

OHIO HOUSING FINANCE AGENCY

Request for Information (RFI) Replacement of OHFA Financial & Operational Systems

Solicitation Attribute	Official Solicitation Details
Issuing Agency	Ohio Housing Finance Agency (OHFA), 2600 Corporate Exchange Drive, Suite 300, Columbus, OH 43231
Part A Scope	Financial System: General Ledger (ORC §175.05), AP/AR, Budgeting, Procurement, Financial Operations (Bond & Program Accounting), and Revenue Forecasting
Part B Scope	Operational Workflow System: Multifamily Housing (4%/9% LIHTC, MLP, HDAP, 811), Single Family Programs, Capital Markets, Asset Management, Compliance, Legal, Research & Analysis, and CRM
Architecture & Cloud Standard	Cloud-Agnostic Government Cloud (FedRAMP / StateRAMP / SOC 2 Type II) utilizing an 80/20 Clean Core COTS/SaaS Model
Statutory & Privacy Scope	ORC Chapter 175 & OAC Agency 175, ORC Chapter 174 (OHTF), (Internal Controls), ORC §1347.15 (CPI Read-Access Logging), ORC Ch. 1306 (UETA), & ORC §149.43 / §9.28
RFI Number	Replacement of OHFA Financial & OP Systems -RFI- 001
Issue Date	10/06/2026
Questions Due Date	10/15/2026
Response Due Date	11/02/2026 5:00 PM ET
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Submission Method	Email: OHFA-RFI@ohiohome.org

Executive Summary & 80/20 Clean Core Requirement

This RFI is structured around **statutory, regulatory, and business outcomes** rather than legacy screen mechanics. Proposed Commercial-Off-The-Shelf (COTS) or SaaS platforms must deliver **at least 80% of OHFA's business capabilities natively or via no-code configuration**, while supporting the remaining ~20% agency-specific rules via **loosely coupled custom components, microservices, or utilities** that do not impact the main system upgrade lifecycle. Vendors may respond to **Part A only, Part B only, or both Parts A and B.**

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1. Purpose, Modular Scope & Architectural Standards

1.1 Purpose & Modular Response Options

The Ohio Housing Finance Agency (“OHFA” or the “Agency”) is issuing this Request for Information (RFI) to evaluate commercially available software platforms, reference architectures, implementation methodologies, and non-binding cost models to replace its legacy financial and operational systems (currently centered around DevCo, Emphasys, Allita, City Suite, The Mortgage Office, Elation, Power Seller, DocuWare, and standalone Excel/Access databases).

To encourage broad participation from both enterprise public-sector ERP vendors and specialized Housing Finance Agency (HFA) software providers, this RFI is organized into two distinct, separable scopes:

- **Part A — Financial System:** Consolidated Multi-Fund General Ledger, Accounts Payable/Receivable, Dynamic Budgeting, State Procurement, Financial Operations (bond series and program accounting), and Revenue Forecasting.
- **Part B — Operational Workflow System:** Unified program administration across 17 OHFA offices covering Multifamily Housing (4% and 9% LIHTC, MLP, FHA Risk Share, HDAP, HOME, NHTF, OHTF, 811 PRA), Single Family Programs (Tax Credits, Residential Lending, Down Payment Assistance, MCC, Loan Administration), Capital Markets, Asset Management, Internal/External Compliance, Legal, Research & Analysis, and Enterprise CRM/Help Desk.

Response Flexibility: Vendors may submit responses for **Part A only**, **Part B only**, or **both Part A and Part B**. Dual respondents must clearly state whether they propose a single natively unified platform or two best-of-breed platforms connected via real-time APIs and specify the exact integration boundary where operational transactions post to the General Ledger.

1.2 The 80/20 “Clean Core” COTS/SaaS Extensibility Standard

OHFA recognizes that commercial software products are engineered for cross-industry standardization. To maximize return on investment while preserving OHFA’s statutory housing programs, all proposed solutions must conform to an **80/20 Clean Core Principle**:

1. **≥80% Native & Declarative Core Capability (FS + CF):** At least 80% of OHFA’s required business outcomes must be met out-of-the-box (**FS**) or through upgrade-safe, administrator-controlled no-code configuration (**CF**) such as business rules engines, workflow designers, and dynamic webform builders.
2. **~20% Pluggable Custom Components & Utilities (EXT):** The remaining ~20% of specialized OHFA requirements (such as unique multi-year Form 8609 fee amortization rules, specialized QAP scoring formulas, offline inspection sync utilities, or State of Ohio agency adapters) must be implemented via loosely coupled custom components, serverless functions, or external utilities connected through versioned REST APIs and event webhooks.
3. **Uncompromised Main System Lifecycle:** Custom components and utilities must remain **100% isolated from the main platform source code** (“side-by-side extensibility”) so OHFA can adopt

routine vendor patches, security updates, and quarterly/annual feature releases without regression delays or custom code rewrites.

1.3 Cloud-Agnostic Government Cloud Deployment Mandate

OHFA is **cloud-platform agnostic**. Proposed solutions may deploy on any industry-leading cloud infrastructure (e.g., AWS GovCloud, Microsoft Azure Government, Google Cloud Assured Workloads, Oracle Government Cloud, or equivalent SaaS Government Community Clouds) provided the solution:

- Deploys inside a U.S.-based **Government Cloud** boundary with guaranteed continental U.S. data residency.
- Holds active **FedRAMP, StateRAMP, and/or SOC 2 Type II** certifications aligned with NIST SP 800-53 controls.
- Complies with all governing **State of Ohio (DAS Office of Information Technology), Federal (HUD, IRS, U.S. Treasury), and Financial (Ohio Auditor of State, GAAP, GASB, GLBA privacy)** regulatory bodies.
- Authenticates internal OHFA staff through single sign-on with Microsoft Entra ID (SAML, OAuth 2.0, or OpenID Connect) and multi-factor authentication.
- Secures and monitors every integration: OAuth 2.0 / JWT API authentication, role-based API access, rate limiting and throttling, anomaly detection with automated blocking, a partner-facing API sandbox, configurable retry logic, and centralized logging with integration-monitoring dashboards and automated error notifications.
- Commits to published service levels for response times, batch processing windows, and uptime; remains stable under peak load; and maintains a security-operations program covering continuous monitoring, scheduled penetration testing, secure coding practices, incident-response SLAs, and annual disaster recovery testing.

1.4 Transition to Subsequent RFP & Detailed Requirements Matrix

To streamline market research and encourage architectural innovation during this RFI phase, OHFA has synthesized its functional and technical needs into strategic outcome pillars in Sections 4 and 5. Prospective respondents should note that OHFA has already documented **450+ high-level, office-level, business and technical requirements (BR- and TR- identifiers, etc.)** across all impacted operational and Financial Operations, which will be issued as the formal, line-item evaluation matrix during the subsequent Request for Proposals (RFP) phase.

