Decide DeKalb
Development Authority

COLLECTIVE INCENTIVE APPLICATION PORTAL (CIAP)

MULTI-PROGRAM APPLICATION MANAGEMENT, UNDERWRITING & FUNDING ADMINISTRATION SAAS PORTAL REQUEST FOR PROPOSALS

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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, dated as of February 25, 2014, 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 ("TADs").

Pursuant to an intergovernmental agreement with DeKalb County, effective as of December 21, 2021, 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").

Decide DeKalb seeks proposals from qualified vendors to design, configure, implement, host, maintain, support, and update a secure, configurable Collective Incentive Application Portal (the "CIAP" or "Portal"). The Portal shall be delivered as a cloud-based Software-as-a-Service ("SaaS") solution supporting multiple economic development, redevelopment, housing, real estate investment, and public-financing programs administered by DDDA.

The Portal shall provide a centralized environment through which prospective applicants may identify potentially applicable programs, complete program-specific screening and applications, upload required documentation, communicate securely with DDDA, monitor application status, and respond to requests for additional information. For DDDA, the Portal shall serve as a centralized system of record for application intake, eligibility review, technical and financial underwriting, document management, internal and external review, approvals, funding commitments, closing and disbursement coordination, portfolio reporting, stakeholder communications, and program administration.

The programs included in this procurement use materially different structures. Depending on the program, assistance may include grants, loans, forgivable loans, bond financing, tax incentives, reimbursements, technical assistance, cohort participation, environmental remediation financing, or other public-financing mechanisms. The selected solution therefore must provide a configurable multi-program architecture rather than a collection of disconnected forms or stand-alone portals.

II. Procurement Objectives

- Create one secure, public-facing entry point for DDDA financial incentive and investment programs included in this procurement.
- Allow applicants to maintain one account and reuse authorized household, organization, project, property, and contact information across multiple applications, subject to program-specific permissions and privacy controls.
- Enable DDDA to administer programs with different statutes, funding sources, geographies, underwriting standards, approval authorities, transaction types, and reporting obligations.
- Provide rigorous financial underwriting, funding-control, document-management, audit-trail, and portfolio-reporting functionality.
- Reduce duplicate data entry and manual spreadsheet tracking while preserving staff review and decision-making authority.
- Permit authorized DDDA administrators to configure routine program changes without recurring vendor coding.
- Support future DDDA programs through reusable templates and a durable data architecture.
- Prioritize BrighterHome as the first CIAP program application to be fully configured, tested, accepted, and opened to the public. The BrighterHome public application shall launch in January 2027. Other CIAP program modules may be implemented through subsequent phases approved by DDDA, all to be complete no later than June 2027.
- Protect personally identifiable, household, financial, proprietary, environmental, rehabilitation, and transaction information through appropriate security and access controls.
- Provide complete data ownership, nonproprietary export, and orderly transition at contract expiration or termination.

III. Programs Included in the CIAP

A. Real Estate Investments Programs

1. Tax Allocation District Programs

- Small Business Property Improvement Grant
- TAD Bond Financing
- Urban Renewal Fund
- Predevelopment Loan Fund
- TAD Pay As You Go Incentive
- Property Tax Rebate Program (pending)

All TAD funding programs require project-finance, underwriting, funding, approval, and closing transaction-management functionality. The Portal shall treat the applicable TAD, funding source, and funding round as configurable dimensions. DDDA shall not be required to maintain duplicate versions of a program solely because that program operates in more than one TAD. Geographic eligibility, available programs, funding limits, forms, rules, documents, and approval routing shall be configurable by TAD and funding round.

The Portal shall support TAD projects from preliminary application screening through full application submission, underwriting, approvals, and financial closing.

2. Brownfield Revolving Loan Fund

The Portal shall support the Brownfields Revolving Loan Fund ("BRLF") from preliminary application screening through site eligibility, full application submission, underwriting, environmental and legal review, approvals, and financial closing.

3. Property Redevelopment Accelerator Program (PRAx)

The Portal shall support PRAx application intake, property and project information, eligibility and project-readiness review, requested technical assistance, internal approvals, consultant or technical-advisor coordination, deliverable tracking, milestones, and closeout.

4. Commercial Property Assessed Conservation, Energy and Resiliency (C-PACER) Program

The Portal shall support the C-PACER application and transaction-review process from property and applicant eligibility; proposed qualifying improvements; capital-provider and contractor information; project-finance, underwriting, funding, approval, and closing transaction-management functionality; energy or resiliency documentation; mortgage-holder consent where applicable; legal and technical review; assessment-contract preparation; board approval, and financial closing. Post-closing assessment administration, payment collection, servicing, compliance monitoring, construction monitoring, and reporting will not be included in the Portal.

5. Housing Investment Programs

- BrighterHome Owner-Occupied Rehab Program (“BrighterHome”)
- Housing Catalyst Multifamily Gap Financing Loan Fund
- Land to Legacy Cohort (Faith-Based Institutions)
- NSIDE DeKalb Cohort (Small & Emerging Developers)
- Revolving Construction Loan Fund (pending)

The Housing Catalyst Loan Fund and Revolving Construction Loan Fund require project-finance, underwriting, funding, approval, and closing transaction-management functionality.

Land to Legacy and NSIDE DeKalb require application intake, evaluation, technical-assistance coordination, milestone tracking, and program-completion functionality.

BrighterHome

The Portal shall support the complete BrighterHome application-management and rehabilitation-administration lifecycle from public information and pre-screening through application, eligibility determination, ranking and selection, property and repair assessment, contractor and scope coordination, loan-document preparation, closing, rehabilitation progress, inspections, change orders, monthly draws, disbursement controls, project closeout, and secure transfer to any external separately designated long-term compliance, servicing, records, or portfolio-management function.

BrighterHome shall operate as a dedicated module within CIAP while using the Portal's common identity, applicant, property, document, communication, reporting, security, audit, and funding-control architecture.

B. Economic Development Programs

1. Property Tax Incentive Program

The Portal shall support applications for DDDA property tax incentives using the applicable tax reduction structure, including applicant and entity information, project and property data, investment and job projections, development schedule, incentive request, financial information, supporting documentation, internal review, approvals, transaction milestones, and final records.

2. 501(c)(3) Bond Financing

The Portal shall support applications for tax-exempt bond financing by eligible nonprofit organizations, including organization information, project and financing information, proposed bond structure, financing participants, project budget, sources and uses, required supporting documentation, reviews, approvals, closing milestones, and final transaction records.

IV. Scope Boundaries & Program Activation

Certain listed programs are pending or under development and may not be activated at Portal launch. The vendor shall configure the architecture to permit DDDA to activate those programs when authorized without procuring a separate application system. DDDA may add, revise, suspend, archive, or replace programs during the contract term through administrator configuration and/or approved implementation services.

No automated recommendation, score, eligibility indicator, or calculation shall replace DDDA discretion or constitute an award, commitment, approval, or legal determination. The Portal must clearly distinguish preliminary screening from formal eligibility and approval decisions.

BrighterHome is included in the Base Scope and shall be configured as a dedicated owner-occupied rehabilitation program module within the shared Portal architecture. BrighterHome is the mandatory first-release program for CIAP. The selected vendor shall sequence discovery, configuration, integrations, migration, testing, training, production readiness, and deployment so that the BrighterHome application is the first program application completed and opened to the public in January 2027. The vendor may perform foundational enterprise work and discovery for other programs concurrently, but no other program application may delay the BrighterHome public launch. The implementation plan shall identify BrighterHome as Phase 1 and shall separately identify the schedule and dependencies for each subsequent program or program family.

V. Core Portal Architecture

A. Required Record Hierarchy

The Portal shall maintain separate but related records for the following entities:

- User / Contact
- Applicant / Household
- Organization
- Related Entity or Ownership Interest
- Property / Parcel
- Project
- Program Application
- Review / Underwriting Record
- Award, Loan, Grant, Incentive, Bond, or Cohort Participation Record
- Funding Source and Funding Round
- Commitment, Closing, Disbursement, Repayment, and Closeout Records

At a minimum, the architecture shall support the relationship: Applicant or Household -> Organization -> Project or Rehabilitation Case -> Property -> One or More Program Applications. A single project may seek assistance from more than one eligible DDDA program without requiring repeated entry of common project information.

B. Multi-Program Configuration

Authorized administrators shall be able to configure programs, rounds, forms, conditional questions, eligibility criteria, geographic rules, documents, workflows, scoring, underwriting, notices, approval thresholds, funding sources, dashboards, reports, user roles, and effective dates. Configuration changes shall be version controlled and auditable.

C. Environment Management

- Production and nonproduction/test environments
- Role-based access by environment
- Controlled migration of configuration changes
- Ability to test program changes before publication
- Release notes and change history
- Rollback or recovery procedures for failed configuration releases

D. Prohibited Architecture

A proposal consisting primarily of independent web forms, disconnected program databases, or manual spreadsheet exports that must be reconciled to create a complete project or portfolio record will not satisfy the core architecture requirement. Salesforce-based solutions will not be accepted.

VI. Required Portals & User Experiences

A. Public Program Portal

- Program directory and searchable program descriptions
- Eligibility criteria, FAQs, deadlines, and current funding availability
- Administrator-managed announcements and content
- Funding & Incentive Navigator
- Accessibility and language-assistance information
- Links to create an account, sign in, or begin a screening

B. Applicant/Developer Portal

- Secure account creation and identity verification appropriate to risk
- Individual and organization profiles with authorized representatives
- Multiple entities, projects, properties, contacts, and applications under one account
- Save-and-return applications and applicant task lists
- Conditional questions and program-specific forms
- Document upload, replacement, versioning, and submission history
- Electronic acknowledgments, certifications, and attestations
- Deficiency responses and supplemental submissions
- Application status, deadlines, notices, and secure messages
- Delegated access for applicant team members with defined permissions
- History of submitted applications, decisions, awards, and active transactions

C. DDDA Administrative Portal

- Configurable staff queues, assignments, and workload views
- Application and project dashboards

- Eligibility, completeness, scoring, technical review, underwriting, and approval tools
- Internal notes separated from applicant-visible communications
- Funding and commitment controls
- Portfolio, pipeline, transaction, and geographic reporting
- Administrator tools for users, roles, templates, rules, reports, and content

D. Program Manager Portal

The Portal shall provide a dedicated, role-based Program Manager Portal for programs administered or supported by an internal or third-party Program Manager. At initial implementation, Program Manager access shall be required for:

- BrighterHome Owner-Occupied Rehabilitation Program
- Land to Legacy
- NSIDE DeKalb
- C-PACER
- Brownfield Revolving Loan Fund

Program Manager permissions shall be configurable by program, user, role, workflow stage, and assigned application or project. A Program Manager shall have access only to the programs, applications, projects, records, documents, communications, and functions necessary to perform the Program Manager's assigned responsibilities.

