



**REQUEST FOR PROPOSALS**

**for**

**PROFESSIONAL SERVICES RELATED TO ADMINISTERING THE  
AMERICAN RESCUE PLAN- HOUSING ASSISTANCE FUND**

**INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY  
30 South Meridian Street, Suite 900  
Indianapolis, IN 46204  
<http://www.in.gov/ihcda/>**

**ISSUE DATE: June 7, 2021  
RESPONSE DEADLINE: June 21, 2021, 5:00 PM EST**

**Please direct any inquiries concerning this RFP to:  
Email: [HAF@IHCDA.in.gov](mailto:HAF@IHCDA.in.gov)**

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## **PART 1**

## **SCOPE OF THIS REQUEST**

### **1. PURPOSE OF THIS REQUEST FOR PROPOSALS (“RFP”)**

The Indiana Housing and Community Development Authority (“IHCDA”) is requesting proposals from vendors that have the ability to offer services and/or products required to administer the Homeowner Assistance Fund (“HAF”). IHCDA’s preference would be for one Respondent to handle all or most of the services and/or sub-contract the remaining services out to other vendors.

As a result of the American Rescue Plan Act of 2021 passed by US Congress on 3/6/2021 for COVID-19 relief, IHCDA will be responsible for providing HAF assistance to eligible homeowners that are residents of Indiana. These funds will provide financial assistance for mortgage payments, property taxes, homeowner’s insurance, and homeowner or condominium association fees.

The purpose of this RFP is to provide potential vendors with the opportunity to describe in detail the services they provide both internally and/or externally that they feel would make them an ideal partner for IHCDA to work with to manage and administer the HAF

### **2. ABOUT THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

#### **MISSION STATEMENT**

The IHCDA creates housing opportunities, generates and preserves assets, and revitalizes neighborhoods by facilitating the collaboration of multiple stakeholders, investing financial and technical resources in development efforts, and helping build capacity of qualified partners throughout Indiana.

#### **VISION**

At IHCDA, we believe that growing Indiana's economy starts at home. Everyone can agree that all Hoosiers should have the opportunity to live in safe, affordable, good-quality housing in economically stable communities. That's the heart of IHCDA's mission. Our charge is to help communities build upon their assets to create places with ready access to opportunities, goods, and services. We also promote, finance, and support a broad range of housing solutions, from temporary shelters to homeownership.

IHCDA's work is done in partnership with developers, lenders, investors, and nonprofit organizations that use our financing to serve low and moderate-income Hoosiers. We leverage government and private funds to invest in financially sound, well-designed projects that will benefit communities for many years to come. And our investments bear outstanding returns. The activities that we finance help families become more stable, put down roots, and climb the economic ladder. In turn, communities grow and prosper, broadening their tax base, creating new jobs, and maximizing local resources. IHCDA's work is truly a vehicle for economic growth, and it all starts at home.

#### **OVERVIEW (for more information visit <http://www.in.gov/ihcda/>)**

IHCDA was created in 1978 by the Indiana General Assembly and is a quasi-public financially self-sufficient statewide government agency. IHCDA's programs are successful in large part because of the growing network of partnerships IHCDA has established with local, state, and federal governments, for-profit businesses and not-for-profit organizations. For-profit partners include investment banks, mortgage lenders, commercial banks, corporate investment managers and syndicators, apartment developers, investors, homebuilders, and realtors. Not-for-profit partners

include community development corporations, community action agencies, and not-for-profit developers.

### **3. SCOPE OF SERVICES**

#### **A. Introduction**

As a result of the American Rescue Plan Act of 2021 passed by US Congress on 3/6/2021 for COVID-19 relief, IHCDCA will be responsible for providing HAF assistance to eligible homeowners that are residents of Indiana. These funds will provide financial assistance for mortgage payments, property taxes, homeowner's insurance, and homeowner or condominium association fees.

