

Vendor Q&A Grouped by Topic

Architecture & Platform

Vendor Question	OHFA Response
Would OHFA accept a clearly labeled partial architecture-feedback response from a potential teaming participant, without the product matrix and three comparable implementation references, or should those participants contribute through a platform vendor's response	A. Participants should contribute through a platform vendor's response
1. Sections 1.1–1.2 and 6.1: Will OHFA accept a specialist response limited to upgrade-safe extensions, migration reconciliation and document workflows, with unsupported core outcomes explicitly identified, or must each respondent propose a complete Part B platform? 2. Section 6.1: For a team response, may the three comparable HFA/state-government references be supplied by a named platform or implementation partner, with each party's role identified? 3. Sections 1.2–1.3: Must the custom extension components sit within the proposed core platform's assessed government-cloud boundary, and what component-level certification evidence should an RFI respondent provide? 4. Section 6.2, page 17: Could you provide the embedded high-level requirements workbook separately, together with any current amendments? 5. Please confirm the time and time zone for the October 15 question cutoff and where official answers will be distributed.	Scope of Response (Sections 1.1–1.2 and 6.1) OHFA Response: OHFA will accept responses that focus on a bounded or specialist role. Respondents may limit their submission to upgrade-safe extensions, migration reconciliation, document workflows, or other defined components, provided that any unsupported or out-of-scope core platform outcomes are clearly identified. A full Part B platform proposal is not required for the purposes of this RFI. References for Team Responses (Section 6.1) OHFA Response: Yes. For team-based responses, the three required comparable HFA or state-government references may be drawn from a proposed platform partner, implementation partner, or other named team member. Each party's role and relevant experience should be clearly described. Boundary and Certification Requirements (Sections 1.2–1.3) OHFA Response: Custom extension components should operate within the security and compliance boundary of the proposed core platform when applicable to

	government-cloud environments. Respondents should provide available component-level certification or compliance evidence (for example, FedRAMP, StateRAMP, SOC reports, or equivalent) that applies to the platform and any extensions included in the proposed approach. High-Level Requirements Workbook (Section 6.2, p. 17) OHFA Response: Yes. OHFA can provide the high-level requirements workbook as a separate file. Any amendments currently in effect will be included or noted at the time of distribution. Question Cutoff and Distribution of Answers OHFA Response: The October 15 cutoff refers to 5:00 PM Eastern Time. Official responses to clarification questions will be compiled and distributed to all registered RFI participants via the OHFA-RFI email channel. PLUS An Attachment
Unified platform. We intend to propose a single platform covering both Part A and Part B, in which financial and operational transactions share one governed data and business-logic layer, so there is no integration boundary between them. Should a unified respondent submit one combined capability matrix and cost model or separate Part A and Part B breakouts, and is there anything OHFA would like such a respondent to address in place of the integration-boundary discussion?	A. 1. OHFA Response: Security certification. If a respondent's SOC 2 Type II audit is underway but not yet complete, will it be eligible to respond to the subsequent RFP, provided the report is issued before contract award? In the interim, would OHFA accept a SOC 2 Type I report, current third-party penetration testing, and completed vendor security reviews by regulated financial institution clients as evidence of control maturity?
Microsoft Teams Caller ID Integration and Automated Transcription/Summarization (B-4)	OHFA Response: The requested functionality includes: Caller ID display inside the case management/support platform when a call is received through Microsoft Teams. Ability to log the call automatically to the relevant case or contact record. Automated call transcription using Teams/Graph APIs. AI-generated call summaries to support documentation, follow-up, or case notes. Secure storage of transcripts and

