Decide DeKalb
Development Authority

HOMESTART DOWNPAYMENT ASSISTANCE PROGRAM APPLICATION MANAGEMENT & CLOSING SOFTWARE AS A SERVICE PLATFORM REQUEST FOR PROPOSALS

ISSUED: November 5, 2026

RESPONSES DUE: November 19, 2026, 3:00 PM EST

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I. Purpose & Background

Decide DeKalb Development Authority ("Decide DeKalb") is a development authority and public body corporate and politic, duly created under the Development Authorities Law, O.C.G.A. §36-62-1, et seq., as amended, and an activating resolution of the Board of Commissioners of DeKalb County, Georgia adopted on September 24, 1974. Pursuant to an intergovernmental agreement with DeKalb County, effective as of December 21, 2021 (the "IGA"), Decide DeKalb conducts economic development activities under various provisions of applicable law, promotes the revitalization and growth of DeKalb County, and serves as DeKalb County's redevelopment manager pursuant to the Redevelopment Powers Law, for the County Tax Allocation Districts, and serves as Subprogram Administrator for DeKalb's Housing Investment Programs ("HIP").

The DeKalb HomeStart Downpayment Assistance Program ("HomeStart") is designed to expand access to homeownership opportunities in DeKalb County by reducing the financial barriers associated with purchasing a home. The program provides down payment and closing cost assistance to qualified first-time homebuyers purchasing a primary residence within DeKalb County, with enhanced incentives for DeKalb County employees.

Decide DeKalb seeks proposals from qualified vendors to design, configure, implement, host, maintain, support, and update a secure, custom HomeStart Application Management & Closing Software-as-a-Service (SaaS) platform. Salesforce-based solutions will not be accepted.

The selected solution shall serve as the system of record for the pre-closing HomeStart lifecycle, including public program information, pre-screening, full application intake, eligibility review, automated calculations, underwriting support, secure document management, lender coordination, closing coordination, approvals, funding authorization, reporting, stakeholder communications, and export and transfer of completed files to a separately procured loan servicing and compliance monitoring provider.

II. Program Background & Controlling Rules

HomeStart is a down payment assistance program for qualified homebuyers purchasing and occupying an eligible primary residence in DeKalb County. The platform must administer the controlling program rules as configurable, version-controlled requirements and preserve the rules, limit tables, effective dates, calculations, evidence, exceptions, and approvals applied to each file.

Rule Category	System Requirement
Applicant and occupancy	Qualified homebuyers must purchase and occupy a primary residence in DeKalb County. A first-time homebuyer must meet at least one program condition: no primary residence ownership within the past six months; no other residential real estate at application; or sale of the current primary residence at least 10 days before closing.

Rule Category	System Requirement
Income limits	Gross household income may not exceed 120% of HUD AMI for the Atlanta-Sandy Springs-Roswell MSA, adjusted for household size. A qualifying current DeKalb County employee may have income up to 140% AMI.
Base assistance	At or below 100% AMI: up to $20,000. From 101% through 120% AMI: up to $15,000. Authorized program officials may update assistance amounts as permitted by controlling program documents.
County employee incentive	Current DeKalb County employee in good standing; income not above 140% AMI; three-year employment retention agreement; additional $5,000; maximum employee assistance up to $25,000. Verification requires a current paystub and direct verification by DeKalb County Human Resources.
Affordability	Total housing payment may not exceed 35% of gross household income, including principal, interest, property taxes, homeowners insurance, and HOA or condominium fees.
Eligible property	Single-family home, townhome, condominium, newly constructed home, or existing home in DeKalb County, occupied as the borrower primary residence.
Purchase price	May not exceed the annually published Georgia Dream Homeownership Program purchase-price limit applicable to DeKalb County.
Eligible uses	Down payment, closing costs, prepaid insurance, prepaid property taxes, and interest-rate paydowns as authorized by controlling program documents. No cash back from program funds.
Assistance structure	Zero-percent deferred-payment, forgivable subordinate loan with no monthly payment and required closing instruments. Post-closing servicing is outside this RFP.
Homebuyer education	Completion before closing through any HUD-approved homebuyer education provider; certificate retained in the file.
First mortgage	Licensed mortgage lender; fixed-rate conventional, FHA, VA, or USDA loan. Prohibited products include predatory or high-risk terms identified by controlling program documents.
Required review	Income eligibility, first-time homebuyer status, affordability, property eligibility, purchase-price limit, financing, available funding, and overall program compliance.

A. Project Goals and Anticipated Volumes

1. Provide a mobile-responsive, bilingual, accessible, and user-friendly experience.
2. Automate routine eligibility, income, affordability, award, and underwriting calculations while preserving staff decision authority.
3. Reduce duplicate entry, missing documentation, email-based processing, and manual status tracking.

