110, that:

a. The Contractor recognizes the importance of child and family support obligations and shall fully comply with all applicable state and federal laws relating to child and family support enforcement, including, but not limited to, disclosure of information and compliance with earnings assignment orders, as provided in Chapter 8 (commencing with section 5200) of Part 5 of Division 9 of the California Family Code; and

b. The Contractor, to the best of its knowledge, is fully complying with all applicable state and federal laws relating to child and family support enforcement, including, but not limited to, the earnings assignment orders of all employees and is providing the names of all new employees to the New Hire Registry in accordance with the requirements of the California Employment Development Department.

18. Copyright Violations

In accordance with Executive Order D-10-99 issued by the Governor of the State of California, Contractor certifies that it has appropriate systems and controls in place to ensure that CalHFA funds will not be used in the performance of this Agreement for the acquisition, operation or maintenance of computer software in violation of copyright laws.

19. Copyright and Ownership of Materials **[*If applicable; if not, then write "*Intentionally Omitted.*"]***

a. The term "Work", as used in this paragraph shall mean all written and printed matter, photographs, artwork, pictorial reproductions, drawings or other graphic representations and works of a similar nature, sound recording, films, tapes, original computer programs (including executable computer programs and supporting data in any form) and any other materials or products conceptualized, developed and/or delivered as a result of this Agreement.

b. For Work requiring the use of copyrighted materials, Contractor represents and warrants it has secured, or shall secure by the time of delivery of the Work, all necessary rights and licenses thereto, and upon CalHFA's request shall furnish to CalHFA the names and addresses of all copyright holder(s) and their agent(s), if any, and the terms of any license(s) or usage granted, at the time of delivery of the Work.

c. Contractor shall deliver to CalHFA, and CalHFA shall be the exclusive owner of, all right, title and interest in the Work, including but not limited to the copyright of the Work and the right to use, duplicate and disclose the Work, in whole or in part, in any manner for any purpose whatsoever, and to authorize others to do so. All Work provided hereunder shall be deemed a "work made for hire" under copyright law.

d. If for any reason CalHFA is not deemed to be the owner of all right, title and interest in the Work, then Contractor hereby assigns all of its right, title and interest in such rights to CalHFA.

e. Contractor represents and warrants that:

(i) it is free to enter into and fully perform this Agreement;

(ii) it has secured or will secure all rights and licenses necessary for the production of the Work;

(iii) neither the Work nor any of the materials contained therein, nor the exercise by either party of the rights granted in this Agreement, will infringe upon or violate the rights or interests of any person or entity;

(iv) neither the Work nor any part of it will (i) violate the right of privacy, or (ii) constitute a libel or slander against, or (iii) infringe upon the copyright, literary, dramatic, statutory or common law rights of any person, firm or corporation;

(v) it has not granted and shall not grant to any person or entity any right that would or might derogate or encumber or interfere with any of the rights granted to CalHFA in this Agreement.

f. Contractor agrees it shall not use any Work for any purpose other than for the purposes contemplated by this Agreement, and further agrees that, upon termination of this Agreement for any reason, Contractor will immediately turn over all Work, including all copies of all Work in any form, in its possession or under its control to CalHFA. Contractor agrees it will not use any Work, or any information it receives or received from CalHFA in connection with any Work, in any way that could or would result in said Work or information being disclosed, inadvertently or otherwise, to any party other than CalHFA or its delegate without CalHFA's prior written consent, which consent shall not be unreasonably withheld. Notwithstanding the foregoing, subject to CalHFA's prior written consent, Contractor may use the Work solely for self-promotional purposes, such as on Contractor's website or as part of a portfolio, provided that Contractor indicate thereon CalHFA's ownership of such Work.

g. Contractor agrees to indemnify, defend and hold harmless CalHFA and its licensees and assigns, and their officers, director, employees, agents, representatives, successors, licensees and assigns from and against all claims, actions, damages, losses, costs and expenses, including reasonable attorney's fees, which any of them may sustain because of the use of the Work and any other materials furnished by Contractor under this Agreement, or because of the breach of any of the representations or warranties made in this Agreement.