	summaries based on user access permissions.
Missing Excel File on Page 17	OHFA Response: The referenced requirements spreadsheet is attached for context only. Respondents should not score or rate these requirements separately.
Different Products for each part: May one respondent propose two products from different vendors (one for Part A, one for Part B) as prime contractor with subcontractors? Hosting model: Does OHFA prefer vendor-hosted SaaS or deployment in an OHFA-owned government cloud tenant? Is there an existing Azure Government, AWS GovCloud or other environment to reuse? Offshore staff: Are there restrictions on staff located outside the US doing design, development, testing or support, provided all data stays in US government cloud regions and production confidential personal information (CPI) is not accessed from abroad? Are there background-check or US-person requirements? Budget and timeline: Can OHFA share an indicative budget range, a target RFP release date and a target go-live window? Certifications. Is FedRAMP Moderate (or GovRAMP Moderate) authorization of the platform enough, or does OHFA also expect a specific authorization of the implemented solution? Company References: Will OHFA accept references from comparable public-sector or regulated financial-services organizations that are not Housing Finance Agencies, including references outside the United States? Legacy systems: Which legacy systems are definitively in scope for replacement, and which are expected to remain? Examples	At this stage, OHFA is gathering market input to help refine requirements, architectural boundaries, and implementation sequencing ahead of a formal RFP. As such, we are not yet able to finalize system responsibilities, interface expectations, data boundaries, or cost-model assumptions. Many of the topics raised—such as the division of functionality between Parts A and B, integration architecture, fee and payment processes, data-migration scope, and enterprise shared services—will be further defined during the forthcoming RFP phase. To ensure the broadest range of solution approaches, OHFA requests that respondents document reasonable assumptions in areas such as: - System responsibilities and boundaries between Part A and Part B · Required integrations and data-exchange expectations · Master data ownership and reference-data management · Payment processing and PCI considerations · Fee calculations and financial event workflows · Loan servicing versus loan-administration responsibilities · Data migration and archival strategies · Security, identity management, and audit logging

include The Mortgage Office for loan servicing, DocuWare, Elation and Power Seller. We need to know if there are some to keep and if we need to integrate with them. If so, we need to know if they have documented REST APIs that we can use Elation and Power Seller. Elation and Power Seller appear as legacy systems to replace (§1.1), but Elation also appears as an integration point for prevailing wage (§3). For each one, does OHFA expect it to be replaced or integrated? External Systems: For each external party (OAKS, Huntington, U.S. Bank, Lakeview, ODOD, Tradeweb, Buckeye Wallet/TOS, Wilmington Trust), what is the current exchange mechanism (API, SFTP, manual file)? Does OHFA hold the necessary data licenses and API agreements, for example for Tradeweb? Licensing model: Does OHFA have a preferred licensing model (subscription vs. perpetual)? What are its expectations on ownership of, or access to, the source code or configuration of custom-built components? Enterprise licenses: Does OHFA have existing enterprise licenses for e-signature, document management/records retention, payment processing, GIS/route optimization, BI (Power BI/Tableau) and bulk email that the solution is expected to reuse? OHFA participation: What level of OHFA staff participation is planned during implementation (product owners, IT team members, QA Engineers), and is OHFA IT expected to own configuration and maintenance & support after go-live? Data Migration: does OHFA expect the full 20+ years of history to be migrated into the	· Any dependencies or cost drivers relevant to a Part B-only proposal Where your scope, pricing, or architecture depends on future OHFA decisions, please note those assumptions explicitly. OHFA will review all RFI responses and use that input to refine the solution architecture, define system boundaries, and publish detailed requirements, interface specifications, sizing expectations, and 80/20 evaluation criteria as part of the upcoming RFP.
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new system , or active records only, with legacy data archived and retained in a read-only repository? If so, do you need to have all this data available anytime anywhere? Will respondents have database-level access to legacy systems for data extraction? What share of the 8–10 TB is unstructured documents (e.g., TIFF requiring OCR)? Confidential Personal Information: For CPI read-access logging, what is the expected granularity (field, record or screen)? Does it apply to API, batch, report and analytics access? What retention period and export format are required? Mobile App: For offline field inspections, what devices are in use (iOS, Android, managed via Intune/MDM)? What is the typical duration offline and the expected media volume per inspection? Integrations Owner: If Part A and Part B are delivered by different vendors, which party is expected to own the integration (API gateway, master data and GL posting interface)? Will OHFA define the integration contract? AI Services: Does OHFA have approved AI services/models or an AI usage policy (e.g., Azure OpenAI in Azure Government) that AI features must align with? WCAG 2.1: Does WCAG 2.1 AA apply to internal staff applications as well as the external portals? Response Targets: Can OHFA share target figures for uptime, response times, batch windows, and RTO/RPO, or should respondents propose them? HR and payroll. Can OHFA confirm that HR and payroll stay in OAKS, so only payroll and time feeds are in scope? [A.1, A.4, ORC §175.051] External identity. B.2 says the external portals sign in through Microsoft Entra ID, but Diagram 2.1 shows Ohio ID for external	
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identity. Which provider will authenticate external users (developers, lenders, CPAs, homebuyers)? Does OHFA already hold Entra External ID licenses? 811 waitlist. Which system holds the 811 waitlist that B.3 says to integrate by API? Who owns it? Call center telephony. Does OHFA run Microsoft Teams Phone for the Single-Family call center? Is it licensed for call transcription and summarization (e.g. Copilot, Teams Premium)? [B.4] Homebuyer Education. Is the portal expected to host the education course itself (an LMS with course content, tracking and certificates), or to integrate with an existing course provider? [B.2, B.5] Target document repository. Is there a preferred target for documents (e.g. SharePoint/M365, kept DocuWare, or the new platform's own storage)? [Diagram 2.2]	
Please provide the approximate distribution of the 8–10 TB legacy footprint by source system and clarify which historical transactional data, documents, media, and audit records must be migrated into the active platform versus retained in a searchable archive.	Final sizing figures will be provided in the RFP. For the RFI, respondents may use the placeholder values for planning purposes.
Does OHFA anticipate preserving separate Part A and Part B awards in the subsequent RFP, and how does the Agency expect to measure compliance with the 80% native/no-code clean-core threshold when a respondent proposes integrated partner products?	OHFA has not yet finalized whether Parts A and B will remain separate in the subsequent RFP. The Agency is still evaluating the most effective procurement structure and will provide clarity in the RFP once internal planning is complete. Regarding the 80 percent native/no-code clean-core threshold, OHFA will assess compliance based on the functionality delivered within the respondent's primary platform. Integrated partner products may be included; however, vendors must clearly document how each partner component aligns with a clean-core, low-code/no-code architecture and demonstrate that