4. Provide secure, individualized document collection and centralized communications.
5. Prevent over-commitment of program funds and monitor 60-day funding reservations.
6. Maintain a complete, searchable, tamper-evident audit trail from pre-screening through closed-file transfer.
7. Enable authorized administrators to modify forms, rules, checklists, workflows, notices, reports, and permissions without routine vendor development.
8. Provide Board-ready reporting, analytics, and GIS outputs.

B. Anticipated Volumes

Category	Planning Assumption
Year 1 applications	150
Stabilized annual applications	200
Maximum annual applications	250
Estimated award rate	Approximately 90%
Internal users	Eight anticipated users
Applicant accounts	One primary applicant account per application, with household data as required
External participants per file	Mortgage lender; one to two other DPA funding sources; realtor; closing attorney/title company, as applicable
Data retention pricing assumption	Minimum five (5) years after application closure

III. Scope Boundaries

A. Included Scope

1. Public program portal and funding availability notice
2. Pre-screening and full application
3. Applicant, lender, limited closing agent, administrative, and oversight access
4. Eligibility and underwriting calculations
5. Document collection, validation, deficiency management, and secure messaging
6. Approval routing, funding reservation, closing coordination, and funding authorization
7. Reporting, analytics, GIS, audit logs, and data export
8. Closed-file package export and secure transfer to the separate servicing provider

B. Expressly Excluded Scope

The following post-closing functions are excluded and will be addressed through a separate procurement:

1. Loan servicing and payment processing
2. Owner-occupancy or affordability-period monitoring
3. Annual compliance certifications
4. Forgiveness administration and ongoing balance calculations
5. Payoff, repayment, refinance, subordination, release, satisfaction, and recapture administration
6. Post-closing portfolio and asset management

IV. Required Portals and Users

A. Public Program Portal

1. Program overview, eligibility information, FAQs, and funding availability
2. English and Spanish content
3. Pre-screening access and application initiation
4. Automatic suspension of new application intake when available funding is fully committed

B. Applicant Portal

1. Account creation, secure login, save-and-return, and mobile-responsive use
2. Full application, conditional questions, certifications, consents, and acknowledgments
3. Secure upload from desktop or mobile device
4. Individualized tasks, document checklist, deficiency notices, status, email, SMS, and secure messaging
5. Permanent retention of all portal communications in the application record

C. Lender Portal

Any licensed mortgage lender may participate after execution of a HomeStart Lender Participation Agreement. The portal shall support registration, agreement tracking, borrower association, loan and property data, documents, conditions, status, closing coordination, and funding coordination. Lenders shall have access only to files with which they are authorized to associate.

D. Limited Closing Agent / Title Portal

The platform shall provide limited, file-specific access for authorized closing attorneys and title companies to upload and correct closing disclosures, settlement statements, title documents, insurance and wire information, executed assistance documents, recorded instruments, funding conditions, and final closing packages. Access shall be restricted to assigned transactions and required functions.

E. Administrative and Oversight Access

Application reviews shall be conducted by Decide DeKalb Redevelopment Managers. Configurable role-based access shall support the Chief Real Estate Investments Officer, Vice

President of Real Estate Investments, Redevelopment Managers, Amanda or other designated administrative support staff, Legal Counsel, and permission-based read-only oversight users. No external reviewer role is anticipated at issuance.

V. Functional Requirements

A. Program Configuration and Rules Engine

1. Version-controlled rules, forms, calculations, validations, conditional questions, external limit tables, effective dates, approval authorities, and reason codes
2. Configurable funding rounds, budgets, caps, reservation periods, products, eligible uses, and status transitions
3. Administrator-managed forms, checklists, templates, communications, roles, and reports
4. Documented exception routing; no exception shall bypass required justification and supervisory approval

B. Pre-Screening and Application Intake

1. Branching pre-screening followed by a full application
2. Duplicate detection and controlled creation of applicant accounts
3. Save-and-return, real-time validation, bilingual instructions, and assisted intake capability
4. Application availability until the current funding round is fully committed; no waitlist requirement
5. Electronic certifications and acknowledgments. Native e-signature and DocuSign integration are not required by this RFP.

C. Document Management

The solution shall generate dynamic document checklists and securely collect, index, preview, version, replace, expire, and audit documents, including at minimum:

1. Government-issued identification
2. Mortgage pre-approval
3. Tax returns, W-2s, pay stubs, and employment verification
4. Additional proof-of-income documents for self-employed applicants
5. Credit authorization
6. HUD-approved homebuyer education certificate
7. Executed purchase and sale agreement
8. Homebuyer education certificate
9. Insurance binder and title commitment
10. Closing Disclosure and settlement statement
11. Executed and recorded closing documents