Depending upon the applicable program, authorized Program Manager functionality shall include:

- reviewing and managing assigned applications and applicant records;
- conducting or supporting eligibility, completeness, and documentation review;
- requesting additional information or correcting application deficiencies;
- communicating with applicants through the Portal;
- assigning and tracking applicant and Program Manager tasks;
- coordinating technical, financial, environmental, property, or other reviews;
- managing program-specific evaluation, scoring, selection, or recommendation processes;
- coordinating third-party consultants, inspectors, contractors, capital providers, technical advisors, or other program participants, as applicable;
- uploading, reviewing, approving, and managing program documentation;
- tracking application and project milestones;
- preparing or supporting recommendations for DDDA review and approval;
- generating program-specific reports and dashboards; and
- supporting approved applications and transactions through the applicable loan or transaction closing.

The Portal shall permit DDDA to establish different Program Manager permissions and workflows for each program. For example, the responsibilities of the BrighterHome Program

Manager may include applicant eligibility review, property assessments, repair scopes, contractor coordination, and closing preparation, while the Brownfield Revolving Loan Fund Program Manager may require environmental and eligibility functions. Land to Legacy and NSIDE DeKalb Program Managers may require cohort selection, technical-assistance, and milestone-management functionality, while the C-PACER Program Manager may require technical review, capital-provider coordination, mortgage-holder consent, documentation, and closing functions.

DDDA shall retain administrative control over all Program Manager roles and permissions. Program Managers shall not have system-administrator authority unless separately authorized by DDDA. The Portal shall maintain a complete audit trail of Program Manager access, assignments, reviews, communications, document activity, recommendations, approvals, and other material actions.

Program Manager access shall end at, or be appropriately restricted following, the applicable loan or transaction closing. CIAP shall not provide Program Managers with post-closing loan servicing, payment or assessment administration, compliance monitoring, draw or disbursement administration, repayment tracking, construction monitoring, or other post-closing portfolio-management functions.

E. BrighterHome Inspector Workspace

The Portal shall provide a dedicated, role-based BrighterHome Inspector Workspace for authorized inspectors responsible for completing pre-closing property assessments and supporting the development of the proposed rehabilitation scope of work.

The Inspector Workspace shall provide mobile-responsive and offline-capable functionality that permits authorized inspectors to:

- view assigned properties and inspection tasks;
- schedule, confirm, reschedule, and document inspections;
- record applicant access attempts, cancellations, and no-shows;
- complete standardized property-condition assessments organized by building system, component, room, or repair category;
- document existing conditions, code violations, health and safety conditions, accessibility needs, hazardous conditions, landscaping needs, and other eligible rehabilitation items;
- classify observed conditions by severity, urgency, eligibility, and repair priority;
- capture and upload photographs, notes, measurements, and supporting documentation;
- identify conditions requiring review by a licensed contractor, engineer, environmental professional, code official, or other specialist;
- prepare or support the preparation of work write-ups, preliminary cost estimates, and proposed rehabilitation scopes;
- identify permit requirements and other pre-closing conditions;
- submit inspection findings for supervisory review and approval; and

- revise inspection records and proposed scopes in response to authorized review comments.

Decide DeKalb's preference is for the Inspector Workspace to support offline data entry when an internet connection is unavailable and shall synchronize inspection data when connectivity is restored. Inspection records shall include the inspector's name, assigned property, inspection type, date and time, completion status, photographs, supporting notes, revision history, and supervisory review status. Geolocation and photograph metadata may be captured when authorized by DDDA and permitted by applicable privacy and security requirements.

Inspector access shall be restricted to assigned BrighterHome properties and the information necessary to complete the applicable pre-closing inspection or assessment. Inspectors shall not have access to applicant income information, financial records, preference documentation, legal records, or other sensitive information unless expressly authorized by DDDA.

The Portal shall maintain a complete audit trail of inspection assignments, access, data entry, photographs, revisions, submissions, supervisory reviews, and approvals. Original inspection findings shall remain preserved when records are revised.

The Inspector Workspace shall support pre-closing property assessments and scope-development activities only. Post-closing construction monitoring, progress inspections, final inspections, change-order review, contractor draw review, disbursement approval, retainage administration, warranty tracking, and project closeout are outside the CIAP scope.

F. BrighterHome Contractor Portal

The Portal shall support restricted contractor access for registration or status, licenses, insurance, W-9 forms, certifications, file-specific invitations or assignments, estimate submission, scope acknowledgment, schedules, permits, change orders, monthly draw requests, lien waivers, warranties, closeout documents, and correction of deficiencies. Contractors shall see only assigned projects and shall not have access to applicant financial or sensitive eligibility information.

G. Underwriting Workspace

For programs requiring underwriting review, the Portal shall provide an underwriting workspace that preserves the applicant submission and separately records staff assumptions, adjustments, analysis, conclusions, conditions, and approvals. Staff changes shall never overwrite the original applicant data.

H. External Reviewer Portal

The Portal shall permit assignment-specific, least-privilege access for legal counsel, financial underwriters, technical advisors, environmental consultants, Qualified Environmental Professionals, fiscal or economic-impact consultants, construction or cost reviewers, and other

approved reviewers. External reviewers shall see only the records and fields necessary for assigned tasks.

I. Closing / Transaction Portal

For approved transactions, the Portal shall support controlled participation by closing counsel, bond counsel, lenders, trustees or financing participants, title companies, environmental professionals, and other authorized parties. Access shall be limited by transaction, role, document, and stage.

VII. Functional Requirements

A. Funding & Incentive Navigator

The public portal shall provide a configurable screening questionnaire that may consider applicant or entity type, property address, site control, project type, use, housing units, commercial square footage, development cost, affordability, development stage, requested assistance, environmental conditions, nonprofit status, and other administrator-defined criteria. Results shall identify programs for which an applicant may be eligible and shall include a disclaimer that screening is preliminary and is not an award or eligibility determination.

B. Application Intake

- Rolling, periodic, invitation-only, and competitive application windows
- Preliminary questionnaires and full applications
- Two-stage intake with staff authorization to advance
- Required fields, format validation, calculations, and conditional logic
- Duplicate detection using configurable applicant, entity, property, project, and application attributes
- Unique application and project identifiers
- Date and time stamps for drafts, submissions, supplements, and decisions
- Immutable snapshot of each submitted application
- Controlled reopening, correction, amendment, withdrawal, and resubmission
- Bulk import or assisted entry for approved legacy records

C. Rules & Calculation Engine

- Configurable eligibility rules and warnings
- Geographic eligibility checks
- Award, loan, grant, fee, and incentive calculations
- Program-specific caps, thresholds, ratios, and rounding rules
- Effective dating and version history
- Identification of the rule version applied to an application
- Human override only with authorization, reason, and audit record

D. Evaluation & Scoring

- Configurable criteria, weights, scales, pass/fail gates, and narrative comments

- Evaluator assignments and conflict disclosures
- Independent evaluator scoring before consolidation
- Automatic calculations with visible formula logic
- Consensus or committee scoring where authorized
- Interview or clarification stages
- Ranking and recommendation reports
- Locking and controlled reopening of submitted evaluations

E. High-Volume Intake, Ranking & Waitlist

For BrighterHome, the Portal shall support at least 2,000 submissions during a single application cycle, including peak simultaneous access, save-and-return, queueing, performance monitoring, bulk review, batch assignment, workload balancing, bulk deficiency notices, mass communications, ranked selection, alternate lists, waitlists, attrition and replacement, funding exhaustion, and controlled advancement of selected applicants.

The Portal shall preserve preference criteria, evidence, calculations, rank, tie-breaking rules, selection status, adjustments, approvals, and audit history. Any manual adjustment or override shall require written justification and authorized approval.

VIII. Program-Specific Requirements

A. TAD Module

- Address and parcel validation against TAD boundaries
- Program availability by TAD and funding round
- TAD-specific funding sources, caps, requirements, forms, notices, and approval paths
- Project cost, increment, financing, public-benefit, and leverage data
- Support for grants, loans, bonds, reimbursements, and pay-as-you-go structures
- Milestones, agreements, conditions, commitment, closing readiness, and closing
- Ability to report across all TADs and separately by district

B. BRLF Module

- Preliminary questionnaire and site screening
- Applicant or borrower and property eligibility review
- Environmental liability and landowner-liability documentation
- Phase I and Phase II environmental assessment records, where required
- Loan versus subgrant classification, if applicable
- Financial underwriting and collateral or repayment documentation
- QEP, legal, EPA, Georgia EPD, and other review records, as applicable
- Board authorization, commitment, loan-document preparation, and closing
- Tracking of federal or other funding-source requirements without commingling restricted records

C. Housing Loan Modules

- Project, sponsor, development team, site control, zoning, design, schedule, and readiness information
- Development budget, sources and uses, pro forma, rent and unit data, financing commitments, and funding gap
- LIHTC and non-LIHTC project structures
- Construction and permanent financing assumptions
- Affordability commitments, unit mix, income and rent restrictions, and compliance periods
- Conditions precedent to commitment and closing
- Loan commitment, closing readiness, loan-document preparation, execution, and closing status

D. Cohort Module

- Application and configurable evaluation
- Conflict disclosures and evaluator assignments
- Ranking, interviews, selection, acceptance, and waitlist status
- Cohort attendance and participation
- Curriculum, technical assistance, advisors, deliverables, and milestones
- Project concept and readiness tracking
- Eligibility for subsequent technical assistance or financing without automatic entitlement
- Completion, withdrawal, and alumni or pipeline status

E. BrighterHome Module

1. Program Rules & Eligibility

The module shall maintain configurable, version-controlled rules, dated tables, calculations, evidence, exceptions, and approvals for DeKalb County location; title and ownership; owner occupancy; household income and AMI; prior assistance; property taxes; homeowners insurance; mortgage status; liens; bankruptcy; property type; association restrictions; preference categories; eligible repairs; award limits; fee limits; and loan structure.