#### **B. Potential Services**

IHCDA is requesting proposals from respondents that may be able to provide services needed to administer HAF, including but not limited to the services listed below. IHCDCA's preference would be for one Respondent to handle all or most of the services and/or sub-contract the remaining services out to other vendors:

- Outreach and marketing to lenders
- Outreach and marketing to targeted populations
- Application and document intake and management
- Program eligibility validation and application processing for qualifying households that meet criteria related to:
  - o Income (compared to median for area)
  - o Property characteristics
  - o Mortgage delinquency and default risk
  - o Mortgage type (e.g. FHA, VA)
- Underwriting and decisioning
- Collection and validation of application information and supporting documentation
- Assisting applicants with submitting necessary information
- Customer Service call center
- Responding to client e-mails
- Program Administration
- Case Management including the Application Lifecycle and Eligibility Assessment
- Case and records management for application processing (including communication with applicants)
- Quality Control and Fraud Prevention
- Processing of payments, providing payment status, dates and payee information and processing of tax documentation, when required
- Distribution of funds and payment of eligible expenses
- Flexible supporting system capabilities
- Data collection and reporting to Treasury
- Communication and submission of relevant data to appropriate IHCDCA systems, as needed.
- Obtaining legal descriptions for mortgages
- Mobile closing services
- Responding to foreclosure actions and bankruptcies related to HAF second mortgage liens
- Collection and redistribution of returned funds (returned and/or bounced ACHs or checks)
- Responding to foreclosure actions and bankruptcies related to HAF second mortgage liens
- Collection of funds due to homeowner fraud

- Obtaining legal descriptions for completion of second mortgages
- Federal audit, monitoring and closeout support
- **For Information Technology System(s) and/or Software Solutions (See Appendix A for additional IT requirements)**

**The Respondent must demonstrate how HAF will be dispersed accurately to all eligible applicants in an extremely expedited timeframe.** All transactions must be collected, recorded, organized, reported and exchanged to other related systems in order to meet rapidly evolving program requirements. Production is anticipated to be high upon the rollout of the program, and call center and customer support will be critical to the success of the program. It is anticipated that Treasury will require ongoing reporting, and reporting requirements and program requirements may change over time.

### **C. Challenges**

At the time of this RFP, many program details from the Federal and Indiana governments are yet to be defined. Therefore, the Respondent must demonstrate how the Respondent can engage and carry out its duties as policy, program, process, reporting and other facets as they become known.

The critical challenges of the project are:

- A short timeframe within which IHCDA must become operational once funds have been appropriated for distribution.
- The rules and regulations (including Accounts Payable and General Accounting) for application processing and funds distributed are rapidly evolving and being defined by Federal and State government.
- The volume of applications to be processed will be high and funds must be distributed in an expedited timeframe.
- A high level of accountability and transparency will be required of IHCDA.

### **D. Success Factors and Objectives**

As a part of the American Rescue Plan, IHCDA will use the HAF to create state program(s) that will begin in 2021 and will provide financial assistance to qualifying homeowners who have experienced a valid financial hardship associated with the Coronavirus pandemic after January 21, 2020. The programs will be designed in compliance with HAF guidance.

IHCDA's overarching goal is to reduce displacement and ensure the safety of Indiana families by eliminating delinquency and risk of default on mortgages in Indiana for homeowners negatively impacted by the Coronavirus pandemic in an expedited and accurate manner.

The overall success of the program depends on forming a highly effective partnership with a vendor/ or vendors that have expertise and capabilities for some or all of the following activities (IHCDA's preference would be for one Respondent to handle all or most of the services and/or sub- contract the remaining services out to other vendors):

- Outreach and marketing to lenders
- Outreach and marketing to targeted populations
- Application and document intake and management
- Program eligibility validation and application processing for qualifying households that meet criteria related to:
  - o Income (compared to median for area)

- o Property characteristics
- o Mortgage delinquency and default risk
- o Mortgage type (e.g. FHA, VA)
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- Processing of payments, providing payment status, dates and payee information and processing of tax documentation, when required
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- Flexible supporting system capabilities
- Data collection and reporting to Treasury
- Communication and submission of relevant data to appropriate IHCDAs systems, as needed.
- Obtaining legal descriptions for mortgages
- Mobile closing services
- Responding to foreclosure actions and bankruptcies related to HAF second mortgage liens
- Collection and redistribution of returned funds (returned and/or bounced ACHs or checks)
- Responding to foreclosure actions and bankruptcies related to HAF second mortgage liens
- Collection of funds due to homeowner fraud
- Obtaining legal descriptions for completion of second mortgages
- Federal audit, monitoring and closeout support
- **For Information Technology System(s) and/or Software Solutions (See Appendix A for additional IT requirements)**