D. Eligibility, Income, and Underwriting

1. Calculate household income and applicable AMI percentage using dated tables and household size
2. Attempt automated self-employment income calculations, preserve inputs and methodology, and route results for staff review
3. Calculate housing affordability ratio and assistance amount
4. Validate first-time homebuyer status, DeKalb County location, eligible property type, purchase price, mortgage terms, education, lender participation, eligible uses, and available funding
5. Support sources-and-uses reconciliation and prevent borrower cash back from program funds
6. Provide reviewer worksheets, findings, deficiencies, reason codes, internal notes, and supervisory approvals
7. Permit staff adjustments or overrides only with written justification, supervisory approval, and audit history

E. Workflow and Case Management

1. Stage-gate workflow from pre-screening through closed-file export
2. Queues, assignment, reassignment, due dates, escalation, reminders, tasks, conditions, and document deficiencies
3. Automated acknowledgments, application received notices, missing-document notices, reminders, condition notices, status updates, reservation-expiration notices, and application-closure notices
4. Approval letters, denial letters, and funding approvals shall require authorized staff action rather than unattended automatic issuance
5. Complete communication history across portal, email, and SMS

F. Funding Reservation, Closing, and Disbursement Coordination

1. Reserve approved assistance for 60 days unless extended by authorized staff
2. Monitor reservation expiration and automatically release expired reservations subject to configurable controls and notice
3. Prevent funding over-commitment and display committed, reserved, available, and disbursed amounts
4. Manage lender and closing conditions, final sources and uses, title and settlement documents, payment requests, segregation of duties, and funding authorization
5. Generate or populate configurable approval, reservation, closing, and funding documents
6. Assemble and export a complete final closed-file package for transfer to the separate loan servicing and compliance monitoring provider

VI. Reporting, Analytics, and GIS

The platform shall provide configurable dashboards, ad hoc reports, scheduled reports, and nonproprietary data export. Reports shall be exportable to Microsoft Excel and PDF.

1. Applications received, incomplete, withdrawn, approved, denied, closed, and transferred
2. Funds available, reserved, committed, released, and disbursed
3. Average assistance amount and award by AMI tier
4. Application and stage aging, processing time, deficiencies, exceptions, overrides, and approval time
5. Applicant demographics, household characteristics, income bands, and County employee participation
6. Lender participation and performance indicators
7. Property and geographic distribution by address, ZIP Code, census tract, Qualified Census Tract, federal Opportunity Zone, municipal boundary, Commission District, and Super District
8. Security, user access, configuration, export, and audit activity

VII. Integrations and Data Exchange

The vendor shall describe standard, configurable, custom, and third-party methods for integration with the following systems. Final integration methods will be confirmed during discovery:

- Microsoft 365 for approved communications and productivity workflows
- SharePoint for approved document or records exchange
- QuickBooks for approved financial and disbursement data exchange
- Smartsheet for approved operational data exchange
- Secure API, SFTP, or nonproprietary batch export for transfer to the separate servicing provider

All integrations and APIs shall use secure authentication, least-privilege access, encryption, logging, network restrictions, and approved data mappings. No anonymous endpoint may perform a sensitive operation.

VIII. Security, Privacy, and Data Protection

Unless otherwise stated, the requirements in Subsections B through H apply to the HomeStart platform, including its production, development, test, and training environments, hosting infrastructure, integrations, and backups (collectively, the "Platform"). Requirements that apply to the vendor's organization, personnel, and internal practices, rather than to the Platform, are identified as such, including in Subsections A, E (secure development practices), and I through L.

A. Minimum Security Qualification – Pass/Fail

To be considered responsive, a proposer must provide current evidence of at least one recognized independent security assessment, certification, or attestation, including SOC 2 Type II, ISO 27001 certification, a completed SIG assessment, a completed CAIQ, or an equivalent independent third-party security assessment acceptable to Decide DeKalb. The evidence must cover the vendor's organization and the hosting environment and services used to deliver the Platform; if the proposed Platform or its hosting provider is outside the scope of the submitted evidence, the proposer shall identify the gap and provide the hosting provider's current attestation. Failure to provide acceptable evidence may result in rejection as non-responsive.

B. Architecture, Hosting, and Data Handling

- Documented data flows covering collection, transmission, storage, backup, access, export, archival, and disposal of PII, tax, financial, and program data
- Logical or physical segregation of HomeStart data from other tenants and vendor internal data
- Hosting, processing, backup, and storage of HomeStart data only within the United States
- Disclosure of all third-party components, hosting providers, subcontractors, and subprocessors that handle HomeStart data, including role and location
- Production separation from development, test, and vendor corporate environments

C. Encryption and Transmission

- TLS 1.2 or 1.3 in transit with industry-standard cipher suites; SSL and weak ciphers disabled
- AES-256 or equivalent encryption at rest using FIPS-validated cryptographic modules where applicable
- Field-level encryption for SSNs, EINs, , tax return data, and comparably sensitive elements
- SFTP or another approved secure protocol for file transfers to and from the Platform, including closed-file transfer to the servicing provider; secure email methods where applicable.

