IT SOLUTIONS
Scope of Work

Nevada Affordable Housing Assistance Corporation is requesting proposals for innovative technology to streamline the delivery of the Homeowner Assistance Funds (HAF) to eligible homeowners.

The IT Solution will consist of an outward-facing secure portal for homeowners to apply for assistance and an inward-facing secure system for NAHAC staff and partner Housing Counseling Agencies to process borrower applications for distribution of funds. The selected vendor should be familiar with the policies and processes of the U.S. Department of Treasury and should have successfully supported similar government programs.

1. Implementation of system – NAHAC is seeking a system that will be customized to the Homeowner Assistance Funds Programs and meet the requirements of the U.S. Department of Treasury in administering these funds.
   a. Configuration and setup of the system to process and manage the HAF
   b. Testing environment
   c. Create and design application modules from Triage to Post Closing
   d. Close coordination with NAHAC Technical Staff, Management Team, and end users

2. Online Triage and Application – Processing of applications from intake to disbursement of funds in real-time without duplication.
   a. An external-facing homeowner portal for triage (pre-eligibility check)
      i. Application eligibility assessment (rule-based)
      ii. Ability to assign application processing to caseworkers
      iii. Ability for homeowner to view status of application
   b. An internal-facing application for NAHAC staff to complete the application with the homeowner
   c. An internal-facing processing system for underwriting
   d. An internal-facing processing system for distribution of funds
   e. Support a multi-lingual interface to include a minimum of English and Spanish with the ability to add other languages based on need
   f. Fraud detection

3. Application pipeline processing
   a. View application pipeline (complete and incomplete)
   b. Assign staff for initial validation
   c. Checks for duplications
   d. Validate, qualify, or disqualify applications
   e. Request additional information from applicants
   f. Update application status and generate notifications
   g. Assign staff for processing/underwriting
   h. Case management and underwriting workflows
   i. Application underwriting
   j. Application approval and denial
   k. Application appeal process
   l. Ability to maintain comments/notes on applications
   m. Disbursement Review Portal

     i. Payment processing to include ACH/Direct Deposit/Wire Transfer/Checks
     ii. Disbursement scheduler
  n. Full audit trail for applications
  o. Advance application search capabilities

4. Document Management – Secure document upload (SFTP, encrypted email, eFax)
  a. Homeowner can upload documents via external homeowner portal
  b. Send follow-up notifications
  c. Request additional documents via email notifications
  d. Electronic signature capability, compliant with all 50 state's e-signature regulations
  e. Document labeling

5. Closing/Post-Closing
  a. Generating closing documents
  b. Recording of liens
  c. Tracking of lien maturity dates
  d. Tracking of payoffs and subordinations

6. Interfacing
  a. Order CoreLogic Fraud Manager, Experian Credit Report documents or similar
  b. Send, receive, and manager servicer communications via Common Data File (CDF) record
  c. Interface with NAHAC's accounting system

7. Reports - Custom and built-in reporting and analytics to include reports by loan type, socially disadvantaged individuals, program type, etc.
  a. Quarterly Progress Report as required by U.S. Department of Treasury and the Nevada Housing Division
  b. Annual Report
  c. Ad-hoc reporting and queries

8. Data Security Components
  a. Business Continuity
  b. Disaster Recovery
  c. Data Backups
  d. Data Retention

9. Future Enhancements – at this time many details from U.S. Department of Treasury regarding the HAF are being defined and redefined, the selected vendor must be willing to incorporate enhancements as additional details and requirements are made available by Treasury.
  a. Investigation and resolution of system errors
  b. Pro-active maintenance and continuous optimization
  c. Escalation and resolution of any performance issues
  d. Minor system enhancements not including major programming
  e. Applying patches as needed

10. Support Services and Maintenance
  a. Regular maintenance activities

b. All issues will be acknowledged within one (1) hour of notification to awarded vendor during regular working hours.
c. All Business-Critical issues will be escalated and will be addressed ASAP as top priority. For any urgent/critical issues NAHAC can contact a support person during business hours.
d. Urgent issues will be worked on after addressing the Business-Critical issues and an estimated time of completion will be provided within twenty-four (24) hours
e. Change order issues will be worked on and will be provided to the testing environment for quality assurance within a reasonable deliverable timeframe commensurate with the related work effort.
f. Minor enhancements will be bundled on a scheduled release time period
g. Hot fixes provided on an as-needed basis
h. Weekly status report of activities performed

11. Vendor Experience
a. Experience with clients administering federally funded Mortgage Assistance
b. Vendor must have the ability to deploy a diverse team to service NAHAC's needs
c. Must be able to go live in 6-8 weeks from execution of contract
d. Must be able to commit to run the program for up to 4 years until (September 2025)