4. **RFP TIMELINE**

<b>Event</b>	<b>Date and Time</b>
<b>IHCDA Issues RFP to the General Public</b>	<b>June 7, 2021; 5:00 p.m. EDT</b>
<b>Respondent Submits Responses</b>	<b>June 21, 2021 5:00 p.m. EDT</b>
<b>IHCDA Makes Selections, if applicable</b>	<b>July 22, 2021 5:00 p.m. EDT</b>

5. **QUESTIONS REGARDING RFP**

IHCDA will accept questions and inquiries from the Respondent. The Respondent may submit its questions or inquiries via e-mail to the following:

[HAF@IHCDA.in.gov](mailto:HAF@IHCDA.in.gov)

IHCDA reserves the right to decline to respond to any question or inquiry that will cause an undue burden or expense for IHCDA. If information is conveyed by IHCDA through the responses to questions, then IHCDA will post such further information on IHCDA's Public Notices web page on its website at the following web link:

[IHCDA's Public Notices web page](#)

## **PART 2 RFP PROCESS**

### **1. SELECTION PROCESS**

Evaluation of all qualifications will be completed by IHCDA. Respondent must also be responsive and responsible as described in Section 3 of Part 2 of this RFP. Selection of a Respondent is at the sole discretion of IHCDA.

### **2. QUALIFICATIONS EVALUATION CRITERIA**

The following will be IHCDA's primary consideration in the selection process:

1. Compliance with requirements of this RFP
2. An assessment of the Respondent's ability to deliver the indicated service in accordance with the specifications set out in the RFP
3. Experience of the Respondent
4. Strength of client references
5. Demonstrated understanding of the services and proposed strategy for management.
6. Competitive fee

### **3. RESPONSIBLE RESPONDENT REQUIREMENTS**

IHCDA shall not award any contract until the selected Respondent, has been determined to be responsible. A responsible Respondent must:

1. Have adequate financial resources to perform the project, or the ability to obtain them;
2. Be able to comply with the required or proposed delivery or performance schedule, taking into consideration all the Respondent's existing commercial and governmental business commitments;
3. Have a satisfactory performance record with IHCDA;
4. Have a satisfactory record of integrity and business ethics;
5. Have the necessary organization, experience, accounting and operational controls, and technical skills, or the ability to obtain them;
6. Have the necessary production, construction, and technical equipment and facilities, or the ability to obtain them;
7. Have supplied all requested information;
8. Be legally qualified to contract in the State of Indiana and if it is an entity described in IC Title 23, it must be properly registered with the Indiana Secretary of State (there is a fee to register with the Secretary of State), and owe no outstanding reports to the Indiana Secretary of State; and
9. Be otherwise qualified and eligible to receive an award under applicable laws and regulations, including not be suspended or debarred. If a prospective contractor is found to

be non-responsible, a written determination of non-responsibility shall be prepared and included in the official file for this RFP, and the Respondent shall be advised of the reasons for the determination.

#### **4. RFP SUBMISSION ITEMS**

Respondent must submit documentation in response to the requirements listed in each category heading listed below [A-D]. The Respondent must also submit the Qualifications Coversheet and the Certification of Company located at the end of this RFP. The response in its entirety is not to exceed 20 pages, single-spaced, with one-inch margins and minimum font size of 11 pt., not including resumes:

##### **A. Expertise and Resources**

Note: the following questions pertain to both your firm and any partner firms (e.g., 3<sup>rd</sup> party implementers, hosting providers, subcontractors)