	the combined solution maintains at least 80 percent native capability.
1. Sizing figures. The Section 1.5 sizing table is headed for "Team to Confirm Brackets", and its figures are in brackets (for example [~165] internal users and [8-10] TB of legacy data). Should respondents use these figures as stated for the cost model, or will OHFA issue have confirmed figures? 2. Do the external portal users (owners and managers, lenders, CPA firms, homebuyers) each need a named account, or may some use self-registered or anonymous access? 3. Cloud boundary. Section 1.3 accepts FedRAMP, StateRAMP and/or SOC 2 Type II, and refers to a "U.S.-based Government Cloud boundary". Would OHFA accept a SaaS or private-cloud deployment in commercial U.S. regions, with guaranteed continental U.S. data residency and SOC 2 Type II, rather than a dedicated government region such as AWS GovCloud or Azure Government? 4. References. Section 2 asks for at least three comparable HFA or state government references. May respondents also include other U.S. public-sector or public-finance references, or references of their software publisher or named delivery partners, if each is clearly attributed? 5. Joint responses. May a systems integrator respond together with its software publisher, and with a specialist partner for part of the scope (for example loan servicing or offline field inspections)? Should each party's role be set out in Section 2? 6. Format. The 35/50-page limit excludes the 6.2 matrix, the cost model, and reference sheets. Does it also exclude architecture diagrams, resumes, and the cover letter? Could OHFA provide the 6.2	OHFA Response: Final sizing figures will be provided in the RFP. For the RFI, respondents may use the placeholder values for planning purposes. User types. For licensing, could OHFA split the ~165 internal users by role (full finance and procurement users, approvers and read-only users, operational workflow users)? OHFA Response: OHFA will provide detailed user role classifications in the RFP as part of the finalized licensing and access requirements. At this stage, respondents may use the approximate internal user count for planning purposes. External portal access models—whether named, self-registered, or anonymous—will also be defined in the RFP once business, security, and identity-management needs are refined. For the RFI, vendors should describe the options for their platforms support and any associated licensing considerations. . OHFA Response: OHFA will accept a commercial U.S. region deployment with SOC 2 Type II and U.S. data residency if it represents the best fit for the Agency's needs. OHFA Response: OHFA will accept references from comparable regulated financial organizations that demonstrate similar system scope and migration complexity. OHFA Response: Joint responses are permitted. Each party's responsibilities should be clearly outlined in Section 2. OHFA Response: The page limit excludes attachments. Vendors may submit any additional documentation necessary to demonstrate capabilities. OHFA will provide the 6.2

