CITY OF
HALLANDALE BEACH
City of Choice

REQUEST FOR INFORMATION
(RFI)
FY 2012-2013-CRA001
LOAN MANAGEMENT SYSTEM

November 9, 2012

Prepared by:
City of Hallandale Beach
General Services/Purchasing Department

I. GENERAL

The Hallandale Beach Community Redevelopment Agency (CRA) seeks, through this Request for Information (RFI), to obtain information and identify firms that can provide a loan management system and related implementation services to support the Hallandale Beach Community Redevelopment Agency (CRA).

The CRA's Consultant for this project, including the development of the technical specifications and consultation services for the evaluation of responses, is Plante & Moran, PLLC.

While this RFI will not result in the award of a contract, information gathered and obtained during this process may be used to support future procurement(s).

II. OBJECTIVES

The overall objectives of the CRA for a loan management system are to:

- Provide functionality to manage the CRA's loan programs including:
  o Loan origination
  o Loan servicing
  o Interfaces to City's replacement Enterprise Resource Planning (ERP) System (implementation to begin Q1 2013)
  o Reporting
- Improve the quality and accessibility of information for decision support
- Eliminate paper-based workflow processes and forms
- Reduce redundant "shadow systems", data entry, and storage
- Improve operational effectiveness and productivity
- Enable e-Government initiatives, including enhanced customer service and web self-service

III. BACKGROUND

The City of Hallandale Beach, incorporated in 1927, is located in the southeast corner of Broward County on the Atlantic Ocean. The City encompasses 4.4 square miles and has a population of 37,113 residents as of April 1, 2011, which is the last date population counts were officially published by the State of Florida. The City's 2012 adopted budget of $101 million for all funds includes a General Fund operating budget of $52 million. The best source for reviewing the scope of services and financials of the City would be to access the City's Comprehensive Annual Financial Report and related reports available under the Finance department web page at www.cohb.org.

The Hallandale Beach Community Redevelopment Agency (CRA) was created in 1996 to redevelop and improve the City's overall aesthetics. As a result, the City has undertaken ambitious improvements to include roads and infrastructure, beautifying neighborhood streets, parks, development and restoration of a Historical Village and providing many residential and commercial programs and opportunities. One economic development tool the CRA leverages to achieve these goals is an incentivized residential and commercial loan program supported by a revolving loan fund. More information regarding the CRA's loan programs is available on the CRA web page at http://www.hallandalebeachfl.gov/index.aspx?NID=82.

The City is currently in the process of selecting an ERP system to replace its current HTE system provided by SunGard Public Sector. The CRA is currently managing its loan programs through various Microsoft Office shadow systems and the HTE Miscellaneous Receivables module.

A summary of key transaction and operating volumes is included below. These volumes and standards reflect actual & estimated amounts for the current environment.

CRA Operating Volumes/Standards	
Organization	
Budget	$11 million
Number of Total System Users	5
Number of Concurrent System Users	2
Loan Management	
Number of Annual Loans Processed	25 - 30
Average Annual Value of Residential Loans Closed	$11,000
Average Annual Value of Loans Commercial Closed	$25,000 to $200,000
Current number of loans serviced	259
Current value of loans serviced	$1.85 million

IV. RFI RESPONSE AND PROCESS

Respondents must submit seven (7) sets of responses and two (2) true and exact electronic copies on a CD-ROM in PDF format. Responses must be submitted in a sealed envelope and delivered to:

**CITY OF HALLANDALE BEACH
CITY CLERK'S DEPARTMENT
EXECUTIVE OFFICE
400 SOUTH FEDERAL HIGHWAY
HALLANDALE BEACH, FL 33009
TO: RFI # FY 2012-2013-CRA001 Loan Management System
SUBMITTED BY: Name of Company**

It will be the sole responsibility of the Respondent to ensure that the response reaches the City Clerk at above stipulated address by no later than 4 p.m. on Friday, December 21, 2012.

1. Process Overview

   The RFI responses will be reviewed by the CRA Executive Director, through the City's General Services/Purchasing Department. Based on the results of this review, certain Respondents may be invited to meet with the CRA Executive Director for more detailed discussions and demonstrations. Following these discussions, the CRA Executive Director will review the responses and the results of firm's discussions. Based on the data gathered, the CRA Executive Director may conduct procurement(s) as appropriate to select a system to meet the CRA's needs.

2. Firm Discussion Sessions

   The CRA intends to invite potential firms to perform software demonstrations. Each session may be scheduled for a 1/2 day with each firm. An agenda and demonstration script will be shared in advance of these meetings to allow firms to prepare for discussion and software demonstrations. The purpose of these sessions is to discuss the responses submitted to this RFI. Therefore, in selecting companies to participate in the discussion session, the CRA, will consider the nature of responses.

3. Costs of RFI Responses – Preparation and Meeting Attendance

   The costs and expenses associated with the preparation of a response, including attendance at the firm discussion sessions, and preparation of all other information required pursuant to this RFI, will be at the sole cost and expense of the Respondent. In no event will a Respondent have a claim against the City and CRA, its staff or its consultants or agents for reimbursement of any such costs or expenses.