The module shall support the controlling BrighterHome requirements, including a maximum all-in contract amount of $30,000 per home; eligible health, safety, structural, major-system, accessibility, weatherization, energy-efficiency, code-correction, hazardous-condition, landscaping, and limited exterior-beautification work as authorized; and inclusion of identified code violations in the rehabilitation scope of work.

The system shall calculate household income and AMI percentage using dated tables and household size; preserve inputs and calculations; route authorized overrides; support individualized review findings and deficiencies; and preserve appeal submissions, supporting evidence, original determinations, final decisions, decision-makers, and dates.

2. Preference Ranking

The module shall capture, validate, score, rank, and report configurable preference categories, including household income at or below 60% AMI; disabled head of household; military veteran head of household; head of household age 62 or older; at least 15 years of owner-occupied residency; and an existing will or estate plan. Preferences shall not replace eligibility requirements.

3. Property Assessment, Scope & Contractor Coordination

The module shall schedule inspections; track access attempts, no-shows, and rescheduling; create structured condition assessments by system or component; record severity, health and safety priority, code issues, photographs, recommended action, and estimated cost; and develop version-controlled work write-ups and rehabilitation scopes.

The module shall solicit or record at least three estimates for each home unless an authorized written exception is permitted by controlling policy; normalize and compare scopes and line items; document selection rationale and conflicts; track County-approved contractor status; and retain licenses, insurance, W-9 forms, debarment status, certifications, permits, warranties, and project assignments.

4. Budget, Change Orders, Draws & Disbursement

The module shall enforce the $30,000 all-in project cap, the $2,000 exterior-beautification sublimit, and applicable program-management and contractor profit-and-overhead limits from underwriting through project closeout. No contract, commitment, change order, draw, disbursement, or final project cost may cause the all-in project amount to exceed the applicable cap unless DDDA formally revises the controlling program requirements.

The module shall reconcile budgets by cost category and selected contractor; validate estimate and scope consistency; document approved exceptions; preserve segregation of duties; route approvals; track approved change orders; support no more than one contractor draw request per month; apply configurable retainage; require inspection, invoice, and lien-waiver prerequisites; issue or export payment authorizations; and maintain current committed, approved, disbursed, retained, and remaining amounts through project closeout.

5. Loan Documents, Closing, Rehabilitation & Closeout

The module shall generate or populate configurable approval, deferred forgivable loan, deed-restriction, closing, and funding documents; track title and legal review, execution, recording, and closing conditions; administer rehabilitation progress after closing; coordinate contractors and inspections; manage change orders, draws, disbursement approvals, retainage, punch-list resolution, warranties, and final applicant acceptance; assemble the complete closing and project-closeout files; and securely transfer required documents and structured data to DDDA or a designated long-term provider.

After rehabilitation completion and project closeout, ten-year occupancy compliance, annual certifications, forgiveness administration, loan servicing, payment processing, payoff, repayment, refinance, subordination, modification, release, satisfaction, recapture, and other

long-term loan or compliance monitoring are excluded from the Portal Base Scope and will be addressed through separate systems, providers, or procurements.

F. C-PACER Module

- Property, parcel, ownership, and site-control information
- Proposed energy-efficiency, renewable-energy, water-conservation, resiliency, or other qualifying improvements
- Capital provider, contractor, engineer, energy professional, and other transaction-participant information
- Project budget, eligible costs, financing amount, term, interest rate, fees, estimated assessment, and financing documents
- Energy audit, technical report, savings or performance assumptions, and other supporting documentation required by the program
- Mortgage-holder identification, notice, and consent documentation where applicable
- Internal, legal, technical, capital-provider, authority, and governmental reviews as configured
- Assessment contract, financing agreement, closing checklist, execution, recording, closing status, and secure transfer of the completed closing package to DDDA or a designated downstream provider

G. PRAx Module

- Property and ownership or control information
- Project concept, redevelopment need, and catalytic impact
- Readiness and barrier assessment
- Requested technical assistance and scope
- Internal review and approval
- Consultant assignment, work authorization, deliverables, milestones, and budget
- Closeout and transition to financing, procurement, disposition, or another development phase

H. Property Tax Incentive / Bond for Title Module

- Applicant, affiliates, ownership, and development team
- Property and project description
- Capital investment, employment, wages, schedule, and public-benefit data
- Requested incentive and proposed term
- Financial, fiscal, and economic-impact materials
- Internal, legal, financial, committee, authority, and governmental reviews as configured
- Transaction documents, milestones, compliance obligations, and final records

I. 501(c)(3) Bond Module

- Nonprofit status and organizational documents

- Project eligibility and description
- Bond amount, structure, use of proceeds, sources and uses, and financing parties
- Borrower, lender, underwriter, trustee, bond counsel, and other participant information
- Authorizations, inducement or approval milestones, hearings or notices where applicable
- Closing checklist, transaction documents, issue data, fees, and final transcript index

I.X. Underwriting & Financial Analysis

The Portal shall provide configurable underwriting worksheets, calculations, assumptions, and approval controls for programs requiring financial feasibility, credit, project-finance, or investment analysis. Underwriting requirements shall be configurable by program so that DDDA may establish different financial-review standards based on the type of funding, financing structure, project type, and applicable program requirements.

Calculations shall be transparent, exportable, and traceable to source data. Vendor proposals shall identify which calculations and underwriting functions are standard, administrator-configurable, custom, third-party, planned, or unavailable.

The Portal shall support, at minimum, the following underwriting capabilities where applicable:

Category	Minimum Capability
Development	Total development cost ("TDC"); predevelopment; acquisition; hard and soft costs; contingencies; financing costs; reserves; eligible costs; cost per unit or square foot
Capital Stack	Sources and uses; developer equity; grants; subordinate debt; construction debt; permanent debt; tax-credit equity; public subsidies; other financing sources; financing commitments; identified funding gap; deferred developer fee
Credit / Leverage	Loan-to-cost (LTC); loan-to-value (LTV); debt yield; debt-service coverage ratio (DSCR); annual debt service; public investment as a percentage of TDC; leverage of public funds; and other program-specific credit metrics
Operations	Operating pro forma; gross potential revenue; other operating income; physical and economic vacancy; concessions and collection loss; effective gross income; operating expenses by category; property taxes; insurance; utilities; repairs and maintenance; property management fees; administrative

Category	Minimum Capability
	expenses; replacement reserves; net operating income (NOI); stabilized occupancy; annual debt service; cash flow after debt service; and multi-year operating projections
Housing	Unit mix; unit size and type; affordability; Area Median Income (AMI) levels; restricted and unrestricted rents; utility allowances where applicable; affordable versus market-rate units; subsidy per unit; affordability term; occupancy assumptions; and other applicable housing-performance measures
Economic Development	Capital investment; eligible investment; jobs created and retained; payroll and wages; commercial square footage; projected tax base; public-investment leverage; and other applicable economic and public-benefit measures
Financing Terms	Principal amount; interest rate; interest-only period; loan term; amortization period; repayment structure; maturity; lien or repayment position; collateral; guarantees where applicable; commitment period; and other financing terms
Sensitivity	Alternative underwriting assumptions; stress cases; rents; vacancy; operating expenses; construction costs; interest rates; capitalization rates; stabilization assumptions; financing terms; staff or third-party adjustments; reviewer comments; and approval of final underwriting assumptions

The Portal shall retain: (1) applicant-submitted financial information; (2) DDDA, Program Manager, or third-party underwriting assumptions; (3) each material version of the underwriting; (4) supporting source documents; (5) calculated results; and (6) the final approved underwriting analysis. Access to confidential or sensitive financial information shall be role based.

A. Operating Pro Forma & Cash Flow Analysis

For income-producing real estate projects, the Portal shall support the submission, review, normalization, and underwriting of a detailed operating pro forma. The Portal shall preserve the applicant's originally submitted pro forma separately from any DDDA, Program Manager, or authorized third-party underwriting assumptions or adjustments.

At minimum, the operating pro forma shall support, where applicable:

- residential rental revenue by unit type;
- unit counts, bedroom mix, unit sizes, and rental rates;
- affordable and market-rate units;
- applicable AMI restrictions;
- commercial or other nonresidential rental income;
- other operating income;
- gross potential revenue;
- physical vacancy;

- economic vacancy;
- concessions;
- collection loss;
- effective gross income;
- operating expenses by major expense category;
- property taxes and applicable property-tax incentive assumptions;
- insurance;
- utilities;
- repairs and maintenance;
- property management fees;
- administrative expenses;
- replacement reserves;
- Net Operating Income (NOI);
- construction, lease-up, and stabilization assumptions;
- stabilized occupancy;
- annual debt service;
- Debt-Service Coverage Ratio (DSCR);
- debt yield;
- cash flow after debt service; and
- other program-specific financial measurements configured by DDDA.

shall be able to establish the required projection period by program rather than being limited to a vendor-defined projection period.

Where applicable, the analysis shall accommodate development or construction periods, lease-up, stabilization, and stabilized operations so that reviewers may evaluate changes in project performance over time.