D. Identity and Access Management

- Role-based access control enforcing least privilege and need-to-know
- Unique user IDs; shared accounts prohibited
- Configurable MFA for all Platform users, enabled by default for Decide DeKalb administrative and staff users, lender and closing agent users, and all vendor personnel with privileged or remote access to the Platform; MFA shall be available, but may be optional, for applicant users
- Automatic session timeout or logoff after a configurable period, with a target no greater than 15 minutes for privileged sessions

- Ability to support SSO / federated identity with Decide DeKalb's identity provider if requested (e.g., SAML / OIDC)
- Same-day revocation capability for Platform accounts and vendor personnel access after termination or role change, and periodic access reviews

E. Secure Development, Testing, and Vulnerability Management

- Vendor secure coding practices for the Platform aligned with OWASP, including protection against injection, XSS, CSRF, and authentication and authorization flaws
- SAST and DAST integrated into the software development lifecycle
- Web Application Firewall protection for public portals and exposed APIs
- At least three documented vulnerability scans or tests of the Platform with remediation evidence before production deployment
- Annual independent third-party penetration testing of the Platform during the contract term, with an executive summary of results provided to Decide DeKalb
- No unsupported or end-of-life software in the Platform
- Remediation targets: critical within 7 days; high within 30 days; medium within 60 days; low within 90 days, unless a written risk-based exception is approved by Decide DeKalb

F. Logging, Monitoring, and Audit Trails

- Time-synchronized, tamper-evident logs for successful and failed logins, sensitive-record access, file views and downloads, data exports, privilege changes, configuration changes, calculations, approvals, overrides, status changes, record modifications, administrative actions, and security events
- Automated alerting for brute-force attempts, anomalous downloads, privilege escalation, and other suspicious events
- Ability to export logs to Decide DeKalb or forward relevant events to a Decide DeKalb SIEM if requested
- Security log retention for an agreed period within the platform retention framework and ability to preserve logs under legal hold

G. Data Governance, Retention, and Restricted Use

- Collect only information necessary for HomeStart eligibility, underwriting, closing, administration, reporting, audit, and authorized records purposes
- Configurable retention schedules; for pricing, assume at least five (5) years after application closure, consistent with Section II, unless Decide DeKalb directs otherwise
- Archival, legal hold, correction, secure deletion, and documented disposition workflows
- No use of HomeStart data for AI or machine-learning training, product development, profiling, marketing, commercial analytics, or unrelated purposes without Decide DeKalb's prior written approval
- Decide DeKalb ownership and control of all data, documents, metadata, configurations, reports, and records

H. Backup, Business Continuity, and Disaster Recovery

- Encrypted backups of the Platform at least once every 24 hours, or more frequently where required by the accepted service design
- At least annual restoration testing
- Defined and proposed Recovery Time Objective and Recovery Point Objective
- Disaster recovery addressing loss of cloud region or data center, ransomware, telecommunications failure, and service interruption
- Annual business continuity and disaster recovery testing, with evidence available upon request

I. Incident Response and Breach Notification

The vendor shall maintain a written incident response plan aligned with recognized guidance. The vendor shall notify Decide DeKalb within 48 hours of any suspected or confirmed security incident involving HomeStart data or the Platform, whether the incident occurs in the Platform, the vendor's internal systems, or a subprocessor's systems. Notice shall include known facts, data types, scope, containment actions, investigation status, and remediation plan. The vendor shall preserve evidence, provide relevant logs and forensic cooperation, assist with legally required notifications, correct root causes, and provide progress updates.

J. Subprocessor Management

- Formal risk management for subprocessors and subcontractors with access to HomeStart data
- Flow-down of equivalent security, privacy, incident-notification, retention, return, destruction, and audit obligations
- Vendor responsibility for downstream acts and omissions
- Advance written notice of new or replacement subprocessors and a reasonable right for Decide DeKalb to object

K. Security Documentation and Review Rights

The vendor shall provide current security certifications, assessment reports, executive summaries, questionnaires, and remediation documentation upon request. Decide DeKalb may conduct reasonable security reviews or review independent audit summaries, subject to appropriate confidentiality protections and vendor security policies. Identified deficiencies shall be remediated within mutually agreed timelines at no additional cost to Decide DeKalb.

L. End of Contract

Upon request or termination, the vendor shall provide a complete export of HomeStart data, documents, metadata, audit information, and configuration in mutually agreed nonproprietary formats. The vendor shall securely return or destroy all copies, including backups and media, and provide a written certificate of destruction consistent with NIST SP 800-88-type practices, subject to documented backup-cycle limitations approved by Decide DeKalb.