matrix in Excel, and may it be returned in Excel alongside the PDF response? Is there a maximum e-mail attachment size? 7. . Cost model term. Should the non-binding cost model cover a set term (for example 5 or 7 years of subscription and support), with implementation shown separately? 8. Next steps. Does OHFA plan vendor demonstrations or one-on-one sessions after the RFI? When does OHFA expect to issue the RFP, will Parts A and B be issued together or separately, and is there a target go-live or funding year? Is responding to the RFI a condition for taking part in the RFP?	matrix in Excel format, and it may be returned in Excel. Standard email attachment size limitations apply. OHFA Response: The cost model should cover a minimum of five years, with implementation costs itemized separately. OHFA Response: A procurement timeline has not yet been established. OHFA does plan to conduct vendor demonstrations following the RFI. Participation in the RFI is not required for future RFP eligibility.
Must respondents address every Part B outcome, or will OHFA consider responses covering selected operational domains? May a solution combine multiple commercial products under one prime respondent with clearly assigned implementation and support responsibilities? In the future RFP, could a Part B award depend on teaming with a Part A vendor, and will Part B-only bidders compete on equal terms with single-platform A+B bidders? (Section 1.1, p. 3; Section 6.2)	OHFA Response: Thank you for your interest in OHFA's RFI-01 for the Replacement of Financial & Operational Systems and for submitting such a comprehensive list of questions. We appreciate the level of detail provided and understand your need for clarity as you prepare a Part B-only response. At this stage, OHFA is gathering market input to help refine requirements, architectural boundaries, and implementation sequencing ahead of a formal RFP. As such, we are not yet able to finalize system responsibilities, interface expectations, data boundaries, or cost-model assumptions. Many of the topics raised—such as the division of functionality between Parts A and B, integration architecture, fee and payment processes, data-migration scope, and enterprise shared services—will be further defined during the forthcoming RFP phase. To ensure the broadest range of solution approaches, OHFA requests that respondents document reasonable assumptions in areas such as: System responsibilities and boundaries between Part A and Part B

	· Required integrations and data-exchange expectations · Master data ownership and reference-data management · Payment processing and PCI considerations · Fee calculations and financial event workflows · Loan servicing versus loan-administration responsibilities · Data migration and archival strategies · Security, identity management, and audit logging · Any dependencies or cost drivers relevant to a Part B-only proposal Where your scope, pricing, or architecture depends on future OHFA decisions, please note those assumptions explicitly. OHFA will review all RFI responses and use that input to refine the solution architecture, define system boundaries, and publish detailed requirements, interface specifications, sizing expectations, and 80/20 evaluation criteria as part of the upcoming RFP. We appreciate your engagement and the thoughtful questions you have submitted. Your insights are valuable in helping OHFA shape a scalable and future-ready solution. Please feel free to include any additional clarifications, assumptions, or recommendations that support your response.
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Security & Compliance