B. Applicant-Submitted vs. Underwritten Pro Forma

The Portal shall maintain a clear distinction between the financial assumptions submitted by the applicant and the assumptions ultimately used by DDDA or its authorized reviewers for underwriting.

At minimum, the Portal shall separately identify and preserve:

1. Applicant-Submitted Case: The assumptions, financial information, operating pro forma, sources and uses, development budget, and supporting documentation submitted by the applicant.
2. Underwritten Case: Adjustments made by DDDA, the Program Manager, or an authorized third-party reviewer to rents, revenue, vacancy, operating expenses, construction costs, financing terms, interest rates, capitalization rates, stabilization assumptions, reserves, or other underwriting variables.
3. Calculated Results: System-calculated financial metrics generated from the applicable assumptions, including NOI, debt service, DSCR, debt yield, LTC, LTV, funding gap, and other configured ratios or measurements.
4. Final Approved Underwriting Case: The assumptions and financial analysis relied upon for the final staff recommendation, funding determination, commitment, or approval.

Authorized reviewers shall be able to create and analyze an underwriting case without modifying or overwriting the applicant's submitted financial information.

C. Applicant Pro Forma Submission & Portal Data Entry

Applicants shall submit the complete operating pro forma as a searchable PDF source document in the format required by DDDA. The PDF shall be retained in the application record as the applicant's original submitted pro forma. Applicants shall not import or upload Microsoft Excel workbooks to populate Portal underwriting fields.

In addition to submitting the PDF, applicants shall enter all required operating assumptions and financial inputs into structured Portal fields. Required inputs shall be configurable by program and may include unit counts, unit types, rents, other income, vacancy, concessions, collection loss, operating expenses, property taxes, insurance, utilities, repairs and maintenance, management fees, administrative expenses, replacement reserves, financing terms, stabilization assumptions, and other variables required by DDDA.

The Portal shall use the applicant-entered assumptions and financial inputs to calculate and underwrite the operating pro forma on the administrative back end. At minimum, the Portal shall:

- validate required fields, formats, ranges, and internal consistency before submission;
- calculate gross potential revenue, effective gross income, operating expenses, net operating income, annual debt service, DSCR, debt yield, cash flow after debt service, and other configured metrics;
- support multi-year projections using the assumptions entered into the Portal;
- flag discrepancies between applicant-entered data and the submitted PDF for reviewer follow-up;
- preserve the applicant-entered assumptions as the Applicant-Submitted Case;
- permit authorized reviewers to create a separate Underwritten Case using adjusted assumptions without overwriting applicant-entered data;
- require reviewer confirmation of source documentation and material assumptions;
- maintain traceability between each structured input, calculated result, reviewer adjustment, and the submitted PDF; and
- export applicant-submitted and DDDA-underwritten assumptions, calculations, and results to Microsoft Excel or another nonproprietary format for internal analysis and recordkeeping.

The vendor shall describe how the Portal's calculation engine, formulas, rounding rules, validation controls, projection periods, and program-specific underwriting templates are configured, tested, versioned, and maintained. The vendor shall also identify any limitations on the number of projection years, assumptions, scenarios, calculations, or records that may be supported.

D. Underwriting Version Control & Audit Trail

The Portal shall maintain complete version control and an auditable underwriting history. Each material underwriting version shall identify:

- the user creating or modifying the version;
- date and time of the change;
- source of the applicable assumption;

- previous and revised values;
- reason for material adjustments where required by DDDA;
- reviewer comments;
- supporting documentation;
- calculated results associated with that version;
- review and approval status; and
- final approved underwriting version.

Prior underwriting versions shall remain retrievable and shall not be overwritten when assumptions are revised.

The Portal shall permit authorized users to compare material underwriting versions and identify changes between the applicant-submitted case, interim underwriting cases, and final approved underwriting case.

E. Program-Specific Underwriting Configuration

DDDA shall be able to determine which underwriting components, calculations, financial documents, ratios, thresholds, and approval requirements apply to each program.

The Portal shall not require every CIAP program to use the same underwriting model. For example, detailed operating pro forma analysis may be required for income-producing real estate financing programs, while grant, cohort, owner-occupied rehabilitation, C-PACER, or other incentive programs may require different or more limited financial analyses.

Authorized administrators shall be able to configure the applicable underwriting requirements by program without altering the applicant's or DDDA's historical underwriting records.

Program-specific configuration shall not permit applicants to populate underwriting fields through Excel import. For programs requiring an operating pro forma, applicants shall submit the required PDF and separately enter the assumptions and financial inputs required for the Portal's back-end underwriting calculations. Authorized DDDA users may export structured underwriting data and calculations for internal analysis and recordkeeping.

X. Workflow, Review & Approval

Each program shall support a configurable stage-gate workflow. A representative sequence is shown below; DDDA must be able to add, remove, rename, reorder, repeat, or bypass stages by program and application.

Pre-Screen -> Preliminary Application -> Eligibility -> Full Application -> Completeness Review -> Underwriting / Technical Review -> Staff Recommendation -> Committee Review -> Board or Authority Approval -> Commitment -> Due Diligence -> Loan-Document Preparation -> Closing

- Role-based queues and assignments

- Parallel and sequential reviews
- Supervisory review and delegation
- Checklists, conditions, deficiencies, due dates, and reminders
- Escalation based on stage, age, risk, or deadline
- Approval thresholds and routing by amount, program, funding source, or exception
- Reason codes for denial, withdrawal, ineligibility, suspension, or cancellation
- Exception requests with supporting rationale and designated approval
- Full history of status changes, decisions, comments, assignments, and approvals

XI. Funding Commitment & Loan Closing Administration

A. Funding Hierarchy

The Portal shall support the pre-closing hierarchy: Funding Source -> Program -> Funding Round or Allocation -> Reservation or Conditional Commitment -> Final Commitment -> Closing.

B. Minimum Funding Controls

- Original and current budget authority
- Available, reserved, conditionally committed, finally committed, closed, released before closing, expired, and remaining amounts
- Identification of funding-source type, restrictions, and available balances provided by DDDA; CIAP will not administer post-closing program income, repayments, or recycled funds
- Program, TAD, fiscal year, award, grant, bond, or other source identifiers
- Restrictions and eligibility dates by funding source
- Prevention or warning of unauthorized over-commitment
- Authorized transfers or reallocations with approvals and audit history
- Pre-closing commitment and closing exports for Finance, accounting systems, and designated post-closing providers

C. Loan and Transaction Records

- Approved terms and conditions
- Commitment expiration and extensions
- Closing checklist and document status
- Closing funding authorization and executed closing records
- Transfer confirmation to the designated post-closing system or provider
- Approved maturity, interest-only, amortization, payment, and lien terms as fixed at closing
- Closing conditions, approved covenants, and post-closing obligations identified for transfer
- Pre-closing cancellation, withdrawal, expiration, or termination records

XII. Document & Records Management

- Program-specific document checklists and conditional requirements
- Secure uploads with permitted file types and configurable size limits
- Malware scanning and file validation
- Document metadata, categories, dates, expiration, and confidentiality level
- Version history and superseded-document retention
- Applicant-visible and internal-only document designations
- Bulk download and structured export by project, application, transaction, or program
- Document request, deficiency, acceptance, rejection, and waiver status
- Retention schedules, legal hold support, archive, and disposition controls
- Search using applicant, entity, project, property, parcel, program, application number, document type, and date
- Record of who viewed, uploaded, downloaded, replaced, approved, or deleted a document

The Portal shall accommodate household, income, preference, organizational, financial, ownership, property, pre-closing inspection, repair-scope, contractor, environmental, development, design, construction-plan, financing, tax-credit, nonprofit, incentive, approval, and closing documents as required by each program. Post-closing servicing, compliance, draw, disbursement, repayment, construction-monitoring, and closeout records are outside the Base Scope, except for data transferred at closing.

XIII. Communications

- Email, SMS, and secure portal messaging, subject to DDDA configuration
- Automated submission acknowledgments and status notices
- Deficiency, document request, deadline, approval, denial, withdrawal, funding, closing, and milestone notices
- Reusable, version-controlled templates with program-specific content
- Recipient, delivery, bounce, failure, opt-out, and read status where supported
- Ability to restrict sensitive content to the authenticated portal rather than email or SMS
- Permanent association of communications with the correct applicant, project, application, or transaction
- Staff ability to preview, approve, schedule, resend, and cancel communications as authorized

XIII. Portfolio & Pipeline Reporting

A. Portfolio & Pipeline Reporting

- Applications by program, status, geography, funding source, round, and stage
- Requested, recommended, approved, reserved, committed, closed, released before closing, and available funding

- Processing time, stage aging, deadlines, bottlenecks, and staff workload
- Project type, total development cost, housing units, affordable units, square footage, jobs, investment, and leverage
- Loan and transaction pipeline status through closing
- Cohort applications, selection, participation, milestones, and completion
- BRLF sites, eligibility, environmental review, underwriting, approval, commitment, and closing status
- BrighterHome applications, eligibility dispositions, preference categories, ranking and waitlist status, property assessments, repair categories, contractors, approved budgets, change orders, draw requests, disbursements, retainage, inspections, deficiencies, warranties, geographic distribution, rehabilitation progress, completion, and project-closeout status

B. Board & Executive Reporting

Administrators shall be able to generate board-ready project summaries, funding recommendations, approval materials, pipeline reports, and portfolio dashboards from approved system data. Reports shall identify source data and permit authorized review before distribution.

C. GIS & Geographic Reporting

The Portal shall support address and parcel-based validation and mapping against configurable boundaries, including TADs, County Commission Districts, Super Districts, municipalities, census tracts, Qualified Census Tracts, federal Opportunity Zones, Georgia Opportunity Zones where applicable, Community Improvement Districts, redevelopment areas, and administrator-defined program geographies. The vendor shall identify the source, update method, licensing, and limitations of all geographic data.

D. Exports

Reports and record-level data shall be exportable to Microsoft Excel, CSV, and PDF, as applicable. Scheduled reports, dashboards, filters, saved views, and secure sharing shall be supported. Exported data shall use documented field names and definitions.