IX. Implementation Services and Deliverables

- Kickoff, governance structure, project plan, schedule, status reporting, risk and issue log, decision log, and responsibility matrix
- Discovery and approved future-state design for program rules, forms, bilingual content, roles, workflow, documents, calculations, integrations, reporting, security, data retention, and closed-file transfer
- Configured development/test, training, and production environments
- Configuration and custom development necessary to meet accepted requirements; no Salesforce-based implementation
- Test plans and results for unit, integration, security, accessibility, performance, disaster recovery, and user acceptance testing
- User acceptance testing support, defect correction, cutover plan, rollback plan, production deployment, and stabilization support
- Role-based training for applicants support staff, administrators, reviewers, lenders, and closing users, as applicable
- Administrator guide, user guides, training recordings, data dictionary, configuration workbook, integration documentation, security documentation, and operational runbook.

X. Service Levels, Support, and Continuity

The proposal shall identify hosting, storage, environment, usage, support, release, and service-level assumptions. At minimum, the vendor shall provide:

- Help desk and named escalation path
- Severity definitions and proposed response, workaround, restoration, and resolution targets
- Service availability commitment and maintenance-window policy
- Monitoring, backup, restoration, disaster recovery, patching, release notes, and change-management procedures
- Advance notice of material platform changes that could affect functionality, security, integrations, accessibility, or pricing
- Exit assistance, knowledge transfer, data export, and transition support

XI. Vendor Minimum Qualifications

A proposer must satisfy the pass/fail security requirement in Section VIII.A and demonstrate the following:

- Experience implementing platforms for down payment assistance programs
- At least three comparable implementations completed within the last five years, identifying agency type, scope, application volume, functions delivered, implementation date, current status, and client contact information

- Documented information security program, incident response plan, business continuity and disaster recovery program, access-management procedures, vulnerability-management program, and subprocessor-risk program
- Ability to deliver English and Spanish applicant-facing functionality and WCAG 2.1 Level AA accessibility or a more current equivalent standard accepted by Decide DeKalb
- Ability to support up to 250 applications annually and the user assumptions stated in this RFP
- Disclosure of proposed subcontractors, hosting providers, subprocessors, and material third-party products

XII. Proposal Response Requirements

Proposals should be organized in the following order:

1. Executive summary and signed transmittal letter
2. Proposer profile, ownership, organization, and financial capacity
3. Mandatory minimum qualification documentation
4. Comparable DPA implementation experience
5. Detailed technical and functional response using Appendix A
6. User experience, bilingual access, mobile responsiveness, and accessibility approach
7. Security, privacy, hosting, certifications/assessments, subprocessors, incident response, business continuity, and disaster recovery response
8. Implementation plan, project team, staffing, dependencies, assumptions, schedule, and path to the December 1, 2027 go-live
9. Integration and data-exchange approach
10. Reporting, analytics, and GIS approach
11. Training, support, service levels, release management, and exit plan
12. Three comparable implementations completed within the last five years
13. Completed pricing form
14. Exceptions, requested contract changes, exclusions, and any assumptions that affect scope or price

For each requirement, the proposer shall classify the response as Standard, Configurable, Custom, Third-Party, Planned, or Unavailable and describe any dependency, limitation, additional fee, or required professional service.

XIII. Pricing Schedule

The annual SaaS subscription and recurring platform cost may not exceed $50,000 per year. If this threshold is not feasible, Respondents may propose a higher cost but must provide a narrative justification in their Cost Proposal. Proposers shall separately identify one-time and optional costs. Pricing shall be firm for the initial term and shall identify renewal increase limits.

Cost Category	One-Time Cost	Annual/Recurring Cost	Basis and Assumptions
Discovery and implementation			
Configuration and custom development			
Integrations			
Bilingual configuration/content support			
Training			
Annual SaaS subscription			
Hosting and storage			
Support and maintenance			
SMS/email usage			
Security or audit services			
Optional services			
Exit and transition assistance			
Other			

Storage-overage, external-user, API, reporting, and SMS charges, if any, must be clearly disclosed. Undisclosed fees may not be charged.

IXX. Evaluation Process and Criteria

A. Responsiveness Review

Decide DeKalb will first determine whether each proposal is timely, complete, and responsive, including satisfaction of the mandatory minimum security qualification. Non-responsive proposals may be excluded before scoring.

B. Scored Evaluation

C. Evaluation Criterion	Weight
Functionality & Technical Approach	35%
User Experience & Accessibility	25%
Security & Data Protection	20%
Public Program Experience	10%
Implementation Schedule & Project Team	7%
Reporting, Analytics & GIS Capability	5%
Cost Proposal	3%
Total	100%

Decide DeKalb may conduct demonstrations, interviews, clarifications, reference checks, security review, and negotiations before selection. Price will be assessed for reasonableness, completeness, and compliance with the $50,000 annual recurring-cost ceiling and any other procurement instructions in the issued RFP.