20. Confidentiality of Data

a. All financial, statistical, personal, technical, and operational information, including all non-public information of a consumer or customer of CalHFA, and non-public technical and other data and information relating to CalHFA's operation, which are made or become available to Contractor in carrying out this Agreement, shall be protected by Contractor from unauthorized use and disclosure. Contractor will take all reasonable measures, including without limitation such measures as it takes to safeguard its own confidential information, to ensure the security and confidentiality of all information provided to it by CalHFA, to protect against all threats or hazards to the security or integrity of the information, and to protect against unauthorized access to or use of the information.

b. Should Contractor experience a breach of the security of any system it maintains to protect data provided by CalHFA or affecting any of CalHFA's operations or customers, or should any unauthorized release of confidential information occur, Contractor will comply with Civil Code Section 1798.82 and will take all steps necessary to provide notice to CalHFA and all interested parties, including any California resident whose personal information was, or is reasonably believed to have been, acquired by an unauthorized person. Contractor will also take all steps to correct the cause of said breach and take any and all actions CalHFA deems necessary or appropriate.

c. CalHFA shall have the right, upon reasonable notice, to audit and inspect Contractor's facilities,

processes and procedures to ensure the integrity of all information provided by CalHFA. At any time during the term of this Agreement, if CalHFA, in its sole and absolute discretion, determines that Contractor's facilities, processes and procedures do not provide adequate security measures, Contractor shall take such actions CalHFA deems necessary or appropriate to protect the information provided by CalHFA.

d. CalHFA reserves the right to require Contractor, and any employees or contractors of Contractor who may have access to any information provided by CalHFA, to sign a confidentiality agreement.

21. Pro Bono Requirement ***[*For Legal Services Contracts in excess of $50,000; if not, then write "Intentionally Omitted."]***

a. Contractor agrees to comply with the requirements of Section 6072 of the Business and Professions Code and make a good faith effort to provide a minimum number of hours of pro bono legal services during each year of the contract equal to the lesser of 30 multiplied by the number of full-time attorneys in the firm's offices in the State, with the number of hours prorated on an actual day basis for any contract period of less than a full year or 10% of its contract with the State.

b. Failure to make a good faith effort may be cause for non-renewal of this Agreement and may be taken into account when determining the award of future contracts with the State for legal services.

22. California Iran Contract Act ***[*For contracts in excess of $1,000,000; if not, then write "Intentionally Omitted."]***

Contractor certifies that (i) it is not currently on the list created by Department of General Services ("DGS") as persons engaged in investment activities in Iran; or (ii) it is currently on the list as created by DGS as a person engaged in investment activities in Iran as defined in California Public Contract Code Section 2203, but Contractor is able to contract pursuant to an exception in Public Contract Code Section 2203(c) and (d). Evidence of this exception acceptable to CalHFA shall be provided to CalHFA prior to the effectiveness of this Agreement.

23. California Executive Order N-6-22-Russia Sanctions

On March 4, 2022, Governor Gavin Newsom issued Executive Order N-6-22 (the EO) regarding Economic Sanctions against Russia and Russian entities and individuals. "Economic Sanctions" refers to sanctions imposed by the U.S. government in response to Russia's actions in Ukraine, as well as any sanctions imposed under state law. The EO directs state agencies to terminate contracts with, and to refrain from entering any new contracts with, individuals or entities that are determined to be a target of Economic Sanctions. Accordingly, should the Agency determine Contractor is a target of Economic Sanctions or is conducting prohibited transactions with sanctioned individuals or entities, that shall be grounds for termination of this agreement. The Agency shall provide Contractor advance written notice of such termination, allowing Contractor at least 30 calendar days to provide a written response. Termination shall be at the sole discretion of the Agency.