XIV. Integrations & Data Exchange

The vendor shall describe available, proposed, and optional integrations. At minimum, the proposal shall address:

- Microsoft 365 authentication and productivity services
- Microsoft SharePoint or other DDDA-approved document repository
- Microsoft Excel data exchange
- Smartsheet data exchange
- QuickBooks or DDDA-designated financial system data exchange
- GIS and parcel/address services
- Electronic signature capability or integration if later authorized

- Email and SMS services
- Secure REST API, webhooks, SFTP, and scheduled file exchange
- Single sign-on, MFA, and identity lifecycle management
- Data import from existing spreadsheets, forms, document repositories, or legacy applications
- DeKalb County parcel, tax, lien, permitting, code-enforcement, utility, and prior-assistance data where access and approved interfaces exist

For every integration, the vendor shall identify data direction, frequency, authentication, error handling, monitoring, retry, reconciliation, vendor or third-party fees, API limitations, data ownership, and support responsibility.

XV. Security, Privacy & Data Protection

The Portal shall meet DDDA security, legal, procurement, records, and risk requirements. The vendor shall complete all security questionnaires and provide supporting materials requested by DDDA. At minimum, the proposal shall address the following:

- Current independent security assessment or certification appropriate to the proposed service, with scope and exceptions disclosed
- Secure cloud architecture and identification of hosting provider, regions, services, and subcontractors
- United States data residency unless DDDA approves otherwise in writing
- Encryption in transit and at rest using current industry-accepted protocols
- Role-based access control, least privilege, MFA, session controls, and privileged-access safeguards
- Secure software development lifecycle, code review, dependency management, and change control
- Vulnerability scanning, penetration testing, patch management, and remediation timeframes
- Centralized logging, audit trails, security monitoring, and retention
- Tenant isolation and segregation of production from nonproduction data
- Backup, recovery, business continuity, and disaster recovery capabilities
- Incident response, notification, investigation, evidence preservation, and corrective action
- Data classification, privacy, minimization, masking, and secure disposal
- Subprocessor disclosure, flow-down obligations, and advance notice of material changes
- Security-review, audit, and remediation rights for DDDA
- End-of-contract data export, certification of deletion, and termination of access

Mandatory Security Exhibit. The requirements contained in Exhibit C, Mandatory Security, Privacy & Data Protection Requirements, are incorporated into this RFP and constitute mandatory minimum requirements of the proposed solution, vendor organization, hosting environment, integrations, subprocessors, and related services, as applicable. Exhibit C

supplements the requirements of this Section 16. If a conflict or inconsistency exists between Section 16 and Exhibit C, the more stringent security, privacy, data-protection, retention, incident-response, audit, or data-disposition requirement shall control. Failure to satisfy the Minimum Security Qualification or another requirement expressly designated as mandatory or pass/fail may render a proposal nonresponsive.

XVI. Accessibility & User Experience

- Conformance with WCAG 2.1 Level AA or the successor standard accepted by DDDA
- Mobile-responsive design for current browsers and common devices
- Keyboard navigation and screen-reader compatibility
- Meaningful labels, focus order, contrast, error identification, instructions, and status messages
- Plain-language prompts and contextual help
- Save-and-return, clear progress indicators, and prevention of accidental data loss
- Usability in low-bandwidth conditions
- English and Spanish BrighterHome applicant-facing functionality, with the ability to publish additional multilingual content and instructions for other programs
- Accessibility testing before launch and after material changes
- Vendor process for receiving and remediating accessibility issues

The proposal shall identify known accessibility exceptions and provide a remediation plan. Voluntary Product Accessibility Templates or equivalent documentation should be included when available.

XVII. Implementation, Migration & Testing

A. Implementation Phases

BrighterHome shall be the first production release. The vendor shall provide a Phase 1 critical-path schedule demonstrating completion of BrighterHome discovery, configuration, bilingual applicant functions, Program Manager and inspector functions, contractor functions, integrations, data setup, security review, accessibility review, performance testing, user acceptance testing, training, cutover, and public launch in January 2027. The schedule shall include responsible parties, DDDA dependencies, decision deadlines, contingency, and recovery actions for any milestone that threatens the January 2027 launch.

1. Project initiation and governance
2. Discovery and current-state validation
3. Program and requirements inventory
4. Solution architecture and detailed design
5. Applicant, organization, project, property, application, funding, and transaction data model

6. Configuration of portals, programs, forms, rules, workflows, notices, underwriting, funding, and reports
7. Integration and data-exchange configuration
8. Data migration and document migration
9. Security and access configuration
10. System, integration, performance, security, accessibility, and regression testing
11. BrighterHome load, concurrency, mobile field, bilingual, ranking, inspection, contractor, change-order, draw, closeout, and file-transfer testing
12. User acceptance testing
13. Training and administrator enablement
14. Production readiness and deployment
15. Stabilization and transition to ongoing support

B. Required Program Template

Implementation shall deliver a reusable program template that authorized DDDA administrators can clone and configure for future programs. The template shall include standard form sections, document requirements, workflow, roles, communications, funding controls, reports, and audit settings.

C. Data Migration

- Inventory and mapping of source data and files
- Data cleansing, transformation, validation, and exception handling
- Test migration and reconciliation
- Preservation of source identifiers and material history
- Secure transfer and temporary-file disposal
- Final migration, reconciliation, and DDDA acceptance
- Documentation of unmigrated or transformed records

D. Testing & Acceptance

BrighterHome shall not open to the public until DDDA provides written production acceptance. At minimum, acceptance shall require successful end-to-end testing of the public application, eligibility and preference logic, bilingual content, high-volume intake, mobile and offline assessment and inspection functions, contractor access, estimate and scope comparison, project-cap controls, loan-document preparation, closing, construction monitoring, progress and final inspections, change orders, monthly draws, disbursement approvals, retainage, warranties, project closeout, security, accessibility, reporting, and transfer to the designated long-term compliance or servicing provider. Critical and high-severity defects affecting the BrighterHome launch must be corrected before public release unless DDDA approves a written exception.

The vendor shall prepare test plans, scripts, expected results, defects, retest evidence, and acceptance reports. DDDA acceptance shall be based on documented requirements and successful correction of defects at the severity levels specified in the final contract.

XVIII. Training, Support & Service Levels

A. Training

- Role-based training for administrators, program staff, reviewers, Finance, Legal, executives, and help-desk personnel
- Train-the-trainer materials
- Recorded sessions and accessible job aids
- Administrator configuration guide
- Applicant-facing help content and FAQs
- Training environment or practice capability
- Refresher training and onboarding materials for new staff

B. Support

- Named customer-success and technical-support contacts
- Tiered incident severity and response/restoration targets
- Business-hours support and emergency support for critical incidents
- Ticket submission, status, escalation, and reporting
- Release management, maintenance notices, and regression information
- Root-cause analysis for major incidents
- Service availability, performance, backup, recovery, and support reporting

Vendors shall propose measurable service levels and service credits. Planned maintenance, exclusions, dependencies, and measurement methodology must be clearly stated.

IXX. Data Ownership, Portability & Exit

- DDDA ownership of all DDDA data, applicant data, configuration data, reports, templates, metadata, and transaction records, subject to applicable law and third-party rights
- No sale, advertising use, model training, or unrelated use of DDDA data
- Complete, documented export in nonproprietary formats without loss of relationships or history
- Export of documents in original native format with metadata and index files
- API or scheduled exports during the contract term
- Transition assistance at contract expiration or termination
- Secure return and deletion of data from active systems, backups, and subprocessors in accordance with the contract
- Written certification of deletion after DDDA confirms successful transfer
- Continued access during an agreed transition period

XX. Vendor Minimum Qualifications

Proposers should demonstrate successful implementation and support of configurable, multi-program portals for public-sector or mission-driven organizations. Relevant experience may include:

- Public-sector grants and incentives
- Economic development and redevelopment programs
- Real estate and affordable housing finance
- Loan, grant, and revolving-fund application, underwriting, commitment, and closing administration
- Developer or project underwriting
- Public authorities and tax incentives
- Bond-financed transactions
- Federally funded programs
- Environmental or brownfield programs
- C-PACER programs
- Cohort, technical-assistance, or capacity-building programs
- Owner-occupied rehabilitation or home-repair application, eligibility, property assessment, contractor estimate, scope development, loan-document, and closing workflows
- Secure multi-tenant SaaS portals and complex data migration

The proposal shall identify comparable implementations, client references, implementation team roles, relevant certifications, staffing availability, subcontractors, and any material litigation, security incidents, or service disruptions required by the RFP.

XXI. Pricing Schedule

Pricing shall be transparent and separated into one-time, recurring, usage-based, optional, and pass-through costs. At minimum, vendors shall separately price:

Cost Category	One-Time Cost	Annual/Recurring Cost	Basis and Assumptions
Discovery, Design and implementation			
Core portal subscription			
Internal or named users			
Applicants & external users			
Program Configuration by program and module			
Underwriting, commitment, loan-document, and closing functionality			
BRLF functionality			
Cohort functionality			

Cost Category	One-Time Cost	Annual/Recurring Cost	Basis and Assumptions
BrighterHome application, ranking, property assessment, contractor, scope, loan-document, closing, construction-monitoring, inspection, change-order, draw, disbursement, retainage, warranty, project-closeout, and downstream-transfer functionality			
GIS & geographic validation			
Integrations & APIs			
Data and document migration			
Storage, environments, backups, and data retention			
Email, SMS, identity verification, e-signature, and other transaction fees			
Bilingual configuration and content support for BrighterHome applicant-facing functions			
Training, documentation, and administrator enablement			
Support, maintenance, upgrades, and premium support			
Optional enhancements and professional services			
Additional program configuration after launch			
Closing-package export, transition to downstream providers, and end-of-contract exit assistance			
Annual price escalators and renewal terms			

Vendors must state the cost and licensing impact, if any, for DDDA to add a new program after implementation, including whether the program can be configured by DDDA without vendor services. Storage-overage, external-user, API, reporting, and SMS charges, if any, must be clearly disclosed. Undisclosed fees may not be charged.