1.5 Estimated Agency Sizing & Volumetrics (For Informational Sizing)

To assist respondents in recommending appropriate licensing tiers, cloud infrastructure sizing, and non-binding Total Cost of Ownership (TCO) estimates in Sections 6 and 7, the table below summarizes OHFA's approximate operational scale:

Sizing / Volumetric Category	Scope Area	Estimated OHFA Scale / Metric (Team to Confirm Brackets)
Internal OHFA Staff Users	Part A & Part B	Approx. [~165] total internal staff users across 17 offices (including approx. [20–30] core Finance/Fiscal/Procurement users and [135+] operational workflow users).
External Portal Users (via Entra ID)	Part B (Portals)	Approx. [500+] development/owner/property management organizations; [150+] participating mortgage lenders; [50+] CPA/auditor firms; and [5,000–10,000+] annual homebuyers accessing Homebuyer Education (HBE).
Financial Funds, Programs & Bonds	Part A (Financial)	1 Parent Entity rolling up 3 Primary Funds: Federal Fund (8+ federal programs), General Fund (50+ operating/loan programs; Appendix A), and Single-Family Fund (40+ active bond series/trust accounts; Appendix B).
Multifamily & Compliance Portfolio	Part B (Multifamily)	300+ active construction/administration projects at any given time; [1735+] monitored affordable properties statewide representing [117,000+] compliance rental units.
Single Family Lending & Servicing	Part B (Single Family)	Approx. [4,000+] annual single-family loan reservations, DPA second mortgages, and MCCs; nightly batch synchronization with master servicers (U.S. Bank and Lakeview).
Legacy Data & Document Footprint	Part A & Part B	Approx. [8–10] Terabytes of data /documents (Excel, Word, PDF, TIFF, images, XML, audio/video) encompassing [20+] years of relational history across DevCo, Emphasys, Allita, DocuWare, City Suite, and The Mortgage Office.

2. Enterprise Conceptual & Logical Architecture Blueprints

The three diagrams below illustrate OHFA's target enterprise ecosystem, the 80/20 Clean Core extensibility topology inside a Government Cloud boundary, and the end-to-end transaction and statutory control flow between Part B and Part A.

Diagram 2.1: Target Enterprise Conceptual Architecture (Swimlane Blueprint)