24. Performance Review

Contractor agrees that Agency or its delegate shall have the right to review, obtain, and copy all records pertaining to the performance of this Agreement. Contractor agrees to provide Agency or its delegate with any relevant information requested and shall permit Agency or its delegate access to its premises, upon reasonable notice, during normal business hours for the purpose of interviewing employees and inspecting and copying such books, records, accounts, and other material that may be relevant for the purpose of determining compliance with this requirement. Contractor further agrees to maintain such records for a period of three (3) years after the final

payment made under this Agreement.

25. Work Product

a. All notes, records, reports, summaries and other data provided to Contractor or generated by Contractor in connection with the services performed under this Agreement is the property of the Agency. Upon termination of this Agreement, by cancellation, expiration of its term or otherwise, Contractor will immediately turn over all work product in its possession or under its control to Agency. Contractor agrees it will not use any notes, records, reports, summaries or other data received or generated by Contractor in connection with the services performed under this Agreement in any way that could or would result in such data being disclosed, inadvertently or otherwise, to any party other than the Agency or its delegate without Agency's prior written consent. Nothing in this paragraph shall be construed as a waiver of the attorney work product privilege.

b. Knowledge Transfer ***[*For consulting and certain software and professional services contracts; if not, then write "Intentionally Omitted."]*** Contractor's obligations under the terms of this Agreement include a "knowledge transfer" to CalHFA. "Knowledge transfer" is defined as personal and/or technical knowledge or information which will enable, or enhance the ability of, CalHFA staff to maintain and operate contracted-for programs, equipment and facilities. If this Agreement includes the purchase of equipment (including, but not limited to, software), "knowledge transfer" shall also include education and training, including all relevant documentation, to enable CalHFA to maintain the equipment based on Contractor's methodology. The Contractor agrees that CalHFA may reproduce such documentation for its own use in maintaining the equipment. Any and all costs associated with any additional training and/or instruction necessary to realize the "knowledge transfer" is fully included in the Compensation set out in section 4 herein, and shall be provided at no additional cost to CalHFA.

26. Counterparts

This Agreement may be executed in one or more counterparts, each of which shall be deemed an original and all of which taken together shall constitute one and the same instrument. This Agreement is effective upon transmission by any party to the other party of a fully signed facsimile or PDF copy of the Agreement. In case of any conflict, the counterpart maintained by the Agency shall be deemed to be determinative.

27. California Public Records Act

Contractor acknowledges that, except to the extent that information may be exempt from public disclosure under California Health & Safety Code Section 51615, the California Public Records Act (California Government Code Section 7921.000, et seq.), or otherwise exempt from disclosure, information possessed by Agency could be subject to disclosure under California law. Agency, its directors, officers, agents, employees and advisors will not be in breach of this Agreement as a result of any public disclosure required by California law.

28. Subcontracts

Agency is retaining Contractor for the unique skills and expertise of Contractor and its personnel. Therefore, no subcontract may be made with any other party furnishing any of the work or services provided for in the Agreement, without the prior written consent of Agency.

29. Survival

The terms, conditions, and warranties contained in the Agreement that by their sense and context are intended to survive the performance hereof by the parties hereunder shall so survive the termination of the Agreement, whether by completion of the performance, cancellation, or otherwise. In addition, the terms of

[Sections 14 (Indemnification), 15b. (Contractor's Qualification and Statement of Economic Interests, if applicable), 20 (Confidentiality of Data), 24 (Performance Review, if applicable) and 25 (Work Product, if applicable)] shall survive the termination of this Agreement.

30. Obligations of Insurance Fund ***[*For Insurance Fund Contracts only; if not, then write "*****Intentionally Omitted*****."]***

The obligations of CalHFA under this Agreement are payable solely from the California Housing Loan Insurance Fund, a public enterprise fund, and are not obligations of the California Housing Finance Fund.

