

RFP 2026-05 Questions and Responses

REFERENCE

SECTION 2, PAGE 1	Vendor Question	What is the submission time for submitting the RFP on June 19, 2026?
	Agency Response	5 pm, EDT
SECTION 3, PAGE 2	Vendor Question	What is the average loan size for NCHFA loans over the past 12 months?
	Agency Response	Loans reserved under our TBA program between May 1, 2025 and April 30, 2026 averaged \$285,000.
SECTION 3, PAGE 2	Vendor Question	What is average monthly loan volume of reservations?
	Agency Response	The average number of loans reserved between May 1, 2025 and April 30, 2026 was 83 loans per month.
SECTION 3, PAGE 2	Vendor Question	What is the approximate breakdown of loan composition? (i.e. what is the percentage split for each type: FHA, USDA, VA, FNMA, FHLMC)
	Agency Response	Approximate percentage split for loans reserved between May 1, 2025 and April 30, 2026: FHA 41%; VA 5%; USDA 2%, FNMA 18%; FHLMC 34%.
SECTION 6, PAGE 4	Vendor Question	Please provide the exact future date and time (including time zone) that should be used as the market snapshot for TBA rate-sheet pricing.
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please provide the SRP grid/valuation to be provided by the Master Servicer for inclusion in the rate-sheet, for both conventional and government loans.
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please provide the lender compensation that NCHFA would pay the originating lender, and if it needs to be incorporated into the rate-sheet pricing assumptions.
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please provide the conventional BUBD / delivery execution grids to be used in the rate-sheet OR confirm if the BUBD grids provided by AHFA for the month of June (attached) should be used in the RFP rate-sheet.
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please describe the pricing model to be used, including whether any margin should be incorporated into rate-sheets, and if so, how much.
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please clarify whether NCHFA will contribute to DPA funding as part of the execution (for example, of the 3% assistance, how much should be derived from TBA execution proceeds).
	Agency Response	Please see Addendum dated June 1, 2026.
SECTION 6, PAGE 4	Vendor Question	Please confirm whether respondents are expected to provide a fully populated "Rates" rate-sheet , illustrating generated borrower and lender rates by product type based on the above assumptions , as part of the submission.
	Agency Response	Please see Addendum dated June 1, 2026.