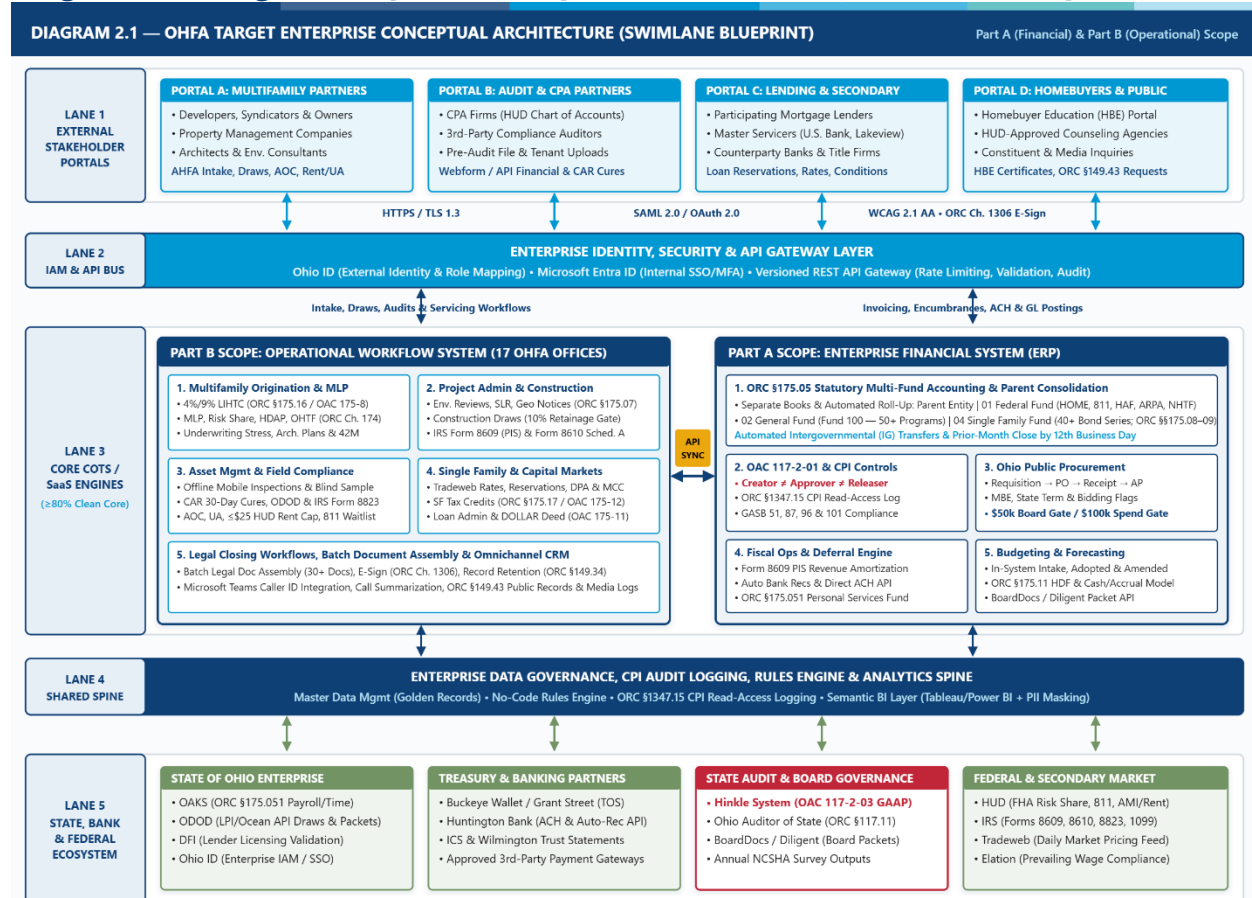


Diagram 2.2: Logical “80/20 Clean Core” & Government Cloud Topology

DIAGRAM 2.2 — LOGICAL “80/20 CLEAN CORE” & U.S. GOVERNMENT CLOUD TOPOLOGY

Cloud-Agnostic GovCloud Standard

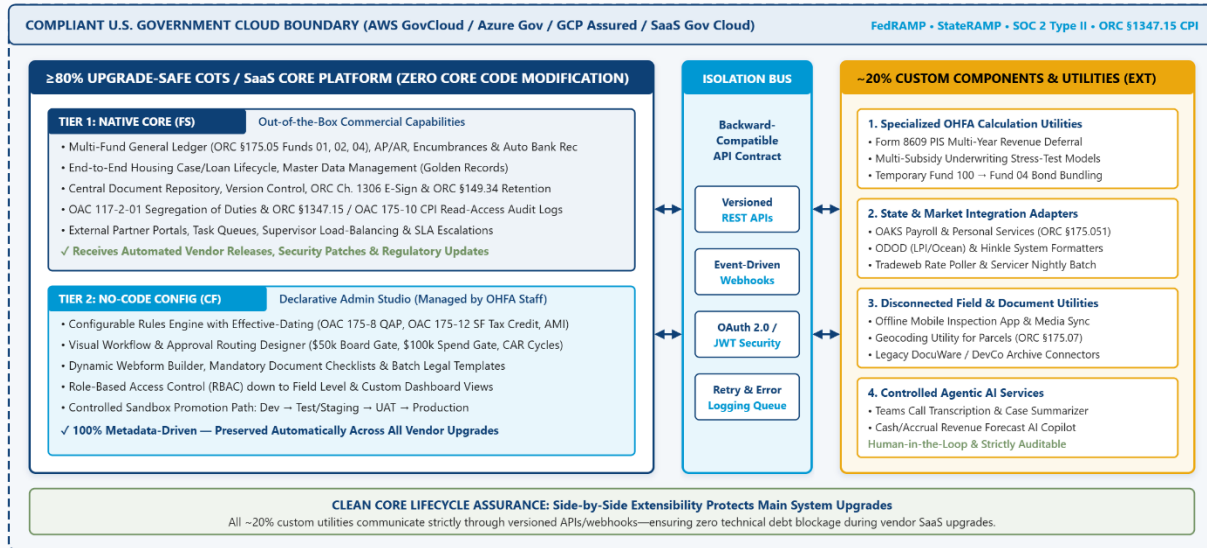
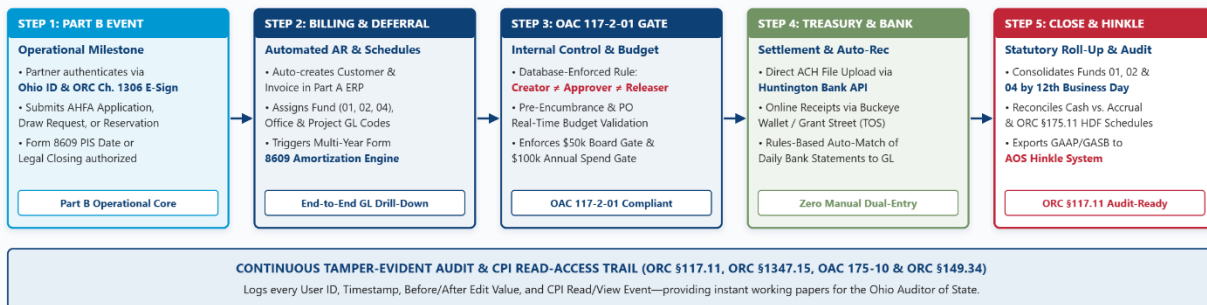


Diagram 2.3: Cross-System Transaction & Statutory Control Flow (Part B ↔ Part A)

DIAGRAM 2.3 — CROSS-SYSTEM TRANSACTION, INTERNAL CONTROL & STATUTORY REPORTING FLOW

ORC §175.05 • OAC 117-2-01 • OAC 117-2-03 • ORC §1347.15



3. Governing Statutory, Regulatory & State Ecosystem Context

As an agency of the State of Ohio, OHFA operates under strict statutory, accounting, and administrative rules governed by the Ohio Revised Code (ORC), the Ohio Administrative Code (OAC), Governmental Accounting Standards Board (GASB) standards, and federal housing regulations. Proposed platforms must natively support the mandates below:

Governing Authority	Mandatory Business, Accounting & System Outcome
ORC §175.05 Operating Budget & Custodianship of Trust Funds	Establish annual operating budgets and maintain strict custodial separation across OHFA's parent entity and three primary funds: 01 – Federal Fund (HOME, TCAP, NSP, HUD 811, HAF, HOME-ARP, CDBG-DR, NHTF), 02 – General Fund (50+ operating and loan programs; see Appendix A), and 04 – Single Family Program Fund (40+ bond series and MBS accounts; see Appendix B).
OAC 117-2-01 Internal Controls & Segregation of Duties	Enforce automated internal controls, configurable multi-tier approval routing, automated bank reconciliations, continuous monitoring, and database-enforced segregation of duties (Creator ≠ Approver ≠ Payment Releaser).
ORC §117.11 GAAP/GASB Reporting & Annual Audit Readiness	Produce GAAP-basis financial statements (Statement of Net Position, Statement of Revenues/Expenses/Changes in Net Position, Statement of Cash Flows) (Prepare GAAP-basis financial statements using GASB standards (e.g. 31, 34, 68, 87, 103)) to complete prior-month close by the 12th business day and retain immutable audit logs for annual examination under ORC §117.11.
GASB Standards GASB 51, 87, 96, & 101	Support governmental accounting pronouncements including GASB 51 (software usage and staff time tracking for intangible assets), GASB 87 (lease liabilities), GASB 96 (Subscription-Based IT Arrangements), and GASB 101 (compensated absences).
Ohio Procurement & Ethics Thresholds	Track Minority Business Enterprise (MBE) status, State Term vendor indicators, competitive bidding flags, and Executive Director authority; enforce automated approval gates at \$50,000 (Board approval threshold) and \$100,000 (annual vendor spend reporting excluding encumbrances).
ORC §1347.15 & OAC Chapter 175-10 Confidential Personal Information (CPI) Access Logging	Pursuant to ORC §1347.15(B)(4)(a) and OAC Chapter 175-10, any new or upgraded computer system storing Confidential Personal Information (tenant/borrower SSNs, household income, tax IDs, financial records) must automatically log every specific employee read/view access to CPI (in addition to logging data edits/updates), with role-restricted audit log inspection and export.
ORC §§175.051–175.17, ORC Ch. 174 & OAC Chapters 175-1 to 175-12 OHFA Enabling & Housing Program Statutes	Support statutory workflows across OHFA's enabling code: ORC §175.051 (OHFA Personal Services Fund payroll/time tracking), ORC §175.07 (project location notices including unaddressed parcels), ORC §§175.08–175.09 (bond issuance & trust indentures), ORC §175.11 (Housing Development Fund), ORC Chapter 174 (Ohio Housing Trust Fund / OHTF), ORC §175.16 & OAC Ch. 175-8 (State & Federal LIHTC / QAP administration), ORC §175.17 & OAC Ch. 175-12 (Single-Family Tax Credit 10-year compliance), and OAC Ch. 175-11 (D.O.L.L.A.R. Deed loss mitigation / deed-in-lieu).