31. Governing Law

This Agreement shall be governed by the laws of the State of California. The Contractor agrees and consents to the exclusive jurisdiction of the courts of the State of California for all purposes regarding this Agreement and further agrees and consents that venue for any action brought hereunder shall be exclusively in the County of Sacramento.

32. Authority

Each person signing this Agreement on behalf of a party represents and warrants that he or she has the full right, power, legal capacity, and authority to sign this Agreement on behalf of such party and that this Agreement shall be binding on that party without the approval of any other person or entity. Further, each person executing this Agreement on behalf of another person or legal entity represents and warrants that such entity is a valid, qualified corporation, limited liability company, partnership, or other unincorporated association in good standing in its home state and is qualified to do business in California.

33. Insurance

During such times as Contractor is engaged to perform services pursuant to this Agreement and associated Work Orders, Contractor shall carry errors and omissions/professional liability insurance naming the Agency as an insured and which shall provide coverage for the Agency against any legal claim arising out Contractor's negligence in performance of its services. Insurance shall be with a carrier who maintains Best financial rating of at least a BBB+ rating and be in an amount of at least One Million and No/100 Dollars ($1,000,000.00). **Contractor shall provide Agency a Certificate of Insurance prior to commencement of services.**

34. Civil Rights Certification ***[For Contracts in excess of $100,000; if not, then write "*****Intentionally Omitted*****."]***

In accordance with Public Contract Code 2010, Contractor shall submit to Agency, in a form acceptable to Agency, a certification under penalty of perjury regarding compliance with the Unruh Civil Rights Act and the California Fair Employment and Housing Act, and Contractor acknowledges and agrees that it shall submit to Agency a new certification upon any renewal or extension of this Agreement.

CONTRACTOR'S SIGNATURE BELOW IS CERTIFICATION THAT CONTRACTOR AGREES TO AND WILL COMPLY WITH THE PROVISIONS OF SECTION 16 (DRUG-FREE WORKPLACE REQUIREMENTS), SECTION 17 (CHILD SUPPORT COMPLIANCE ACT) *[if applicable],* and SECTION 18 (COPYRIGHT VIOLATIONS) ABOVE.

WHEREFORE, the parties hereto have executed this Agreement as of the date set forth above, and by their signatures acknowledge their understanding of and agreement to all of its provisions.

Contractor: [**NAME OF CONTRACTOR],**
[a California corporation?]

By: _____
Name
Title

Date: _____

Agency: **CALIFORNIA HOUSING FINANCE AGENCY,**
a public instrumentality and political subdivision
of the State of California

By: _____
Name
Title

Date: _____

EXHIBIT I: CERTIFICATION OF FINANCIAL STABILITY

RFP No. _____(if any)

VENDOR Name: _____

Pursuant to the minimum qualifications set forth in this Request for Proposals, the undersigned, on behalf of the VENDOR identified above, certifies that the following statements are true and correct as of the date of this certification:

1. VENDOR possesses the financial stability necessary to provide the services required under this RFP for the full term of any contract awarded.

2. VENDOR is not currently the subject of a pending bankruptcy petition, receivership, or assignment for the benefit of creditors.

3. VENDOR has not had a contract terminated for cause due to financial default within the past five (5) years.

4. VENDOR has no unresolved material litigation, judgment, or lien that would reasonably be expected to impair its ability to perform the contract.

5. VENDOR has sufficient working capital and access to financial resources to fully perform the contract without reliance on payments received under the contract to meet its ongoing operating expenses.

VENDOR understands that the California Housing Finance Agency (CalHFA) may, at its sole discretion, request documentation substantiating this certification at any time prior to contract execution, and that failure to provide such documentation upon request may result in disqualification of the proposal or rejection of the VENDOR as non-responsible. VENDOR further understands and agrees that any material misrepresentation in this certification shall constitute grounds to rescind any contract award or terminate any resulting contract for cause.

By: _____

Print Name: _____

Title: _____

Company: _____