4. Contact Information

   Questions related to this RFI are to be directed to:

   City of Hallandale Beach
   General Services/Purchasing Department
   Andrea Lues, General Services Director
   alues@cohb.org

5. RFI not a procurement document

   This RFI does not constitute a solicitation or procurement document for any design, construction, operation or service relating to services.

6. Format Respondents are to use

   The City requests that responses to this RFI be organized into the following sections:

   1. Company Background
   2. Application Software
   3. Technical Requirements
   4. Implementation Approach
   5. Ongoing Support Services
   6. Business Terms and Costs

   The CRA further requests that responses include a letter of transmittal that identifies the name, address, title, telephone number, fax number and email address of the Respondent's contact person who will serve as the interface between the City and the Respondent.

7. Company Background

Respondents shall submit a cover letter on company letterhead transmitting the company's response for the requested services. The letter must be executed by a corporate officer of the company. The company shall provide the following information:

- Business structure of the Respondent entity (e.g., corporation, partnership, sole owner, joint venture, etc.);

- How long has this business been incorporated providing the services required;

- The company name that holds ownership of the proposing entity;

- The address and location of the office responsible for providing the potential services;

- Name, address, telephone number, and contact person who will be responsible for all services to be provided;

- The area of expertise of the Respondent;

- Information related to the financial resources, professional ability to implement any or all component(s) of their plan(s);

- Related experience performing the services; and

- At least three (3) references from clients that have acquired similar services to the services being considered.

8. Application Software

Respondents shall provide a general description of the application program product and how it will meet requirements of CRA which are provided in Appendix A. This section must address, at a minimum, the following items:

1. Describe your overall proposed technology solution.
2. Describe the product direction for the company, including time frames.
3. Describe unique aspects of the Respondent's solution in the marketplace.
4. Describe components of the solution that are industry standards versus being proprietary to the Respondent.
5. For third party products proposed that are integrated with the Respondent's solution provide the following for each product:
   a. Reason that this product is a third-party product versus being part of the software Respondent's solution,
   b. Extent to which this third-party product is integrated with the Respondent's solution.

9. Technical Requirements

Respondents shall provide a summary of the minimum technical requirements for the proposed solution include hardware, storage, database software, network connectivity, etc. If the Respondent is proposing a hosted-solution, a description of the hosting model, data center and storage facilities, and service levels shall be provided.

10. Implementation Approach

Respondents shall provide an implementation plan in narrative format supported by an activity-level project plan using Microsoft Project that details how the proposed solution is to be implemented. This implementation plan should include the following elements:

- General Implementation Approach
- Project Management Approach
- Hardware, Software & Storage Design and Installation Consulting
- Report Development
- Integrations and Interfaces
- Training
- Testing
- Operational Redesign Approach
- System Documentation and Manuals
- Knowledge Transfer

11. Ongoing Support Services

Respondents shall specify the nature and conditions of any post-implementation support options including post go-live support, on-site support, telephone support, users' group, or online knowledgebase.   Respondents shall also describe your maintenance/hosting programs and options with associated pricing.

12. Business Terms and Costs

For any approach proposed by a Respondent, the Respondent must provide the following information to allow for complete understanding of key cost factors and associated uncertainties.

Provide an estimate of the total projected costs for implementing the proposed solution, including:

- Estimated total one-time costs including software license, implementation services, training services, hardware and project management.
- Estimated total on-going costs including software maintenance, support and hosting (if applicable).

Respondents shall also provide sample license agreement and service level agreement.

V. Appendix A: Functional Requirements

General Requirements
The Loan Management module has the ability to track, inquire, and report on the following applicant information:
Applicant number
Application status
Name
Property Address Information
Mailing Address Information (if different from the property address)
Phone Number
Email Address
Property type
Parcel ID
Type of house/structure
Year built
Total square footage
Initial property value at loan closing
Property value after loan-funded improvements are complete
Loan type (e.g. rehab, down payment assistance, commercial)
Loan rehab purpose (e.g. roof, windows, etc.)
Closing information
Permit Number(s) issued
Interest rate
Total amount of loan (including portion to be repaid and portion to be forgiven)
Amount of loan to be repaid
Term of loan
Payment start date
Payment amount
Amount of loan currently dispersed
Comments / Notes
Loan Status (e.g. foreclosure, default)
Multiple user defined fields
The Loan Management module allows for multiple grants/loans per applicant.
The system has a user-defined workflow functionality based on the loan type.
System provides cash flow projection functionality to manage revolving loan fund and account for estimated/known loan disbursements (AP) and estimated/known loan repayments (AR).
Application In-Take
System provides a web-based or an online Loan Application which integrates to the Loan Management module system.
Ability to configure required/optional fields in the online loan application.
Ability to configure a two-stage pre-application / application process.
Ability to automatically verify if property address is within the CRA district based on the Master Address file maintained in the City's ERP system and prevent submission if not.