Governing Authority	Mandatory Business, Accounting & System Outcome
ORC Chapter 1306, ORC §149.34 & ORC §149.43 / §9.28 E-Signatures, Records Retention & Public Records	Comply with the Ohio Uniform Electronic Transactions Act (ORC Ch. 1306) for legally binding e-signatures, ORC §149.34 for state record retention schedules and legal hold overrides, ORC §149.43 for public record/media inquiry tracking without duplication, and ORC §9.28 for protecting competitive solicitation and cybersecurity infrastructure records.
State & Federal Ecosystem Integrations	Support secure API/file exchanges with Entra ID (SSO/role mapping), OAKS (payroll/project time feeds), Buckeye Wallet / Grant Street (TOS) , Huntington Bank , ODOD (LPI/Ocean API), DFI , HUD , IRS (Forms 8609, 8610, 8823, 1099), Tradeweb , and Elation (prevailing wage).

4. Part A: Financial System – Target Outcomes

Outcome A.1: Statutory Multi-Fund Accounting & Consolidation (ORC §175.05)

- Maintain separate financial statements for the OHFA Parent Company, Federal Fund (01), General Fund (Operating & Non-Bond Programs), and Single-Family Program Fund (04) with automated roll-up into consolidated agency-wide financial statements without external Excel spreadsheets.
- Annually, these funds are audited by the Ohio Auditor of State and presented in OHFA's Audited Financial Statements, including a Statement of Net Position, Statement of Revenues/Expenses/Changes in Net Position, and Statement of Cash Flows.
- Automate classification, balancing, and reconciliation of intergovernmental (IG) and inter-fund transfers (including temporary warehousing of single-family mortgage loans in Fund 100 prior to bond bundling in Fund 04 and bond series trust accounting under ORC §§175.08–175.09).
- Enforce automated monthly close checklists and workflows to complete prior-month accounting close-out by the **12th business day** of the following month.
- **General Fund** is comprised of OHFA's operating fund and non-bond programs, serving as the primary resource for working capital, operating cash needs, and specific permanent mortgage financing. The General Fund supports over 50 separate programs, each with its own financials, rolling up to the General Fund financial statement (full list in Appendix A). Key functions managed within the General Fund include:
 - Working capital and day-to-day operating accounts and general administrative expenses.
 - Support for permanent financing
 - Oversight by the Chief Financial Officer under a board-approved Investment Policy.
 - Purchasing (asset type – capital or expense), Accounts Payable, Accounts Receivable.
 - Payroll costs (file feed from OAKS) and Pension/OPEB entries from external file data requiring calculated GL entries.
 - 1099 reporting.
 - GASB 51 reporting.
 - Bank reconciliations (API with Huntington Bank).

- Project time reporting (OAKS payroll time reporting with allocated salary and burden calculations).
- Lease liability, depreciation, and fixed asset reporting.

Outcome A.2: Internal Controls, Audit Readiness (OAC 117-2-01 /

Enforce strict role-based segregation of duties so the transaction creator cannot approve or release payments across General Ledger, AP, AR, Billing, or Cash modules.

- Maintain tamper-evident audit logs capturing user ID, timestamp, business justification, and before-and-after values for all journal entries, budget adjustments, and master record edits, as well as employee read/view access logs for Confidential Personal Information (CPI) under ORC §1347.15.
- Generate auditable GAAP/GASB financial statements, footnotes, audit confirmation letters, and monthly working papers ready for the Ohio Auditor of State.

Outcome A.3: Public Procurement & Encumbrance Lifecycle

- Digitize the full Requisition → Purchase Order → Receipt → AP Invoice → Payment lifecycle with category-specific routing (IT, Non-IT, PCard, Travel, RFP/RFQ/RFI, Legal review, Contract renewals).
- Execute real-time pre-encumbrance (at requisition) and encumbrance (at PO) budget validations by GL, Office, Category, and Project code with automated over-budget exception workflows.
- Enforce configurable Ohio purchasing indicators (MBE, State Term, competitive bidding, ED authority) and automated approval gates at **\$50,000** (Board approval) and **\$100,000** (annual vendor spend reporting).

Outcome A.4: Automated Financial Operations, Bond/Loan Accounting & Banking

- Automate daily bank statement ingestion, cash receipt creation, and rules-based auto-matching reconciliation with Huntington Bank, ICS, Wilmington Trust, and Buckeye Wallet / Grant Street (TOS).
- Trigger automated customer account creation and invoicing from operational application events with full drill-down traceability from billing event to GL journal entry.
- Provide an automated multi-year revenue deferral and amortization engine tied to operational milestones (specifically Form 8609 Placed-in-Service dates for compliance fees), alongside bond series debt service, MBS acquisition/interest matching, and OAKS payroll/time allocation ingestion supporting the OHFA Personal Services Fund (ORC §175.051) and GASB 51 reporting.
- Service multifamily loans and second mortgages, either natively or through integration with the loan servicing system of record (including The Mortgage Office during transition): loan balances,

amortization schedules, interest calculation (including accrual scenarios where interest exceeds principal), automatic application of payments to principal and interest, payoff management, missing-payment alerts, U.S. Bank payment reconciliation, and integrated aging reports for loan and project receivables.

- Automate outbound disbursements with approval routing and enforced segregation of duties: ACH file generation and direct payment-file transmission to Huntington Bank via API, ACH grant disbursements, Treasury-integrated wire transfers for housing development loans, verification of HDL requirements and fees before disbursement, and loan funding request workflows (HDL, TCAP, MLP) linked to Legal's funding authorization.

Outcome A.5: Dynamic Budgeting & Cash/Accrual Revenue Forecasting

- Replace Excel budget templates with in-system Initial Budget Intake, Final Adopted Budget, and Amended working versions routed through Director → Finance → Executive Director → Finance Committee → Board, complete with configurable Board inquiry periods and BoardDocs/Diligent API integration.
- Provide an in-system revenue forecasting module that reconciles accrual-based financials with cash-based reconciled reports, dynamically projecting major General Fund revenue streams (loan interest income, HDF schedules under ORC §175.11, and program fees).