XX. Required Demonstration Scenarios

1. An applicant completes bilingual pre-screening, creates an account, begins a full application, saves progress, uploads required documents by mobile device, receives a deficiency notice, and resolves the deficiency.
2. A self-employed applicant uploads income documentation; the system calculates household income and AMI, displays the method, permits staff review, and records a justified supervisory override.
3. Staff verifies first-time homebuyer status, affordability, property eligibility, purchase-price limit, loan terms, education, lender participation, available funding, and assistance amount.
4. A County employee provides a paystub; staff records direct verification from DeKalb County Human Resources; the system calculates the applicable employee incentive and retains verification evidence.
5. A lender executes or is associated with a participation agreement, submits loan and property information, uploads documents, and responds to conditions.
6. The system reserves funds for 60 days, alerts staff to expiration, processes an authorized extension, and releases an expired reservation without over-committing the funding round.
7. A closing agent receives limited file-specific access, uploads settlement and title documents, resolves a closing condition, and submits final documents.

8. Staff reconciles final sources and uses, prevents borrower cash back from program funds, issues funding authorization, and generates the closed-file export package.
9. An administrator updates a form, rule table, notice, checklist, and report without vendor development and demonstrates the resulting audit history.
10. The vendor demonstrates dashboards, Excel and PDF exports, GIS views, role restrictions, audit logs, and security controls.

XXI. Acceptance Criteria

- Successful end-to-end testing of standard, exception, denial, withdrawal, cancellation, funding exhaustion, reservation expiration, closing, funding authorization, and closed-file transfer scenarios
- Successful configuration and validation of every controlling HomeStart rule, calculation, approval, and dated external limit table
- Successful English and Spanish user acceptance testing and accessibility review
- Successful security testing, including required pre-production scans/tests and correction of all critical and high-severity findings
- Successful integration and export testing for each approved interface
- Delivery and acceptance of required documentation, training, data dictionary, and runbook
- Resolution of critical and high-severity defects and written go-live approval by Decide DeKalb

XXII. Contract Term and General Requirements

A. Contract Term

The anticipated initial contract term is one year, with renewal options exercisable by Decide DeKalb. The target go-live date is January 15, 2027.

B. Data Ownership

All HomeStart data, documents, communications, configurations created for Decide DeKalb, reports, and records remain under Decide DeKalb ownership and control. The vendor shall not assert a lien or restrict access because of a dispute.

C. Insurance and Legal Requirements

Final insurance limits, cyber liability requirements, indemnification, public-records obligations, confidentiality terms, governing law, and other legal provisions will be stated in the final solicitation and contract. Proposers shall identify any requested exceptions in the proposal.

D. No Post-Closing Servicing

Nothing in this RFP authorizes or requires the selected vendor to perform loan servicing or post-closing compliance monitoring. The platform obligation ends after closing

administration, funding authorization, final document collection, and successful transfer of the closed file to the separately procured servicing platform or provider.

XI. Submission of Requirements

Respondents are required to submit the following in their proposals:

Section	Requirements	Max # of Pages
A. Cover Letter / Executive Summary	• Firm/organization overview and background. • Understanding of HomeStart and the objectives of the SaaS. • Summary of proposed solution and key differentiators. • Identification of primary point of contact.	2
B. Functionality & Technical Approach	• Proposed technical solution and architecture. • Approach to pre-screening, application intake, eligibility determination, automated underwriting calculations, document management, workflow/approvals, funding reservations, lender coordination, closing coordination, and closed-file transfer. • Approach to Microsoft 365, SharePoint, QuickBooks, and Smartsheet integrations. • Identification of standard, configurable, custom, and third-party functionality and any material limitations or dependencies.	5
C. User Experience & Accessibility	• Applicant, lender, closing agent, and administrative portal experience. • Mobile-responsive design and ease of use. • English and Spanish functionality. • Accessibility approach, including WCAG compliance. • Applicant communications, email/SMS notifications, secure messaging, status tracking, and document upload experience. • Representative screenshots or wireframes, as applicable.	3
D. Public Program Experience	• Relevant experience implementing SaaS solutions for public entities (down payment assistance, homeownership, mortgage, housing finance, or comparable programs). • At least one comparable implementations completed within the last five years, including client/agency type, scope, application	3

	volume, functionality delivered, implementation date, and current status. • Key accomplishments and lessons applicable to HomeStart. • Hyperlinks to comparable active SAAS implementations.	
F. Reporting, Analytics & GIS Capability	• Standard and configurable dashboards and reporting. • Program, funding, processing, demographic, lender, and geographic analytics. • Excel and PDF exports. • GIS capabilities, including Commission Districts, Super Districts, census tracts, QCTs, Opportunity Zones, ZIP Codes, and municipal boundaries. • Representative reports/dashboard examples.	2
G. Implementation Schedule & Project Team	• Implementation approach and work plan. • Schedule demonstrating ability to achieve the December 1, 2027 target go-live. • Proposed project team, roles, responsibilities, testing, training, deployment, and post-launch stabilization approach.	1
H. Cost Proposal	• Completed Pricing Schedule (see page 16). • One-time implementation/configuration costs. • Annual SaaS subscription and recurring costs. • Integration, support, maintenance, and optional costs. • Identification of all assumptions and potential additional fees.	2
Total Maximum Page Count	(Does not include resumes)	**20**

XII. Submission Process

Please read each section carefully for information regarding the proposal and submittal instructions. The point of contact and Procurement Manager for this RFP is Ife Jacobs (ijacobs@decidedekalb.com). Please reference this RFP as "HomeStart SAAS RFP" in the subject line of all emails.