Ability to notify applicant, by email or form letter, if and when the pre-application has been approved and additional information is required for submission.
Ability to require and accept application fee *after* pre-application is approved.
Ability to configure and calculate multiple application fee types including a flat amount by loan type and property type.
Ability for applicant to attach multiple types of electronic supporting documentation (e.g. proof of income, proof of residency, construction cost estimate).
Ability to configure authorization/access levels to sensitive information based on supporting document type.
Ability to create user defined criteria/parameters for each step in the loan application process.
Ability to set approvals at any or all steps in the process.
Ability to set a maximum loan amount for each type of loan.
Loan Approval
Ability to configure a multi-tiered, multi-member loan approval workflow.
Ability to notify applicant, by email or form letter, when the loan has been approved.
Ability for applicant to submit a revised construction estimate and adjust the requested amount of the loan during a defined time period following initial loan approval (but before closing).
Ability to prevent loan closing until building permits are approved.
Ability to track and disperse partial loan amount until construction work is complete.
Ability to configure a defined period following loan closing when the applicant must complete construction work and request the remaining loan amount to be dispersed based on the loan type.
Ability to track view all current and previous loans by applicant and property address during the application approval process.
Ability to configure a maximum lifetime loan amount and/or number loans for each property (by address)
Ability to attach before/after photos to loan each record.
Ability to link correspondence and comments to each loan record with a uneditable date/time stamp and user ID.
Loan Servicing
Ability to define multiple repayment schedules including monthly and quarterly.
Ability to set a minimum payment amount.
Ability to configure "interest-only" period for partially dispersed performance-based loans that automatically defers to final repayment amount following final disbursements
Ability to configure a defined percentage of a loan to be "forgiven" at a given time.
Ability to amortize payments based on the planned non-forgiven percent of loan.
Ability to inquire on the current loan payoff amount at any point during the loan term both including and not including the planned forgiveness amount.
Ability to show both the total loan balance and loan balance including expected forgiven amount on invoices.
Ability to apply additional payments directly to the loan principal.

Ability to configure and track "no payment, no interest" loans for down-payment assistance where the loan balance is reduced and forgiven by defined amount over a postponed period during the term of the loan. (e.g. $10K / 10 year loan would be reduced by $2K annually during years 6 - 10 of the term).
Loan Management and Tracking
System provides for multiple inspections / service requests types
System tracks and reports "Non-Compliance" items for which applicants have not performed actions based on failed inspections
Ability to configure, prioritize, and track milestones (including date, work to be completed, and estimated value) for each loan-funded project that relate to performance-based loan disbursements amounts/dates.
Ability to attach electronic supporting information to each milestone when loan funds dispersed.
Ability to schedule, track, and store quarterly reports required to be submitted by loan recipients.
Ability to configure follow-up inspection dates following loan closing to ensure loan-funded property improvements are being maintained.
Ability to link pre-configured follow-up inspection "scheduling templates" to a loan at closing (e.g. quarterly for first year, annually for years 2 - 5, etc)
Loan Closing
Ability to generate a final bill prior including a defined document recording fee (for satisfaction of mortgage document).
Ability to automatically calculate a percentage-based late fee based on the type of loan with the ability for authorized users to override.
Ability to configure a loan closing/payoff workflow.
Integration
The Loan Management module interfaces with the following of the City's ERP modules:
Permits and Inspections: to schedule, track, manage, route, inquire, and report on inspection information.
Accounts Payable for loan disbursements
Grants / Project Accounting module
Request for Service
Master Address: for address information and alerts
Business Licensing: for license validation, outstanding fees, outstanding violations and other license information
Misc. Billing and Accounts Receivable: for billing of fees
Cash Receipting: for collection of payments
System integrates with MS Outlook for appointment scheduling.
System integrates with MS Word word processing application for mail merge and letter generation
System enables users to attach and save electronic documents to Loan Management records which are saved to the City's document management system, eDocs, for retrieval
System integrates with City's GIS system to associate a property with a GIS shape file and allows for viewing of other GIS layers

System integrates with City's GIS system to view all pending, active, and inactive loans by type and status.
Reporting
System provides report generating summary of active loans.
System provides reporting for loans in arrears (1 missed payment) or delinquent (2 missed payments).
System provides ability to generate summary reports by CRA quadrant.
System provides ability to summarize anticipated loan disbursements and payments (AP / AR) for a defined date range.
Ability to generate a report showing outstanding loans that have not been fully dispersed.
Ability to report on the total loan amount forgiven vs. repaid, by loan type, for a defined date range.
System provides tracking and reporting of persons / owners with outstanding judgments against them.
System capable of being deployed in the field for mobile inspections.

THIS REQUEST FOR INFORMATION SUBMITTED BY:

COMPANY:
ADDRESS:
CITY & STATE:
ZIP CODE:
TELEPHONE:
DATE OF RFI:
FACSIMILE NUMBER:
E-MAIL ADDRESS:
FEDERAL ID NUMBER:
NAME & TITLE PRINTED:
SIGNED BY:

WE (I) the above signed hereby agree to furnish the item(s), service(s) and have read all attachments including specifications, terms and conditions and fully understand what is required.

The Request for Information , Specifications, Proposal Forms, and/or any other pertinent document form a part of this proposal and by reference made a part hereof. Signature indicates acceptance of all terms and conditions of the RFI.