Outcome A.6: Debt Service, Derivatives, Trustee Reconciliation & Investment Management

- **Debt Service Accounting:** Provide a bond debt service sub-ledger that calculates, accrues, and posts bond interest, cost of issuance, agency fees payable, and trustee fees, and amortizes bond premiums and discounts, by bond series and trust account (Appendix B), with automated posting to the General Ledger.
- **Swaps, Variable-Rate Bonds & Derivatives:** Ingest swap and variable rates on at least a weekly cycle from counterparty and market sources (currently TD Bank and JPMorgan Chase); monitor swap structures, market value changes, and derivative impacts; and support governmental derivative accounting and disclosure (e.g., GASB 53).
- **Trustee Reconciliation (Cash Management):** Automate ingestion of trustee statement files (currently CSV files from M&T / Wilmington Trust) and market rates from multiple external sources, with rules-based matching to bond series trust accounts, validation checks, exception queues, and reconciliation status tracking.
- **Investment Management:** Retrieve investment rates and holdings from trustee data feeds and track short-term and long-term investment instruments by fund, program, and bond series, including investment income accruals and portfolio position reporting.
- **Single-Family Loan Accounting & Foreclosure Tracking:** Maintain loan-level financial records for single-family loans (loan activity, history, payment tracking, escrow activity, and transaction-level detail); monitor outstanding balances, payment schedules, delinquencies, and compliance requirements across all loan types; and track foreclosure status, timelines, financial implications,

and required documentation, reconciled to master servicer data (U.S. Bank and Lakeview) and the Loan Administration workflows in Outcome B.4.

- **Sub-Ledger Integration & Quick Reporting:** Replace the current monthly Emphasys-to-City Suite GL export file with native or real-time automated posting from debt, investment, and loan sub-ledgers to the master General Ledger, and provide self-service quick reports on bond status, loan performance, trustee balances, reconciliation summaries, and investment positions.

5. Part B: Operational Workflow System — Target Outcomes

Outcome B.1: Unified Housing Lifecycle & Cross-Office Transparency (17 Offices)

- Replace DevCo, Emphasys, Allita, City Suite, and The Mortgage Office silos with a single source of truth across all 17 OHFA offices covering **4% and 9% LIHTC (ORC §175.16 / OAC Ch. 175-8), Multifamily Lending (MLP), FHA Risk Share, HDAP, HOME, NHTF, OHTF (ORC Ch. 174), 811 PRA, and Single-Family Tax Credit (ORC §175.17 / OAC Ch. 175-12)** programs.
- Connect entity-level Experience & Capacity (E&C) pre-approval, competitive rubric scoring, underwriting stress-testing, architectural plan review, 42M letter generation, subsidy layering reviews (SLR), environmental review tracking, geocoded project location notices including unaddressed parcels (ORC §175.07), construction draws (enforcing 10% retainage flags and preventing draws prior to closing), and IRS Form 8609 / 8610 Schedule A generation.
- Maintain Enterprise Master Data Management (Golden Records) linking parent corporations, developers, owners, property managers, multiple tax IDs, buildings, and units across all programs and funding years.
- Provide shared, administrator-configurable workflow services used by every office: personal work queues and supervisor dashboards with auto-assignment, reassignment, and rule-based escalation; rule-driven status flags with internal-only versus external visibility controls; a configurable notification engine (triggers, recipients, frequency, and templates) for internal and external users; a unified communications hub through which all internal and external correspondence is sent, received, and audited (delivery tracking, reply routing to the correct office, and attachment virus scanning); manual overrides that require a recorded justification; and global, context-aware search across records and documents.

Outcome B.2: Self-Service External Portals Authenticated via Entra ID

- Deliver a unified, role-based external portal integrated with **Entra ID** for developers, owners, property managers, CPAs (submitting audited financials mapped to the HUD chart of accounts via webform or API), 3rd-party auditors, lenders, servicers, homebuyers (Homebuyer Education portal), and HUD-approved counseling agencies.
- Enforce structured document and data validation at upload, automated fee calculation and online payment via approved payment processors, legally binding e-signatures (ORC Ch. 1306), cure/clarification workflows, and real-time status visibility.

Outcome B.3: Asset Management, Internal/External Compliance & Offline Field Inspections

- Automate property audit identification (lease-up, 3-year active monitoring, 5-year extended use), regional auditor load-balancing, 14-day scheduling notices, 3-day pre-audit document collection, blind sample unit selection, Compliance Audit Report (CAR) 30-day correction cycles, automated ODOD audit packet assembly, and IRS Form 8823 deadline calculation (6 months + 45 days).
- Provide an **offline-capable mobile field inspection application** enabling field auditors and construction monitors to capture checklists, photos, videos, and geolocation/timestamp metadata without internet connectivity and seamlessly synchronize upon reconnection.
- Automate Annual Owner Certification (AOC) intake (including March 1 failure-to-submit notices), tenant event tracking with full Confidential Personal Information (CPI) read/view audit logging under ORC §1347.15 and OAC Ch. 175-10, HUD rent increase validation ($\leq \$25$ cap), Utility Allowance (UA) reviews, AFFHMP, Capital Improvement Programs (CIP), 811 waitlist API integration, loan modification modeling, and financial red-flag trend analysis.

Outcome B.4: Single Family Lending, Capital Markets & Loan Administration

- Automate Capital Markets rate setting by retrieving daily market data from **Tradeweb**, managing forward trades and counterparty bidding, and publishing synchronized daily rate sheets to the OHFA website and Lender Portal.
- Track multifamily bond activity for Capital Markets, including conduit issuance relationships with developers, inducement and final resolutions, amending resolutions and Board approvals, outstanding bond amounts, closing dates, bond documents, and trustee communications, with automated alerts when resolutions or bond terms require updates; provide a controlled lender lock-desk change-request interface and a searchable history of all published rates.
- Manage the Single-Family mortgage lifecycle (Reservation → Pre-Closing → Closing → Post-Closing QC → Purchase → Pooling) while preventing duplicate borrower/property reservations, linking first and second mortgages, issuing MCCs, and executing nightly two-way batch synchronization with master servicers (**U.S. Bank and Lakeview**).
- Unify Single Family Call Center and Loan Administration workflows (subordinations, lien releases, payoff verification, short sales, deed-in-lieu / D.O.L.L.A.R. Deed workflows under OAC Ch. 175-11, bankruptcy/foreclosure tracking) with **Microsoft Teams caller ID integration** and automated call transcription/summarization.
- Support Residential Business Development CRM for lender onboarding, DFI license validation, annual recertification tracking, HUD/Treasury income and census tract limit updates, county cap management, and automated lender performance scorecards.