Submissions should be no more than 20 pages total (excluding resumés). Respondents shall have no contact related to this RFP with Decide DeKalb, DeKalb County Government, or the

Selection Committee during the procurement process other than with the Procurement Manager for questions and clarifications.

All responses must be submitted as one (1) PDF document submitted via this submission form. For issues submitting your response, please contact Ife Jacobs.

Proposals are due Thursday, November 19, 2026, 3:00 PM EST.

XIII. Selection Process & Schedule

Qualified submissions will be reviewed by a selection committee and ranked based on the scope of services and evaluation criteria outlined in Section X. Interviews may be conducted with shortlisted respondents.

Request for Proposals Schedule

Milestone	Date
RFP released	November 5, 2026
Written requests for clarifications due	November 11, 2026
Answers to clarifications posted	November 13, 2026
Proposal submissions due	November 19, 2026 3pm
Board Committee Presentation (virtual)	December 4, 2026 9:30am
Board of Directors Approval (in person)	December 10, 2026, 10am
Contract Execution and kickoff	December 14, 2026
Target production go-live	January 15, 2026

Decide DeKalb Development Authority retains the right to adjust the timeline as necessary without prior notice.

EXHIBIT A

HOMESTART PROGRAM GUIDELINES

Decide DeKalb
Development Authority

HOMESTART DOWNPAYMENT ASSISTANCE PROGRAM GUIDELINES

DEKALB COUNTY HOUSING INVESTMENT PROGRAMS

October 2026

Decide DeKalb Development Authority

Decide DeKalb is a development authority and public body corporate and politic, duly created under the Development Authorities Law, O.C.G.A. §36-62-1, et seq., as amended, and an activating resolution of the Board of Commissioners of DeKalb County, Georgia adopted on September 24, 1974. Pursuant to an intergovernmental agreement with DeKalb County, dated as of February 25, 2014 (the "IGA"), Decide DeKalb conducts economic development activities under various provisions of applicable law, promotes the revitalization and growth of DeKalb County, and serves as DeKalb County's redevelopment manager pursuant to the Redevelopment Powers Law, for the purpose of implementing redevelopment initiatives within the five (5) County-supported tax allocation districts.

Decide DeKalb has several financial incentive programs that it administers for real estate development. These programs include: the Housing Investment Bond Program, EPA Brownfield Revolving Loan Fund, and Tax Allocation Districts. Finally, Decide DeKalb administers 501(c)3 bonds, and the Property Tax Incentive program issuing lease-purchase bonds which provide a 10-year reduction on property taxes in exchange for a project with public benefits such as workforce housing or permanent job creation.

Decide DeKalb
Development Authority

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I. PROGAM PURPOSE

The DeKalb HomeStart Downpayment Assistance Program ("HomeStart") is designed to expand access to homeownership opportunities in DeKalb County by reducing the financial barriers associated with purchasing a home. The program provides down payment and closing cost assistance to qualified first-time homebuyers purchasing a primary residence within DeKalb County, with enhanced incentives for DeKalb County employees.

The initiative supports DeKalb County's broader housing strategy by:

- Expanding attainable homeownership opportunities
- Supporting workforce housing
- Attracting and retaining residents in DeKalb County
- Strengthening neighborhood stability and community investment

A. Program Outcomes

The DeKalb HomeStart Down Payment Assistance Program aims to:

- Increase homeownership opportunities for working households.
- Reduce barriers to purchasing a home.
- Strengthen neighborhood stability.
- Support long-term community investment in DeKalb County

B. Program Administration

The program will be administered by the Decide DeKalb, responsibilities include but are not limited to:

- Program outreach and marketing
- Application intake and review
- Eligibility verification
- Coordination with lenders
- Compliance monitoring
- Program reporting

II. PROGRAM ELIGIBILITY

A. Definition of First-Time Homebuyer

For purposes of this program, a First-Time Homebuyer is defined as an individual or household that meets any one of the following conditions:

1. The applicant has not owned a primary residence within the past six (6) months; or

2. The applicant does not own any other residential real estate property at the time of application; or
3. The applicant currently owns a primary residence but sells that residence at least ten (10) days prior to closing on the purchase of the new home.

All participants must occupy the purchased property as their primary residence.

