

## Questions and Answers for RFQ 2022-05 Compliance Administration for the Homebuyer Loan Program

**Q: Is the intent to award from the RFQ or post a subsequent RFP?**

A: Florida Housing intends to award a contract from this RFQ.

**Q: Provided with the RFQ were two GoToWebinar links. What is the purpose of those meeting rooms?**

A: These links provide the public with the information needed to attend both the bid opening and the review committee meeting for this RFQ.

**Q: Who are the members of the selection committee as established pursuant to Rule 67-49.007 Fla Admin Code?**

A: At the time of this publishing, the review committee members are Charles White (Chair), Tamara Alford, and Sandy Smith.

**Q: Section Four, Item B: Do you mean does the respondent "Provide HLP Program Training tools, online, accessible anytime, and other online tools and resources to assist lenders in navigating the loan origination process as required by the HLP Program."?**

A: Yes.

**Q: Section Four, Item G: Is the intent for the contractor to take on the master servicer responsibility for the communication of product changes?**

A: Currently our Compliance Administrator is the primary source for disseminating any program announcements, including program changes, training notices, etc., not our Master servicer. We would expect the same duties to be performed by whichever company or companies are the successful bidders for the new contract.

**Q: Section Four, Item H: Please clarify the requirement is for the contractor as program administrator related to wiring instructions for the Trustee.**

A: Florida Housing does not currently require these services; however, we have this requirement listed within the Scope of Services should the need arise.

**Q: Section Four, Item I: Some reporting requirements and downloads of data cited in RFP and statements to provide Florida Housing and any third-party borrower data conflict with our ability to adhere to public laws regarding PII. We would like to request that the data be limited to non-PII at the specific loan record as recommended by Federal, State, and industry risk and security practices.**

A: The successful bidder should have to ability to transmit any data that may contain PII in a secure format accessible by Program and Finance Staff. Other non-PII information should be accessible to FHFC designated staff using secure log-in credentials.

**Q: Section Four, Item J: When it mentions the certifications required to assure compliance with HLP requirements, which certifications are those specifically?**

A: Any certifications or licenses that would support your company as a compliance and/or systems provider, i.e., FTHBs, correct compliance documents for products, documentation showing that you meet product income and purchase price requirements, etc.

**Q: Section Four, Item K: Please clarify the requirement and provide example of scope.**

A: Should the Compliance Administrator come across any technical or system issues, Florida Housing expects that they will communicate those issues to the appropriate parties of the team.

**Q: Section Four, Item L: Please clarify the requirement and provide example of scope.**

A: To clarify, these are the services will your company provide to fully support the homebuyer loan program. This includes but is not limited to: system functionality, use of website, training, compliance oversight, and reporting.

**Q: Section Four, Item N: Please clarify the requirement and provide example of scope.**

A: Florida Housing would like for the Compliance Administrator to be able to provide bond/program documents that are required by and support the official statements.

**Q: Section Four, Item O: Please clarify the requirement and provide example of scope.**

A: The Compliance Administrator will assist Florida Housing with creating and implementing new program documents in the system, create system coding that assists with tracking of loan data and reporting, and provide training for lenders for the promotion of new programs through participating lenders.

**Q: Section Five, Item L: Please define “all conditions” as intended in the statement.**

A: “All conditions” means all of the terms and conditions outlined within the RFQ.

**Q: Section Five, Item L: Please clarify. Is the expectation that the awarded contractor will be responsible to meet the specific services it has responded and certified to in its RFQ response or to the language as solicited in the RFQ 2022-05?**

A: Both. Section Five, Item L, is a certification statement in which Respondents certify the veracity of their Response, confirm that the Response is being submitted by an authorized agent of the Respondent, and that they are in compliance with all of the RFQ’s requirements.

**Q: Section Six, Item J: Does the Minority Business Enterprise Certification carry scoring points to the award?**

A: No. Please review Section Seven, Evaluation Process, for information on which sections carry numeric scores and how the Minority Business Enterprise Certification is handled.

**Q: Please clarify that the meaning of ‘data,’ ‘document,’ ‘reports,’ ‘file,’ or other is interchangeable to electronic methods in practice today.**

A: Yes; however, if a hard copy is requested, Florida Housing expects that a hard copy will be delivered.

**Q: Could you please provide the estimated MRB volume FHFC expects to originate in 2022?**

A: Florida Housing estimates \$350 million for MRB only.

**Q: Could you please provide the MRB volume for 2021?**

A: Yes. In 2021:

<b>Bond Proceeds</b>	<b>\$</b>	<b>268,049,023</b>	<b>1,452</b>
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\$844 million total Program

**Q: Could you please provide the FHFC retention period for maintaining records?**

A: Upon request, the awarded Contractor will receive a complete records retention schedule; however, here are a couple of pertinent examples:

FHFC Record Series/Document Types	Description	Retention Period
Correspondence (SF Bonds) - Consists of electronic and paper records of correspondence from prospective homebuyers and lenders.	This record series consists of correspondence and memoranda of a general nature that are associated with administrative practices or routine office activities and issues but that do not create policy or procedure, document the business of a particular program, or act as a receipt.	3 fiscal years
Compliance File	Including but not limited to: Application, mortgage and note; Client Information; Mortgage Verification; Employment Verification; Deposit/Loan Verification; Income Verification (current paystubs, checks or income statements); Federal Income Tax Returns; Monthly Statements of Charge Accounts and Loans (including student loans); Credit Report; Affidavit by homeowner that they provided complete and accurate debt and income information Other Documentation; and Counselor recommendation.	Life of the loan plus 3 years