Outcome B.5: Legal Workflow, Batch Document Assembly & Enterprise CRM

- Automate Legal intake, template population, batch document generation (30+ documents simultaneously), loan closing checklists, external counsel negotiation/markup tracking, wet and

electronic signature tracking (ORC Ch. 1306), configurable state record retention schedules with legal hold overrides (ORC §149.34), chain-of-custody logs, and automated loan funding authorization alerts to Finance.

- Provide an agency-wide enterprise CRM and Help Desk spanning Single Family, Public Affairs, Compliance, Finance, and other offices to track constituent inquiries, SLA escalations, continuing education certificates, sponsorships, bulk email campaigns, and public records/reporter inquiries under **ORC §149.43**, with inbound email converted into tracked, audited cases and API integration with third-party bulk email platforms (e.g., Constant Contact).

Outcome B.6: Centralized Audit & Inspection Scheduling

- **Integrated Project Data & Calendar Sync:** Provide a centralized scheduling calendar for OHFA compliance staff and external auditors/inspectors that automatically pulls active multifamily projects, tracking numbers, and property contacts from the project system of record (eliminating double entry), synchronizes two-way with auditors' Microsoft Outlook calendars, runs in supported browsers including Microsoft Edge, and is mobile-friendly on Android and Apple iOS devices.
- **Blackout Periods, Conflict Resolution & Notifications:** Allow administrators and auditors to set system-wide and individual blackout dates (e.g., holidays, major software updates, advisory meetings), detect scheduling conflicts, and automatically notify program compliance managers, external auditors, and property management agents of any calendar change.
- **Readiness-Based Scheduling Triggers:** Lock fieldwork dates only when property owners reach configurable documentation thresholds (e.g., 80% of tenant event entries complete), display a visual pre-audit documentation checklist, and confirm an auditor's route only after required documents are uploaded through the external portal (Outcome B.2); link each schedule to the dates physical field audits occur and review responses are due.
- **Geographic Clustering & Route Optimization:** Group nearby compliance and physical inspections geographically, automatically sequence travel routes to reduce travel time and transit expense for field examiners, and recalculate itineraries in real time when a property reports a last-minute emergency by swapping in alternate pre-qualified sites.
- **Policy Rules & Auditor Qualifications:** Enforce agency audit timelines through automated reminders (e.g., scheduling a "Compliance Next Steps" meeting at the 50% construction completion mark), block uncertified examiners from specialized property types using skill/certification filters tied to compliance and training records, and automatically update task lists when timelines change.
- **Scheduling Audit Trail & Retention:** Log every calendar change, approval, and notification history with user and timestamp, retain these logs under state records retention and public records requirements (ORC §149.34 / §149.43), and make schedule data available to time-tracking and payroll integrations (e.g., OAKS).

6. Instructions to Respondents & 80/20 Capability Matrix

6.1 Required Response Format & Page Limits

Recommended Page Limit: To ensure efficient evaluation, narrative responses (Sections 1 through 6 below) should not exceed **35 pages** for a single part (Part A or Part B) or **50 pages** for a combined Part A and Part B submission. This page limit excludes the Summary Capability Matrix (Section 6.2), the Informational Cost Model, and client reference sheets.

1. **Section 1 — Executive Summary & Scope Selection:** State clearly whether responding to Part A, Part B, or both. Dual respondents must define the architectural boundary and real-time integration model between Part A and Part B.
2. **Section 2 — Company Profile & HFA/Public-Sector References:** Corporate history, financial stability, and at least three comparable HFA or state government references (including scope and go-live dates).
3. **Section 3 — Government Cloud & 80/20 Clean Core Architecture:** Detail your supported Government Cloud deployment models, security certifications (FedRAMP/StateRAMP/SOC 2), ORC §1347.15 CPI read-access logging, how your solution delivers ≥80% of capabilities natively/declaratively, and how the remaining ~20% custom components/utilities are isolated, so they never impact core platform upgrades.
4. **Section 4 — Outcome Alignment Narrative & Summary Matrix:** Narrative explaining how your platform achieves the target outcomes in Sections 3, 4, and 5, accompanied by the completed Summary Capability Matrix below.
5. **Section 5 — Implementation, Data Migration & Phasing Plan:** Proposed rollout strategy, timeline, environment promotion path (Dev/Test/UAT/Prod), testing framework, change management, and strategy for migrating legacy data and documents (Excel, Word, TIFF, PDF, images, XML, audio, video) based on the sizing metrics in Section 1.5.
6. **Section 6 — Responses to Section 7 Architectural & Regulatory Questions:** Direct responses to Questions 1 through 10.
7. **Section 7 — Informational Cost Model (Non-Binding):** Licensing/subscription structure, implementation cost drivers, and ongoing support/maintenance estimates broken out by Part A and Part B aligned with the user and portfolio volumes in Section 1.5.

6.2 Summary Outcomes & 80/20 Alignment Matrix

Respondents must classify each outcome domain below using the following rating codes and state the estimated percentage split between **Core/Configurable (≥80% target)** and **Upgrade-Safe Custom Extensions (~20% target)**:

- **FS** = Fully Supported Out-of-the-Box (Native core capability)
- **CF** = Supported via No-Code Configuration (Admin rules, workflows, webforms — 100% upgrade-safe)

- **EXT** = Supported via Loosely Coupled Extension / Utility (API/Microservice — zero impact on core lifecycle) or 3rd party
- **RD** = Planned on Product Roadmap (Include target release quarter/year)
- **NS** = Not Supported

Outcome / Capability Domain	Scope	Rating Code (FS/CF/EXT/RD/NS)	% Core/Config vs. % Extension	Proposed Module / Architecture Notes
Outcome A.1: Multi-Fund Accounting, GL & Consolidation (ORC §175.05)	Part A			
Outcome A.2: Internal Controls, Audit Readiness	Part A			
Outcome A.3: Public Procurement & Encumbrance Lifecycle (\$50k/\$100k Gates)	Part A			
Outcome A.4: Automated Financial Operations, Bond/MBS Accounting & Banking APIs	Part A			
Outcome A.5: Dynamic Budgeting & Cash/Accrual Revenue Forecasting	Part A			
Part A: Loan Servicing (MF & 2nd Mortgages) & Outbound Disbursements (ACH / Wire / Loan Funding)	Part A			
Outcome A.6: Debt Service, Swaps/Derivatives, Trustee Reconciliation & Investment Management	Part A			
Outcome B.1: Unified Housing Lifecycle (4%/9% LIHTC, MLP, HDAP, 811, SF Tax Credit)	Part B			
Outcome B.2: Unified External Portals with Entra ID & Payment Processor APIs	Part B			
Outcome B.3: Asset Management, Compliance & Offline Mobile Field Inspections	Part B			
Outcome B.4: Single Family Lending, Capital Markets (Tradeweb) & Loan Admin	Part B			
Outcome B.5: Legal Batch Document Assembly, Closing Workflows & Enterprise CRM	Part B			
Part B: Multifamily Bond Tracking, Lender Lock Desk & Published Rate History	Part B			