XXII. Deliverables & Acceptance

No.	Deliverable	Minimum Content
1	Project Management Plan	Governance, schedule, dependencies, risk/issue process, communications, and status reporting.
2	Requirements & Design Package	Validated requirements, architecture, data model, workflows, integrations, security, and reporting design.
3	Configured Nonproduction Portal	Portals, programs, forms, rules, workflows, roles, notices, funding commitments, underwriting, loan-document preparation, closing, and reports for testing.
4	Migration Package	Source mapping, transformation rules, test results, reconciliation, exception log, and final migration.
5	Integration Package	Interface specifications, credentials process, monitoring, error handling, and test evidence.
6	Security & Compliance Package	Security documentation, architecture, assessments, incident process, subprocessors, recovery, and remediation evidence.
7	Testing Package	Test plans, scripts, defects, retest evidence, accessibility results, and acceptance reports.
8	Training & Documentation	Administrator guides, user guides, job aids, videos, and applicant help content.
9	Production Portal	Approved production deployment with configured initial programs and integrations supporting each applicable lifecycle through closing.
10	Stabilization & Transition	Launch support, issue resolution, performance monitoring, final documentation, and transition to support.
11	Reusable Program Template	Administrator-configurable template for future programs.
12	Data Export & Exit Plan	Documented recurring export and end-of-contract transition method.
13	BrighterHome Phase 1 Production Launch	Completed, tested, accepted, and publicly available BrighterHome application in January 2027, including public intake, program-management, inspector, contractor, closing, rehabilitation-administration, change-order, draw, disbursement, retainage, warranty, closeout, reporting, downstream-transfer, training, cutover, stabilization, and launch-support functions.

For BrighterHome, acceptance shall also require successful testing for at least 2,500 applications during a single intake cycle; end-to-end testing of standard and exception cases through rehabilitation completion and project closeout; validation of controlling rules, calculations, preferences, approvals, and dated external tables; English and Spanish user acceptance testing; mobile and offline field testing; contractor, inspection, change-order, draw, disbursement, retainage, warranty, closeout, and downstream-transfer testing; and correction of all critical and high-severity defects.

No deliverable will be deemed accepted solely by delivery, use, payment, or passage of time unless the final contract expressly states otherwise. DDDA shall have an opportunity to review, test, reject, and require correction of nonconforming deliverables.

XXIII. 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 for BrighterHome is January, 2027.

B. Data Ownership

All program 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.

XXIV. Proposal Response Requirements

Proposals shall be organized in the order shown below. The page maximums apply to each section and may not be shifted between sections. The proposal shall not exceed 20 pages, excluding resumes and the required appendices expressly identified below.

For each technical or functional requirement, the proposer shall classify the response as Standard, Configurable, Custom, Third-Party, Planned, or Unavailable and identify every

dependency, limitation, additional fee, third-party license, professional service, or manual process.

Section	Requirements	Max # of Pages
A. Cover Letter / Executive Summary	Firm overview; understanding of CIAP and DDDA objectives; proposed solution and differentiators; primary contact; signed transmittal letter and authority to negotiate.	2
B. Functionality & Technical Approach	Explain the proposed architecture, shared data model, multi-program rules and configuration, common services, program modules, intake, eligibility, underwriting, document management, workflow, scoring, funding commitments, loan-document preparation, closing, Program Manager access, contractor access, property assessments, and closing-package transfer. Address BrighterHome rehabilitation administration through completion and closeout, including inspections, change orders, draws, disbursement approvals, retainage, warranties, and closeout. Describe administrator configurability and proposed Microsoft 365, SharePoint, QuickBooks, Smartsheet, GIS, API, SFTP, County-data, and downstream-provider integrations. Do not repeat the line-by-line compliance matrix required in Appendix 2. Material limitations, dependencies, and assumptions affecting the technical approach shall be identified in this section and consolidated in Appendix 5.	5
C. User Experience & Accessibility	Public, applicant, developer, household, contractor, inspector, reviewer, closing, administrative, and oversight experiences; mobile and offline field use; English and Spanish BrighterHome functionality; WCAG 2.1 AA or successor standard; communications, messaging, status, document upload, delegated access, dashboards, and representative screens.	3
D. Public Program Experience	Describe at least three comparable public-sector SaaS implementations completed within the last five years, including client or agency type, scope, program mix, application volume, functionality delivered, implementation date, current status, outcomes, lessons learned, and active implementation links where available. Relevant experience may include grants, loans, revolving funds, economic-development incentives, TAD/TIF, housing finance, owner-occupied rehabilitation, brownfields, bonds, cohorts, or comparable programs. Do not include reference contact names, email	3

Section	Requirements	Max # of Pages
	addresses, or telephone numbers in this section; provide that information only in Appendix 6.	
E. Security & Data Protection	Describe the proposer's security and privacy approach, including hosting, U.S. data residency, encryption, identity and access management, MFA, SSO, secure development, vulnerability management, logging, monitoring, subprocessors, incident response, business continuity, disaster recovery, data governance, retention, restricted use, export, deletion, and exit. Identify the independent certification, attestation, or assessment offered to satisfy the mandatory pass/fail security qualification. Submit the supporting certification, attestation, assessment, or other evidence only in Appendix 4.	2
F. Reporting, Analytics & GIS Capability	Cross-program and program-specific dashboards and reports for applications, funding availability, pipeline, underwriting, loans, incentives, cohorts, contractors, geography, approvals, commitments, and closings; BrighterHome reporting for inspections, change orders, draws, disbursements, retainage, warranties, rehabilitation progress, completion, and closeout; Excel, CSV, and PDF export; GIS for TADs and other boundaries; data dictionary and representative examples. Long-term loan servicing and compliance reporting after BrighterHome project closeout are excluded.	2
G. Implementation Schedule & Project Team	Provide the implementation approach, one-page work plan, and phased multi-program launch schedule, with BrighterHome as the first completed and public-facing CIAP application. Include a Phase 1 critical-path schedule showing BrighterHome production launch in January 2027; identify named key personnel, proposed roles, responsibility allocation, availability, subject-matter coverage, DDDA resource assumptions, dependencies, testing, bilingual content, training, deployment, stabilization, risk management, contingency, and separate schedules for subsequent program modules. Detailed employment history and qualifications shall be provided only in the resumes submitted as Appendix 1.	1
H. Cost Proposal	Provide a concise narrative explaining the proposer's overall pricing approach, including the SaaS licensing model; implementation and configuration pricing structure; assumptions affecting price; annual recurring costs; renewal and escalation methodology; optional or	2

Section	Requirements	Max # of Pages
	usage-based charges; third-party or pass-through costs; pricing implications of adding, activating, modifying, suspending, or archiving programs; closing-package transfer and exit costs; and material exclusions or circumstances that could result in additional charges. BrighterHome pricing assumptions must include rehabilitation administration through project closeout, including inspections, change orders, draws, disbursement approvals, retainage, warranties, and closeout. Do not reproduce the detailed Pricing Schedule in this section. Submit the completed Pricing Schedule required by Section 22 only as Appendix 3.	
Total Maximum Page Count	Does not include resumes or the required appendices below.	20

Required Appendices Not Included in the 20-Page Maximum

- Appendix 1: Key Personnel Resumes. Provide resumes for proposed key personnel. Do not repeat the team structure, proposed roles, responsibilities, staffing allocations, or implementation schedule described in Section G.
- Appendix 2: Detailed Requirements Compliance Matrix. Complete the DDDA requirements matrix and identify each requirement as Standard, Configurable, Custom, Third-Party, Planned, or Unavailable, together with requested explanations of dependencies, limitations, additional fees, third-party licenses, professional services, and manual processes. Do not reproduce the Section B technical narrative.
- Appendix 3: Detailed Pricing Schedule. Provide the completed Pricing Schedule required by Section 22, including all requested one-time, recurring, usage-based, program-specific, module-specific, integration, storage, messaging, support, optional, transition, and other pricing. The Pricing Schedule is excluded from the 20-page proposal maximum and shall not duplicate the Section H pricing narrative.
- Appendix 4: References. Provide reference contact information for the comparable implementations described in Section D, including organization, contact name, title, email address, telephone number, and associated implementation. Project descriptions and experience narratives shall remain in Section D and need not be repeated in Appendix 4.

Sections A through H shall contain the evaluative narrative. The appendices shall contain only the supporting evidence, schedules, matrices, resumes, detailed pricing, and reference contact information expressly assigned to them. Information included in an appendix shall not be used to circumvent a section-specific page limitation. DDDA may disregard excess pages, duplicative material, or nonresponsive appendix content.

XXV. Evaluation Process & Criteria

A. Responsiveness Review

DDDA will first determine whether each proposal is timely, complete, and responsive, including the mandatory security qualification, required forms, submission instructions, pricing information, and disclosure of material exceptions. Nonresponsive proposals may be excluded before scoring.

B. Scored Evaluation

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

DDDA will score proposals using the criteria and weights stated above, subject to the responsiveness review and any procurement rights reserved elsewhere in the RFP.

Functionality & Technical Approach shall include the shared architecture and the TAD, BRLF, housing loan, cohort, C-PACER, PRAx, BrighterHome, Bond for Title, and 501(c)(3) bond modules. Public Program Experience shall consider breadth and relevance across multiple public funding mechanisms, not experience with only one application type.

Implementation Schedule & Project Team scoring shall specifically evaluate the credibility of the proposer's BrighterHome Phase 1 critical path, staffing, dependencies, testing, contingency planning, and ability to open the BrighterHome application to the public in January 2027 without compromising security, accessibility, functionality, or acceptance requirements.

DDDA may conduct interviews, clarifications, reference checks, security reviews, best-and-final-offer requests, and negotiations. Interviews, clarifications, and reference checks may be used to validate proposal representations and may inform the applicable scored criteria.