- Describe your firm and its capabilities and capacity to perform the project work. Include a list of current or past projects and clients similar in nature.
- If you anticipate providing software solutions, include the size of your development team and describe specific positions and responsibilities as it pertains to development, project management, quality assurance, business analysis, etc.
- Indicate which principals and associates from your firm would be involved in providing each of the services you hope to offer IHCDA. Provide appropriate background information for each such person and identify his or her responsibilities.
- Provide a detailed list of client references, including a contact name, telephone number, and email address for organizations or businesses for whom you have performed similar work.
- Provide a work plan and approach, including a timeline for milestones, for the project work. Address any specific changes in your project approach, or anticipated concerns or delays due to impacts of COVID-19.
- Describe potential partnerships with other Housing Finance Agencies or public organizations and your approach to address their needs with your services and what your approach is for prioritization of work given similar time frames.
- Identify any conflict of interest that may arise as a result of business activities or ventures by your firm and associates of your firm, employees, or subcontractors as a result of any individual's status as a member of the board of directors of any organization likely to interact with IHCDA. If none, please provide a statement to such effect.
- Describe how your firm will handle actual and or potential conflicts of interest.
- Identify any material litigation, administrative proceedings, or investigations in which you or a member of your organization is currently a defendant or the accused. Identify any material litigation, administrative proceedings or investigations, to which your firm or any of its principals, vendors, associates, subcontractors or support staff was a party that settled within the past two (2) years. If none, please provide a statement to such effect.

##### **B. Services Provided**

**Please describe any/all of the following services that Respondent could provide to IHCDA as part of HAF (IHCDA's preference would be for one Respondent to handle all or most of the services and/or sub-contract the remaining services out to other vendors):**



- Outreach and marketing to lenders
- Outreach and marketing to targeted populations
- Application and document intake and management
- Program eligibility validation and application processing for qualifying households that meet criteria related to:
  - o Income (compared to median for area)
  - o Property characteristics
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- **For Information Technology System(s) and/or Software Solutions (See Appendix A for additional IT requirements)**

### **C. Security and Compliance [For Information Technology and/or Software Solutions]**

- Provide a statement relative to your security program and ability to meet compliance requirements of Service Organization Controls (“SOC”), and the Gramm-Leach-Bliley Act (“GLBA”). Successful vendor will be required to provide proof of compliance upon request.
- Provide a statement relative to your cyber security insurance, incident response, and information security breach practices and notifications.
- Provide a statement relative to your and any 3rd party vendor’s (e.g. hosting providers) service level agreements (“SLAs”), guaranteed uptimes, business continuity and disaster recovery plans.

**D. Fee Structure**

Please provide a cost estimate with a breakdown of individual service costs for a three-year term, with possible extensions, for services that your company provides including but not limited to call center, program administration, 3rd party vendors/implementors, time and materials, hosting, subscription services, data/document long term storage along with any other service/fee information that has not previously been covered. All costs (including but not limited to travel, time, and supplies must be rolled into the fee) the fee should be per deliverable not by the hour. Please provide the following:

A narrative of costs, using the following format:

Description of Costs (including frequency, if applicable)	Total Amount

**For Information Technology Services, please assume a maximum of 50 user licenses for the information technology or software solution deployed, and a total of 25,000 applications for assistance.**

**5. FORMAT FOR SUBMISSION, MAILING INSTRUCTIONS, AND DUE DATE**

Respondent’s proposal must be submitted via email. All documents must be submitted in PDF only.

Rich Harcourt  
Chief Financial Officer  
Indiana Housing and Community Development Authority  
30 South Meridian, Suite 900  
Indianapolis, IN 46204  
HAF@ihcda.in.gov

**The deadline for submission is June 21, 2021 at 5:00 PM EST.**

Applications that miss the submission deadline and/or do not contain all of the required forms/documents as listed in this RFP may be determined ineligible for further consideration.