Outcome / Capability Domain	Scope	Rating Code (FS/CF/EXT/RD/NS)	% Core/Config vs. % Extension	Proposed Module / Architecture Notes
Outcome B.6: Centralized Audit & Inspection Scheduling (Outlook Sync, Readiness Triggers, Route Optimization)	Part B			
Enterprise: No-Code Business Rules Engine with Effective-Dated Versioning	General			
Enterprise: Master Data Management (Golden Records) & Legacy Data Migration	General			
Enterprise: Semantic Analytics Layer (Tableau/Power BI) & PII Redaction	General			
Enterprise: Cross-Office Workflow Services (Work Queues, Status Flags, Notifications, Communications Hub, Overrides, Search)	General			
Enterprise: Agency-Wide CRM & Help Desk (SF, Public Affairs, Compliance, Finance)	General			
Enterprise: API Security, Integration Monitoring & Error Handling	General			
Cloud & Security: Government Cloud, WCAG 2.1 AA & ORC §1347.15 CPI Read Logging	General			
Cloud & Security: Performance/Uptime SLAs, Security Operations & Staff SSO/MFA (Entra ID)	General			

A subset of high-level requirements are being provided for your review.



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7. Questions for Respondents

1. **80/20 Clean Core & Upgrade Lifecycle Assurance:** How does your architecture separate standard COTS/SaaS capabilities ($\geq 80\%$) from custom agency extensions/utilities ($\sim 20\%$)? Explain the technical mechanism (e.g., versioned REST APIs, event webhooks, serverless sidecars, isolated low-code sandboxes) that guarantees OHFA can apply routine vendor upgrades without breaking custom utilities.
2. **Government Cloud, CPI Privacy (ORC §1347.15) & Regulatory Compliance Posture:** Which Government Cloud environments (AWS GovCloud, Azure Government, GCP Assured Workloads, SaaS Gov Cloud, etc.) can your solution deploy into, what current certifications (FedRAMP, StateRAMP, SOC 2 Type II) disaster recovery (RTO/RPO), uptime, and response-time SLAs do you maintain, how do you support internal staff SSO and MFA (e.g., Microsoft Entra ID), and how does your platform log employee read/view access to Confidential Personal Information (CPI) as required by ORC §1347.15 and OAC Chapter 175-10?
3. **Platform Demarcation & Legacy Replacement Strategy:** If responding to both Part A and Part B, where do you draw the boundary between operational loan/project sub-ledgers and the General Ledger? Across OHFA's legacy stack (DevCo, Emphasys, Allita, City Suite, The Mortgage Office, Elation, Power Seller, DocuWare), which systems does your solution natively replace versus integrate with?
4. **Multi-Fund Accounting Reporting (Part A — ORC §175.05):** How does your system maintain separate books for the Federal Fund, General Fund (Operating — 50+ programs), and Single-Family Program Fund (40+ bond series), automate IG transfers, support the 12th business day close, and prepare GAAP-basis financial statements using GASB standards (e.g. 31, 34, 68, 87, 103)
5. **Internal Controls & Ohio Procurement Rules (Part A — OAC 117-2-01):** How does your platform enforce database-level segregation of duties (Creator $\neq$ Approver $\neq$ Releaser) and automate Ohio procurement rules (MBE/State Term flags, \$50,000 Board approval gate, and \$100,000 annual vendor spend reporting)?
6. **Amortization Engine, Loan Servicing & Banking Integrations (Part A):** Describe your revenue deferral/amortization engine (specifically multi-year schedules triggered by Form 8609 Placed-in-Service dates), your integration experience with Huntington Bank and Buckeye Wallet / Grant Street (TOS) including ACH file generation, direct payment-file transmission, and Treasury-integrated wire transfers, and how your platform services multifamily and second-mortgage loans (amortization, payment application, payoff, and aging). Also describe how your platform handles bond debt service accounting (interest accruals, cost of issuance, trustee fees, and premium/discount amortization), weekly swap and variable-rate management, automated trustee file reconciliation, and investment portfolio tracking (Outcome A.6).
7. **No-Code Rules Engine & Policy Versioning (Part B):** How do OHFA administrators update QAP scoring rubrics (ORC §175.16 / OAC Ch. 175-8), Single Family Tax Credit rules (ORC §175.17 / OAC Ch. 175-12), eligibility thresholds, workflows, and document rules with future effective-dating when state statutory or allocation plans change, without vendor coding?
8. **Offline Mobile Inspections & Compliance Automation (Part B):** How does your mobile field application operate without connectivity to capture inspections, photos, and geotags, and sync

them into CAR 30-day cure cycles, ODOD packets, and IRS Form 8823 workflows? How does your platform centralize auditor and inspector scheduling, including Outlook calendar synchronization, blackout periods, readiness-based date locking, certification filters, and geographic route optimization (Outcome B.6)?

9. **State & Federal Ecosystem Connectivity:** Detail your experience integrating with Entra ID (SSO and role mapping), OAKS (ORC §175.051 payroll/time feeds), ODOD (LPI/Ocean API), DFI, HUD systems, Tradeweb, and master servicers (U.S. Bank, Lakeview), and describe your API security model (OAuth 2.0/JWT, rate limiting, anomaly detection, partner sandbox) and how integration failures are logged, retried, and alerted.
10. **Controlled Agentic AI, Phasing & TCO:** Describe your human-in-the-loop governance for AI features, your recommended phasing roadmap, typical implementation timeline, and non-binding Total Cost of Ownership (TCO) estimate based on the agency sizing and volumetric profile in Section 1.5.

8. Submission Logistics, Public Records (ORC §149.43 / §9.28) & Disclaimers

Non-Binding Market Research Notice: This solicitation is a Request for Information (RFI) issued solely for information-gathering, architectural discovery, and budgetary planning. It does not constitute an RFP, ITB, or binding offer to contract. OHFA is under no obligation to issue a subsequent solicitation, award any contract, or reimburse respondents for response preparation costs. OHFA reserves the right to utilize concepts submitted in response to this RFI to structure future RFP(s), which may be issued together or separately for Part A and Part B.

Ohio Public Records Act (ORC §149.43) & Competitive Solicitation / Security Protections (ORC §9.28):

All materials submitted to OHFA are subject to public inspection and disclosure under the Ohio Public Records Act (ORC §149.43), subject to applicable statutory exemptions including ORC §9.28 (regarding competitive solicitation responses prior to contract award) and ORC §149.433 (regarding state security and infrastructure records). Respondents asserting trade secret exemptions under Ohio law (ORC §1333.61–1333.69) must clearly mark the specific proprietary passages, include a statutory justification, and submit a separate **redacted public copy** alongside their unredacted submission. Blanket confidentiality claims over an entire submission will not be honored.