XXVI. Submission Process & Schedule

A. Procurement Manager

The point of contact and Procurement Manager is Ife Jacobs (ijacobs@decidedekalb.com). All communications shall reference "Collective Incentive Application Portal SaaS RFP" in the subject line.

Respondents shall have no contact concerning this RFP with DDDA, DeKalb County Government, the Selection Committee, program staff, consultants, or legal counsel except through the Procurement Manager. Unauthorized contact may result in disqualification.

B. Submission Method

All responses must be submitted as one searchable PDF through the online submission form. The PDF shall include Sections A through H in order, followed by permitted appendices. Respondents are responsible for confirming successful submission before the deadline. Email, shared-drive, and late submissions will not be accepted unless authorized by written addendum. For technical issues with the Smartsheet form, contact Ife Jacobs before the deadline.

C. Procurement Schedule

Milestone	Date
RFP released	November 6, 2026
Written requests for clarifications due	November 11, 2026
Answers to clarifications posted	November 13, 2026
Proposal submissions due	**November 20, 2026 3pm EST**
Board Committee Presentation (virtual)	December 4, 2026
Board of Directors Approval (in person)	**December 10, 2026**
Contract Execution and kickoff	December 14, 2026
Target BrighterHome go-live	January, 2027

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

This RFP may be cancelled by Decide DeKalb at any time prior to the execution of a written agreement.

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

Exhibit A. Initial Program Inventory

Portfolio	Program Family	Program	Status for Scope
Real Estate Investments	TAD	Small Business Property Improvement Grant	Initial
Real Estate Investments	Bond Financing	TAD Bond Financing	Initial
Real Estate Investments	TAD	Urban Renewal Fund	Initial
Real Estate Investments	TAD	Predevelopment Loan Fund	Initial
Real Estate Investments	TAD	TAD Pay As You Go Incentive	Initial
Real Estate Investments	TAD	Property Tax Rebate Program	Pending
Real Estate Investments	BRLF	Brownfields Revolving Loan Fund	Initial
Real Estate Investments	HIP	Housing Catalyst Loan Fund	Initial
Real Estate Investments	HIP	Revolving Construction Loan Fund	Pending
Real Estate Investments	HIP	Land to Legacy Cohort	Initial
Real Estate Investments	HIP	NSIDE DeKalb Cohort	Initial
Real Estate Investments	Redevelopment	Property Redevelopment Accelerator Program (PRAx)	Pending
Real Estate Investments	HIP	BrighterHome	Initial
Economic Development	Incentives	Property Tax Incentive	Initial
Economic Development	Bond Financing	501(c)(3) Bond Financing	Initial
Real Estate Investments	Bond/Debt Financing	Commercial Property Assessed Clean Energy and Resiliency (C-PACER)	Pending

Status labels in this appendix describe proposed implementation treatment for this scope and do not independently establish legal authorization, funding availability, application opening dates, or applicant eligibility.

Hyperlinks in the table above are for the program guidelines including eligibility and underwriting requirements. The Briarcliff N Druid Hills Tax Allocation District currently includes all five (5) active TAD funding programs. You may reference the Briarcliff TAD Program Guidelines for eligibility and underwriting requirements for all 5 programs.

Exhibit B. Required Data Model

Record	Purpose
Contact / User	Identity, contact information, permissions, affiliations, and activity.
Applicant / Household / Organization	Individual or entity applying for or participating in a program.
Related Entity	Affiliate, owner, partner, parent, subsidiary, guarantor, sponsor, or other relationship.
Property / Parcel	Address, parcel, ownership or control, geography, site data, and environmental attributes.
Project	Common development, financing, readiness, schedule, budget, and impact information.
Application	Program-specific request, responses, documents, status, review, and decision.
Review / Underwriting	Eligibility, completeness, scoring, technical review, financial analysis, conditions, and approvals.
Funding Source	Origin, restrictions, budget, availability, period, and reporting attributes.
Award / Financial Instrument	Grant, loan, incentive, bond, reimbursement, cohort participation, or other assistance.
Transaction	Reservation, commitment, loan-document preparation, closing conditions, execution, closing, and transfer to a downstream provider.
Communication	Notices, secure messages, email, SMS, requests, and delivery history.
Document	File, metadata, version, confidentiality, requirement, approval, retention, and access history.
Audit Event	User, action, date/time, prior value, new value, source, and reason.
Household	Household members, income, occupancy, preferences, consents, eligibility evidence, and authorized representatives.
Rehabilitation Case	Property assessment, repair scope, contractor estimates and selection, final budget, loan documents, closing, inspections, change orders, draws, disbursements, retainage, warranties, completion, project closeout, and transfer to the designated long-term compliance or servicing provider.

Exhibit C. Mandatory Security, Privacy & Data Protection Requirements

A. Purpose, Application & Definitions

This Appendix establishes mandatory minimum security, privacy, data-protection, resilience, audit, and data-disposition requirements for the Collective Incentive Application Portal ("CIAP" or the "Portal").

Unless otherwise stated, these requirements apply to:

- the Portal's production, development, testing, training, disaster-recovery, and other environments;
- hosting infrastructure;
- integrations and application programming interfaces;
- file transfers and data exchanges;
- backups and archives;
- vendor-developed and third-party components;
- subcontractors and subprocessors;
- vendor personnel with access to the Portal or CIAP Data; and
- all programs, modules, user portals, and functions included in CIAP.

For purposes of this Exhibit, "CIAP Data" means all information collected, received, entered, generated, calculated, transmitted, stored, accessed, maintained, exported, archived, or otherwise processed through or in connection with CIAP. CIAP Data includes applicant, household, organization, property, project, financial, tax, underwriting, environmental, inspection, contractor, rehabilitation, closing, program, communication, document, metadata, configuration, reporting, audit, and security information. These requirements apply to all CIAP programs and modules.

Unless expressly identified as optional, every requirement in this Exhibit is mandatory and shall be included in the proposed solution and fees. If a conflict or inconsistency exists between this Exhibit and another RFP provision, the more stringent security, privacy, data-protection, retention, incident-response, audit, resilience, or data-disposition requirement shall control.

B. 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/IEC 27001 certification, a completed Standardized Information Gathering

questionnaire, a completed Consensus Assessments Initiative Questionnaire, or an equivalent independent third-party security assessment acceptable to Decide DeKalb.

The submitted evidence must cover the proposer's organization and the hosting environment and services used to deliver CIAP. If the proposed Portal, a material component, or the hosting provider is outside the scope of the submitted evidence, the proposer shall:

- identify the scope limitation or gap;
- describe any compensating controls;
- provide the applicable hosting provider's current certification, attestation, or assessment; and
- explain how the proposer will satisfy the requirements of this Exhibit.

Failure to provide evidence acceptable to Decide DeKalb may render the proposal nonresponsive. The proposer shall identify the scope, examination period, report date, exceptions, qualifications, carve-outs, complementary user-entity controls, and remediation status associated with the submitted evidence.

C. Architecture, Hosting & Data Handling

- Documented data-flow diagrams covering collection, transmission, validation, calculation, storage, backup, access, download, export, archival, return, and disposal of CIAP Data.
- Logical or physical segregation of CIAP Data from other customers, tenants, and vendor internal systems.
- Hosting, processing, backup, and storage of CIAP Data only within the United States unless Decide DeKalb provides prior written approval for another location.
- Disclosure of all third-party components, hosting providers, subcontractors, and subprocessors that access, process, transmit, maintain, back up, or store CIAP Data, including legal name, role, services provided, data handled, location, and production-data access.
- Separation of production from development, testing, training, demonstration, quality-assurance, and vendor corporate environments.
- No use of production CIAP Data in nonproduction environments unless Decide DeKalb gives prior written approval, the use is necessary for an approved purpose, masking or de-identification is applied where feasible, and production-equivalent security controls are maintained.
- Documented configuration, change-management, release-management, and environment-promotion controls.
- Secure baseline configurations for operating systems, databases, applications, APIs, cloud services, networks, storage, and other material components.

D. Encryption & Transmission

- TLS 1.2 or TLS 1.3 for CIAP Data transmitted over public or untrusted networks, using industry-accepted cipher suites.

- Disabling of SSL, obsolete TLS versions, weak ciphers, and insecure transmission protocols.
- AES-256 or equivalent encryption for CIAP Data at rest, using FIPS-validated cryptographic modules where applicable.
- Field-level encryption, tokenization, or another enhanced protection method for Social Security numbers, Employer Identification Numbers, tax-return information, bank or payment information, account credentials, and comparably sensitive data.
- Secure key-generation, storage, access, rotation, revocation, recovery, and destruction processes.
- SFTP or another approved secure protocol for file transfers to and from the Portal, including transfer to Decide DeKalb or a designated downstream provider.
- Secure email methods where confidential or sensitive information must be exchanged through email.
- Encryption of backups, replicas, archives, and portable media containing CIAP Data.

Credentials, secrets, tokens, certificates, encryption keys, and other authentication information shall not be hard-coded, stored in plaintext, or exposed in source code, logs, browser storage, URLs, or unsecured configuration files.

E. Identity & Access Management

- Role-based access control enforcing least privilege, need-to-know access, program-specific permissions, and assignment-specific access.
- Unique user identification for each user; shared accounts are prohibited except for approved noninteractive system or service accounts.
- Configurable multifactor authentication for all Portal users.
- Multifactor authentication enabled by default for Decide DeKalb staff, Program Managers, inspectors, contractors with nonpublic access, external reviewers, closing users, lenders, capital providers, vendor personnel, and all privileged, administrative, support, or remote users.
- Multifactor authentication available, but not necessarily mandatory, for public applicant users unless required by Decide DeKalb or the applicable program risk profile.
- Automatic session timeout or logoff after a configurable period, with a target not greater than 15 minutes for privileged sessions.
- Support for SAML, OpenID Connect, or another approved single-sign-on or federated-identity protocol if requested.
- Same-day access revocation following termination, reassignment, role change, expiration of engagement, or Decide DeKalb instruction.
- Periodic user-access, privileged-access, role, and permission reviews.
- Controls governing account creation, approval, activation, modification, suspension, disabling, and deletion.
- Enhanced controls for privileged accounts, including restricted assignment, activity logging, periodic review, prohibition against routine business use, and prompt revocation.
- Restricted external-user access based on program, project, property, transaction, assignment, file, workflow stage, and authorized function.