## PART 3

## TERMS AND CONDITIONS

### I. STATE POLICIES

1. **ETHICAL COMPLIANCE**: By submitting a proposal, the Respondent certifies that it shall abide by all ethical requirements that apply to persons who have a business relationship with the State, as set forth in IC § 4-2-6 et seq., IC § 4-2-7, et seq., the regulations promulgated thereunder, and Executive Order 04-08, dated April 27, 2004. Respondent will be required to attend online ethics training conducted by the State of Indiana.
2. **PAYMENTS**: Any payments for services under any contract awarded pursuant to this RFP shall be paid by IHCDA in arrears in conformance with State fiscal policies and procedures and, as required by IC §4-13-2-14.8, the direct deposit by electronic funds transfer to the financial institution designated by the successful Respondent in writing unless a specific waiver has been obtained from the IHCDA Controller. No payments will be made in advance of receipt of the goods or services that are the subject of any contract except as permitted by IC §4-13-2-20.
3. **EMPLOYMENT ELIGIBILITY VERIFICATION**. The Respondent cannot knowingly employ an unauthorized alien. The Respondent shall require its contractors who perform work for the Respondent pursuant to the project must certify to the Respondent that the contractor does not knowingly employ or contract with an unauthorized alien.
4. **CONFIDENTIALITY OF STATE INFORMATION**. The Respondent understands and agrees that data, materials, and information disclosed to the Respondent may contain confidential and protected information. The Respondent covenants that data, material, and information gathered, based upon or disclosed to the Respondent for the purpose of this project will not be disclosed to or discussed with third parties without the prior written consent of the IHCDA. In addition to the covenant made above in this section and pursuant to 10 IAC 5-3-1(4), the Respondent and IHCDA agree to comply with the provisions of IC §4-1-10 and IC §4-1-11. If any Social Security number(s) is/are disclosed by Respondent, Respondent agrees to pay the cost of the notice of disclosure of a breach of the security of the system in addition to any other claims and expenses for which it is liable under the terms of this contract.
5. **ACCESS TO PUBLIC RECORDS**: Respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (“APRA”), IC 5-14-3 et. seq., and the entire response may be viewed and copied by any member of the public. Respondents claiming a statutory exemption to disclosure under APRA must place all confidential documents (including the requisite number of copies) in a sealed envelope marked “Confidential”. Respondents should be aware that if a public records request is made under APRA, IHCDA will make an independent determination of confidentiality, and may seek the opinion of the Indiana Public Access Counselor. Prices are not considered confidential information. The following information shall be subject to public inspection after the contract award:
  - A. The RFP.
  - B. A list of all vendors who received the RFP.
  - C. The name and address of each Respondent.
  - D. The amount of each offer.
  - E. A record showing the following:
    - a. The name of the successful Respondent.
    - b. The dollar amount of the offer.
    - c. The basis on which the award was made.

- F. The entire contents of the contract file except for proprietary information that may have been included with an offer, such as:
- a. trade secrets;
  - b. manufacturing processes;
  - c. financial information not otherwise publicly available; or
  - d. other data that does not bear on the competitive goals of public procurement that was not required by the terms of the RFP itself to be made available for public inspection.
6. **TAXES, FEES AND PENALTIES:** By submitting a proposal Respondent certifies that neither it nor its principal(s) is presently in arrears in payment of its taxes, permit fees or other statutory, regulatory or judicially required payments to the State of Indiana or the United States Treasury. Respondent further warrants that it has no current, pending or outstanding criminal, civil, or enforcement actions initiated by either the State or Federal Government pending against it, and agrees that it will immediately notify IHCDA of any such actions.
7. **CONFLICT OF INTEREST:** Respondent must disclose any existing or potential conflict of interest relative to the performance of the services resulting from this RFP, including any relationship that might be perceived or represented as a conflict. By submitting a proposal in response to this RFP, Respondent affirms that it has not given, nor intends to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant or any employee or representative of same, in connection with this procurement. Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest will automatically result in the disqualification of the Respondent's proposal or immediate termination of an awardee's contract. An award will not be made where an actual conflict of interest exists. IHCDA will determine whether a conflict of interest exists and whether an apparent conflict of interest may reflect negatively on IHCDA, should IHCDA select Respondent. Further, IHCDA reserves the right to disqualify any Respondent on the grounds of actual or apparent conflict of interest.
8. **APPEALS/PROTEST:** Respondent may appeal/protest the award of this contract based on alleged violations of the selection process that resulted in discrimination or unfair consideration. The appeal/protest must include the stated reasons for the Respondent's objection to the funding decision, which reasons must be based solely upon evidence supporting one (1) of the following circumstances:
- a. Clear and substantial error or misstated facts which were relied on in making the decision being challenged;
  - b. Unfair competition or conflict of interest in the decision-making process;
  - c. An illegal, unethical or improper act; or
  - d. Other legal basis that may substantially alter the decision.

The appeal/protest must be received within ten (10) business days after the Respondent receives notice of the contract award, or the appeal/protest will not be considered. All protests shall be in writing, submitted to the Compliance Attorney, who shall issue a written decision on the matter. The Compliance Attorney may, at his/her discretion, suspend the procurement pending resolution of the protest if the facts presented so warrant. The Respondent will receive written acknowledgement of receipt of the appeal/protest within five (5) business days of its receipt, noting the day the appeal/protest was received. Any appeal/protest regarding the funding decision made by IHCDA will be examined and acted upon by the Compliance Attorney within thirty (30) days of its receipt. The decision of the Compliance Attorney is final.