Appendix A: Fund 100 (General Fund) Program List

The following programs each maintain separate financials that roll up to the Fund 100 (General Fund) financial statement (Part A):

Program / Fund	Program / Fund	Program / Fund
R-TCAP	HDAP	HDAP Admin
HDAP Funding	HUD 811 Admin	ODM Subsidy Demonstration Admin
HOME Admin	HOME Funding	HTC Program
MF Bond	SF Clearing Account	MF Clearing Account
HDF	HDF Admin	HDF Clearing
Historic Preservation	Ohio Home Rescue Program	Returning Home Program
Multifamily Lending Program	FAF	ODM Subsidy Demonstration Program
CSH TAG	NHTF Funding	NHTF - Admin
R-TCAP Admin	ODM - Ohio Housing Locator	Housing Assistance Funds (HAF) Admin
Stepping Up Landlord Mitigation	Lead Paint Remediation	HOME Admin - ARPA
HOME Funding - ARPA	Lease Purchase Loan Fund	Single Family Tax Credit Program
CDBG DR Admin	Rent Reporting Initiative (Esusu)	CDBG DR Funding
Families Flourish	Opportunity Loan Refinance Program	1993A Loans
Refinance Program	Investment Account	MCC Program
Program UGI	2nd Mortg Loan Prog	2nd Mortgage O-Loan
2nd Mortgage HTCA	Grants For Grads	2nd Mortgage HASM
SF Program UMI	MF Program UMI	TEMPS Program UMI
2nd Mortgage Revolver Fees	2nd Mortgage Revolver Loans	DPA 7 Year Forgivable

Appendix B: Single Family Program Fund – Bond Series & Accounts

The following bond series and program accounts each maintain separate financials that roll up to the Single-Family Housing financial statement (Part A):

Program / Fund	Program / Fund	Program / Fund
SF Master Open Trust	General Open Trust	2006 Series H-K

Program / Fund	Program / Fund	Program / Fund
2013 Series A	2015 Series A	2015 Series B
2016 Series A-C	2016 Series D-J	2016 Series K
2017 Series A-C	2017 Series D	2018 Series A
2018 Series B	2019 Series A	2019 Series B
2020 Series A	2020 Series B	2021 Series A
2021 Series B	2021 Series C	2022 Series A
2022 Series B	2022 Series C	2023 Series A
2023 Series B	2023 Series C	2024 Series A
2024 Series B	2024 Series C	2025 Series A
2025 Series B	2025 Series C	2025 Series D
2025 Series E	2026 Series A	2010 1/2009 1A
2012 Series T1	DPA Clearing	DPA Program G4G
DPA Program 2nds after 090115	2026 Series A	2026 Series B
Market Rate Program	Market Rate Program - Collateral	MRP - 2nds after 09/01/15

Appendix C: Glossary of Terms (Part B – Operational)

Term / Acronym	Definition
42M Letter	Preliminary eligibility determination letter issued after underwriting for 4% tax credit developments.
811 / 811 PRA	Federal and state supported Project Rental Assistance supportive housing program.
8823	IRS Form 8823 Report of Noncompliance or Building Disposition.
AFFHMP	Affirmative Fair Housing Marketing Plan.
AHFA	Affordable Housing Funding Application.
AMI / AOC / CAR	Area Median Income / Annual Owner Certification / Compliance Audit Report.
CDBG-DR / CIP	Community Development Block Grant – Disaster Relief / Capital Improvement Program.
Commitment Letter	Formal legal agreement issued by OHFA outlining funding award terms, rates, and closing conditions.
CPI	Confidential Personal Information protected under ORC §1347.15 and OAC Chapter 175-10.

Term / Acronym	Definition
DFI / ODOD / OAKS / TOS	Ohio Division of Financial Institutions / Ohio Dept. of Development / Ohio Administrative Knowledge System / Treasurer of State.
ER / PIS / SLR / UA	Environmental Review / Placed in Service / Subsidy Layering Review / Utility Allowance.
HDAP / HDF / HFA	Housing Development Assistance Program / Housing Development Fund / Housing Finance Agency (OHFA).
LIHTC / MCC / MLP	Low-Income Housing Tax Credit / Mortgage Credit Certificate / Multifamily Lending Program.
NCSHA / VAWA	National Council of State Housing Agencies / Violence Against Women Act.

Appendix D: OHFA Organizational Structure — The 17 Offices

OHFA operates through 17 offices organized into three functional groups. The table below lists each office and its primary role.

Office	Role / Responsibility
Housing Program Offices <i>Core mission execution for affordable housing programs and community support.</i>	
Single-Family & Homeownership Services	
1. Office of Single-Family Housing	Leads statewide strategy for homeownership initiatives.
2. Residential Lending Division	Manages the pipeline of affordable 30-year fixed mortgages.
3. Homebuyer Education & Counseling	Provides required education for first-time buyers using down payment assistance.
4. Business Relations & Real Estate Relations	Maintains partnerships with Ohio real estate professionals.
Multifamily Development & Oversight	
5. Office of Multifamily Housing Development	Reviews applications and awards LIHTC and gap financing.
6. Program Compliance Division	Conducts inspections to ensure safety, tenant eligibility, and affordability.
7. Asset Management Division	Oversees the financial health of regulated rental developments.
Operational Support Offices <i>Technical and analytical teams ensuring data integrity, infrastructure stability, and financial accuracy.</i>	
8. Information Technology Office	Secures and maintains software systems, databases, and digital infrastructure.
9. Financial Operations Office	Oversees budgeting, fund management, and statewide financial allocations.
10. Single Family Accounting Office	Tracks loan payouts and servicing financials.
11. Multifamily Training & Technical Assistance	Trains partners on state platforms and regulatory requirements.
12. Office of Research and Analytics	Produces statewide housing research and annual housing plans.
Administrative & Legal Offices <i>Internal governance, public engagement, and organizational stability.</i>	
13. Office of Legal Counsel	Ensures ethics compliance and manages contractual requirements.
14. Legislative Affairs Office	Liaises with Ohio lawmakers on housing policy.
15. Human Resources Office	Manages staffing, benefits, payroll, and workplace policy.

Office	Role / Responsibility
16. Communications & Marketing Office	Directs public messaging, media relations, and agency branding.
17. Office of Program Integrity and Operational Efficiency	Reviews financial procedures and safeguards public resources.