The Portal shall prevent Program Managers, inspectors, contractors, applicants, lenders, external reviewers, capital providers, closing participants, and other external users from accessing information unrelated to their authorized programs, projects, properties, transactions, or responsibilities.

F. Secure Development, Testing & Vulnerability Management

- Secure coding practices aligned with the OWASP Top 10 and recognized guidance, including protection against injection, cross-site scripting, cross-site request forgery, insecure direct-object references, broken authentication and authorization, insecure file uploads, and server-side request forgery.
- Static and dynamic application-security testing integrated into the software-development lifecycle.
- Software-composition analysis or equivalent controls for third-party and open-source dependencies.
- Web Application Firewall protection for public portals and exposed APIs.
- At least three documented vulnerability scans or security tests, with remediation evidence, before production deployment.
- Independent third-party penetration testing at least annually, with an executive summary provided upon request.
- Vulnerability scanning following material application, infrastructure, integration, or security changes.
- No unsupported, obsolete, or end-of-life software, frameworks, operating systems, databases, libraries, or other components.
- Documented patching and vulnerability-remediation procedures.
- Remediation targets, unless Decide DeKalb approves a written risk-based exception: Critical within 7 calendar days; High within 30 calendar days; Medium within 60 calendar days; and Low within 90 calendar days.
- Written risk exceptions identifying affected vulnerability, systems and data at risk, business justification, compensating controls, responsible owner, approval, expiration date, and planned remediation date.
- Protection of source code, build processes, deployment pipelines, development credentials, signing keys, repositories, and release artifacts.

G. Logging, Monitoring & Audit Trails

The Portal shall maintain time-synchronized, tamper-evident logs for successful and failed logins; account lifecycle activity; multifactor authentication; sensitive-record access; file activity; imports and exports; privilege and role changes; configuration changes; calculations and underwriting; approvals and denials; scoring and evaluations; adjustments and overrides; workflow and status changes; record modifications; communications; administrative actions; API and integration activity; security events; and other material transactions.

- Automated alerting for brute-force attempts, suspicious logins, anomalous downloads or exports, privilege escalation, unauthorized access attempts, malicious-file activity, and other suspicious events.

- Protection of logs against unauthorized modification or deletion.
- Ability to search, report, and export logs in usable, nonproprietary formats.
- Ability to provide logs to Decide DeKalb or forward relevant events to a designated SIEM if requested.
- Security-log retention for an agreed period within the retention framework.
- Ability to preserve logs and audit records under legal hold.
- Attribution of material actions to the individual user, system process, integration, or service account responsible.

Audit records shall preserve prior and revised values for material configuration, underwriting, approval, funding, eligibility, status, and record changes where technically feasible.

H. Data Governance, Retention & Restricted Use

- Collect, process, retain, and disclose only information necessary for authorized CIAP eligibility, application, underwriting, evaluation, closing, rehabilitation, administration, reporting, audit, records, security, and legal purposes.
- Configurable retention schedules by program, record type, document type, funding source, transaction type, and applicable legal or contractual requirement.
- For pricing, assume retention of CIAP Data for at least five years after application or project closure unless Decide DeKalb directs otherwise.
- Archival, legal hold, correction, secure deletion, and documented disposition workflows.
- Preservation of records subject to litigation hold, audit, investigation, public-records request, regulatory review, or another authorized preservation instruction.
- No use of CIAP Data for AI or machine-learning training, unrelated product development, profiling, advertising, marketing, commercial analytics, sale, monetization, identifiable benchmarking, or any unrelated purpose without Decide DeKalb's prior written approval.
- Decide DeKalb ownership and control of CIAP Data, documents, communications, metadata, configurations, reports, records, custom forms, rules, calculations, workflows, and templates created for Decide DeKalb.
- No vendor lien over CIAP Data or restriction of access because of a contractual, payment, or other dispute.
- Correction, export, return, and deletion capabilities reasonably necessary for authorized privacy, records, audit, or legal requests.
- Appropriate safeguards for confidential, personal, financial, tax, environmental, proprietary, and business information.

I. Backup, Business Continuity & Disaster Recovery

- Encrypted backups of the Portal and CIAP Data at least once every 24 hours, or more frequently where required by the accepted service design.
- Backup schedules appropriate to data volume, criticality, and rate of change.
- At least annual restoration testing.
- Defined and proposed Recovery Time Objective and Recovery Point Objective.

- Disaster-recovery procedures addressing loss of a cloud region or data center, ransomware, telecommunications failure, service interruption, malicious or accidental deletion, data corruption, loss of a critical subprocessor, and failure of a material integration.
- Annual business-continuity and disaster-recovery testing, with evidence available upon request.
- Documented incident escalation, decision-making, communications, restoration, and return-to-normal procedures.
- Procedures for validating integrity and completeness of restored data.
- Protection of backups against unauthorized access, modification, encryption, and deletion.

The proposer shall identify assumptions, dependencies, exclusions, and additional costs associated with proposed RTO, RPO, backup, restoration, business-continuity, and disaster-recovery commitments.

J. Incident Response & Breach Notification

The vendor shall maintain a written incident-response plan aligned with recognized industry guidance. The vendor shall notify Decide DeKalb within 48 hours after discovery of any suspected or confirmed security incident involving CIAP Data, the Portal, a material integration, the vendor's systems, or a subprocessor's systems.

Notice shall include, to the extent known, the discovery date and time; nature of the incident; affected systems and environments; affected data types; known or estimated scope; containment actions; investigation status; known or suspected cause; remediation plan; anticipated operational impact; and the vendor's incident-response contact.

- Preserve evidence and provide relevant logs, records, timelines, indicators of compromise, and forensic cooperation.
- Promptly contain, investigate, mitigate, remediate, and prevent recurrence.
- Assist Decide DeKalb with legally required notices, regulatory inquiries, public-records obligations, audits, claims, and reasonable response activities.
- Provide periodic progress updates at intervals reasonably requested by Decide DeKalb.
- Provide a written root-cause analysis and corrective-action report following containment and investigation.
- Coordinate public statements and external communications with Decide DeKalb unless independently required by law.
- Ensure subprocessors notify the vendor promptly enough to satisfy the 48-hour requirement.

Notification shall not be delayed pending completion of the investigation or confirmation that legally defined personal information was compromised.

K. Subprocessor Management

- Conduct appropriate due diligence before permitting a subprocessor or subcontractor to access CIAP Data or provide a material Portal service.
- Impose written obligations equivalent to applicable security, privacy, confidentiality, incident-notification, retention, return, destruction, audit, and data-use restrictions.
- Remain responsible for subprocessor and subcontractor acts and omissions.
- Maintain and provide a current list of subprocessors and material subcontractors.
- Provide advance written notice of new or replacement subprocessors that will access CIAP Data or provide a material function.
- Provide Decide DeKalb a reasonable opportunity to object based on documented security, privacy, legal, regulatory, or operational concerns.
- Ensure timely revocation of subprocessor access upon termination or completion of services.
- Ensure return or secure destruction of CIAP Data held by a subprocessor when access is no longer required.

Vendor responsibility for downstream acts and omissions shall not be reduced because a service, environment, integration, or component is provided by a third party.

L. Security Documentation & Review Rights

The vendor shall provide current security documentation upon request, including applicable certifications, attestations, independent assessment reports or executive summaries, penetration-test executive summaries, vulnerability-management documentation, security questionnaires, data-flow diagrams, architecture documentation, incident-response plans, business-continuity and disaster-recovery documentation, restoration-test evidence, subprocessor information, remediation plans, policies, and procedures.
Decide DeKalb may conduct reasonable security reviews or review independent audit and assessment summaries, subject to appropriate confidentiality protections and reasonable vendor security procedures. The vendor shall cooperate with reviews, questionnaires, risk assessments, and clarification requests.
Identified deficiencies shall be remediated within mutually agreed timelines. Unless expressly approved through a written amendment, deficiencies necessary to comply with this Appendix shall be remediated at no additional cost to Decide DeKalb.
A vendor claim that information is confidential, proprietary, or restricted shall not eliminate the obligation to provide sufficient evidence for Decide DeKalb to evaluate material risks. Appropriate confidentiality protections, redactions, controlled review procedures, or executive summaries may be used where reasonably necessary.

M. End of Contract, Data Return & Destruction

- Provide a complete export of CIAP Data, documents, communications, metadata, audit information, configurations, reports, attachments, user and role information, rules, workflows, calculations, and other Decide DeKalb records.
- Provide the export in mutually agreed, documented, nonproprietary formats preserving record relationships and reasonable usability.
- Provide documents in original native format with metadata and index files sufficient to associate each document with the applicable record.

- Provide reasonable transition assistance, data dictionaries, field definitions, mapping documentation, configuration documentation, and technical cooperation.
- Continue protecting CIAP Data during transition.
- Securely return or destroy remaining CIAP Data in production, nonproduction, backups, archives, logs, temporary files, portable media, and subprocessor systems.
- Provide a written certificate of destruction identifying systems, environments, media, and subprocessors covered.

Destruction shall be consistent with NIST SP 800-88-type practices, subject to documented backup-cycle limitations approved by Decide DeKalb.

If CIAP Data remains temporarily in immutable or rotational backups, the vendor shall identify the retention period; maintain all security and use restrictions; prevent restoration except for authorized disaster-recovery or legal purposes; and securely destroy the data at the end of the backup cycle.

The vendor shall not withhold, delay, restrict, encrypt, disable, or condition the return of CIAP Data because of a fee dispute or other contractual disagreement.