Vendor Question	OHFA Response
Is there a vendor currently providing this service and if so, could you share any available contract details, such as the vendor, contract number, period of performance, and anticipated renewal or recomplete plans? Has the DoIT established a projected procurement	A. Existing Vendor / Contract Details: OHFA Response: As stated in the RFI, multiple vendors are currently involved in the financial and operational day-to-day processes. No single vendor contract governs the full scope. • Projected Procurement Timeline:

timeline, including any anticipated milestones such as market research, solicitation release, evaluation, or award? Is there an RFI number associated with this project? Does the department have an estimated total contract value, budget range, or funding allocation for this project?	OHFA Response: Currently, there is no established procurement timeline or defined milestones for market research, solicitation release, evaluation, or award. • RFI Number: OHFA Response: The identifier for this effort is Replacement of OHFA Financial & OP Systems – RFI-001. • Estimated Contract Value / Budget: OHFA Response: There is no estimated contract value, budget range, or funding allocation currently identified. Please refer to Section 8 of the RFI for additional context. As noted in the RFI, this request is non-binding and issued solely for information gathering, architectural discovery, and budgetary planning. It is not an RFP, ITB, or offer to contract. OHFA is under no obligation to issue a subsequent solicitation or award a contract, and respondents will not be reimbursed for any preparation costs. Concepts shared through this RFI may help shape future RFPs, which could be issued jointly or separately for Part A and Part B.
Security certification. If a respondent's SOC 2 Type II audit is underway but not yet complete, will it be eligible to respond to the subsequent RFP, provided the report is issued before contract award? In the interim, would OHFA accept a SOC 2 Type I report, current third-party penetration testing, and completed vendor security reviews by regulated financial institution clients as evidence of control maturity?	We will accept this but SOC2, Type 2 must be completed. References. Section 2 requests at least three comparable HFA or state government references. Will OHFA consider references from comparable regulated financial organizations, such as multi-entity investment and real estate managers with fund, loan, lease, and property accounting, where the scope of systems and migration is similar? OHFA Response: We will accept this.
Will a U.S.-hosted SaaS environment with active SOC 2 Type II certification and NIST-aligned controls satisfy the government-cloud mandate, or must the production solution itself hold FedRAMP or StateRAMP authorization and operate on a designated government-community cloud?	OHFA will accept a commercial U.S. region deployment with SOC 2 Type II and U.S. data residency if it represents the best fit for the Agency's needs.

Integrations & Systems

Vendor Question	OHFA Response
Would OHFA accept stand alone AI solution that can be integrated with whomever is selected	Currently, we are not accepting separate third-party software (utilities tool) submissions. All third-party tool integrations must already exist, or be in the process of integrating, within the vendor's software solution that is being submitted for evaluation in the RFI
Offline-Capable Field Inspection Application (B.3)	The mobile field inspection solution should support: • iOS devices (phones and tablets) • Android devices (phones and tablets) • Windows-based tablets/laptops Offline capability must allow inspectors to complete inspections, capture photos, and store data locally until a network connection becomes available.
For Part B, should respondents demonstrate complete coverage of every Outcome B.1 through B.6, or may they propose a phased or modular solution covering defined operational domains while integrating with retained or separately procured specialist systems?	OHFA does not expect respondents to demonstrate complete coverage of every Outcome B.1 through B.6 at this stage. Vendors may propose a phased or modular approach that addresses defined operational domains, including integration with retained or separately procured specialist systems. The RFP will provide additional guidance on required scope and sequencing. For the RFI, respondents should focus on presenting a cohesive vision that demonstrates how their proposed solution can support OHFA's operational needs across these outcomes, whether delivered natively or through integrated components.

Financial & Loan

Vendor Question	OHFA Response
The RFI references both Microsoft Entra ID and Ohio ID for external stakeholders. Please identify the intended identity provider for each external user population and clarify whether the selected solution	OHFA will be using Entra ID for internal and external stakeholders.

must support account provisioning, federation, and role synchronization with both services.	
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Other

Vendor Question	OHFA Response
Question Regarding Proprietary Markings for Vendor Pricing (Page 19, Item 8)	Vendors may mark pricing or other sensitive materials as proprietary or trade-secret. However, OHFA must comply with Ohio public records laws, and all proprietary designations will be reviewed. OHFA may be required to release information that does not meet statutory criteria for exemption.