B. Income Eligibility

Eligible households must have gross household income that does not exceed 120% of the Area Median Income ("AMI") for the Atlanta–Sandy Springs–Roswell Metropolitan Statistical Area ("MSA"), adjusted annually by the U.S. Department of Housing and Urban Development ("HUD") and adjusted for household size.

Income-Based Assistance Tiers	
Household Income Level	Maximum HomeStart Assistance[1]
Up to 100% AMI	Up to $20,000
101-120% AMI	Up to $15,000

C. DeKalb County Employee Incentive

Eligible DeKalb County employees may qualify for an additional $5,000 in HomeStart Downpayment Assistance so long as all of the following conditions are met:

1. Be a current DeKalb County employee in good standing;
2. Have household income not exceeding 140% AMI; AND
3. Execute a 3-year employment retention agreement.

Income-Based Assistance Tiers		
Household Income Level	Maximum HomeStart Assistance	With DeKalb County Employee Incentive
Up to 100% AMI	Up to $20,000	Up to $25,000
101-120% AMI	Up to $15,000	Up to $20,000

D. Housing Affordability Requirement

To ensure sustainable homeownership, the borrower's total housing payment may not exceed 35% of gross household income. The total housing payment includes all of the following items:

1. Mortgage principal;
2. Mortgage interest;
3. Property taxes;
4. Homeowners insurance; AND
5. HOA or condominium fees (if applicable).

[1] Maximum HomeStart assistance amounts may be adjusted by the DeKalb County Chief Housing Officer from time to time and in such amounts as they deem appropriate to reflect inflation.

E. Eligibility Property Types

Eligible homes must be located within DeKalb County, Georgia and may include:

- Single-family homes
- Townhomes
- Condominiums
- Newly constructed homes
- Existing homes

The property must be the borrower's primary residence.

F. Home Purchase Price Limits

The purchase price of homes eligible under this program shall not exceed the annually published purchase price limits established by the Georgia Dream Homeownership Program for DeKalb County, Georgia. These limits are updated annually based on housing market conditions.

III. FUNDING REQUIREMENTS

A. Form of Assistance

Assistance will be provided in the form of a deferred, forgivable loan secured by a second lien on the property.

B. Use of Funds

HomeStart Downpayment Assistance funds may be applied toward:

- Down payment
- Closing costs
- Prepaid escrow items (insurance and property taxes)

Borrowers may not receive cash back at closing from program funds.

Borrowers may be subject to a household liquidity maximum which would reduce the funding.

C. Loan Terms

HomeStart Downpayment Assistance forgivable loans shall have the following terms:

- Interest Rate: 0%
- Repayment: Deferred
- Forgiveness Period: 10 years

The assistance will be fully forgiven after ten (10) years, provided the borrower:

- Maintains the home as their primary residence.

- Does not sell or transfer ownership of the property.

If the property is sold or no longer used as the primary residence before the end of the affordability period, the full assistance amount must be repaid to Decide DeKalb.

This structure is consistent with the deferred-loan structure used in previous DeKalb homebuyer assistance programs supported by federal housing funds.

D. Mortgage Requirements

Applicants must obtain financing through a licensed mortgage lender. Eligible mortgage products include:

- Conventional loans
- FHA loans
- VA loans
- USDA loans

The mortgage must be a fixed-rate mortgage product. Predatory or high-risk mortgage products are prohibited, i.e., interest rates that exceed 2.25% above the corresponding treasury bond rate.

E. Subsidy Layering

HomeStart Downpayment Assistance may be used with other forms and sources of down payment assistance. Applicants must meet eligibility requirements of HomeStart and any other downpayment assistance programs.

IV. APPLICATION REQUIREMENTS

A. Application Availability

Applications for the HomeStart Downpayment Assistance Program are not yet available. Decide DeKalb is in the process of selecting implementation partners for the program. The application process will be finalized and included in an update to these program guidelines in December 2026.

B. Supporting Documents

Applicants must submit a complete application package including:

- Mortgage pre-approval letter
- Income documentation
- Tax returns and pay stubs
- Credit authorization
- Executed purchase and sale agreement
- Homebuyer education certificate (see below)

Applications will be reviewed for:

- Income eligibility
- First-time homebuyer eligibility
- Housing affordability compliance
- Program compliance

C. Homebuyer Education Requirement

All participating households must complete a HUD-approved homebuyer education course prior to closing. The course must address:

- Mortgage financing
- Homeownership responsibilities
- Budgeting and financial management
- Property maintenance

A Certificate of Completion must be included in the applicant's program file.

V. POST-CLOSING REQUIREMENTS

A. Compliance Monitoring

The County or its designee will monitor assisted properties during the affordability period to ensure:

- Continued owner occupancy
- Compliance with program guidelines
- Adherence to fair housing requirements

B. Fair Housing Compliance

All program activities shall comply with federal, state, and local fair housing laws. No person shall be discriminated against based on:

- Race
- Color
- Religion
- National origin
- Sex
- Disability
- Familial status
- Any other protected class