## II. FEDERAL REQUIREMENTS

Respondent agrees to comply with the following federal regulations:

- a. Contracts for more than the simplified acquisition threshold currently set at \$150,000, which is the inflation adjusted amount determined by the Civilian Agency Acquisition Council and the Defense Acquisition Regulations Council (Councils) as authorized by 41 U.S.C. 1908, must address administrative, contractual, or legal remedies in instances where contractors violate or breach contract terms, and provide for such sanctions and penalties as appropriate.
- b. All contracts in excess of \$10,000 must address termination for cause and for convenience by the non-Federal entity including the manner by which it will be effected and the basis for settlement.
- c. Equal Employment Opportunity. Except as otherwise provided under 41 CFR Part 60, all contracts that meet the definition of “federally assisted construction contract” in 41 CFR Part 60-1.3 must include the equal opportunity clause provided under 41 CFR 60-1.4(b), in accordance with Executive Order 11246, “Equal Employment Opportunity” (30 FR 12319, 12935, 3 CFR Part, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, “Amending Executive Order 11246 Relating to Equal Employment Opportunity,” and implementing regulations at 41 CFR part 60, “Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.”
- d. Davis-Bacon Act, as amended (40 U.S.C. 3141-3148). When required by Federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-Federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 CFR Part 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-Federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-Federal entity must report all suspected or reported violations to the Federal awarding agency. The contracts must also include a provision for compliance with the Copeland “Anti-Kickback” Act (40 U.S.C. 3145), as supplemented by Department of Labor regulations (29 CFR Part 3, “Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States”). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-Federal entity must report all suspected or reported violations to the Federal awarding agency.
- e. Contract Work Hours and Safety Standards Act (40 U.S.C. 3701-3708). Where applicable, all contracts awarded by the non-Federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. 3702 and 3704, as supplemented by Department of Labor regulations (29 CFR Part 5). Under 40 U.S.C. 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies

- or materials or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence.
- f. Rights to Inventions Made Under a Contract or Agreement. If the Federal award meets the definition of “funding agreement” under 37 CFR §401.2 (a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 CFR Part 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency.
  - g. Clean Air Act (42 U.S.C. 7401-7671q.) and the Federal Water Pollution Control Act (33 U.S.C. 1251-1387), as amended—Contracts and subgrants of amounts in excess of \$150,000 must contain a provision that requires the non-Federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. 7401-7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. 1251-1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA).
  - h. Debarment and Suspension (Executive Orders 12549 and 12689)—A contract award (see 2 CFR 180.220) must not be made to parties listed on the government-wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 CFR 180 that implement Executive Orders 12549 (3 CFR part 1986 Comp., p. 189) and 12689 (3 CFR part 1989 Comp., p. 235), “Debarment and Suspension.” SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549.
  - i. Byrd Anti-Lobbying Amendment (31 U.S.C. 1352)—Contractors that apply or bid for an award exceeding \$100,000 must file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.
  - j. Section 3206 of the American Rescue Plan Act of 2021 and the Guidance for the Homeowner Assistance Fund issued by the Treasury on April 14, 2021, as amended from time to time, and any other guidance issued by Treasury regarding HAF.
  - k. Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, 2 CFR Part 200.
  - l. Title VI of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000d et seq.) and Treasury’s implementing regulations at 31 C.F.R. Part 22, which prohibit discrimination on the grounds of race, color, or national origin under programs or activities receiving federal financial assistance.
  - m. The Fair Housing Act, Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§ 3601 et seq.), which prohibits discrimination in housing on the basis of race, color, religion, national origin, sex, familial status, or disability.
  - n. Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. § 794), which prohibits discrimination on the basis of disability under any program or activity receiving federal financial assistance.
  - o. The Age Discrimination Act of 1975, as amended (42 U.S.C. §§ 6101 et seq.) and Treasury’s implementing regulations at 31 C.F.R. Part 23, which prohibit discrimination on the basis of age in programs or activities receiving federal financial assistance.

- p. Title II of the Americans with Disabilities Act of 1990, as amended (42 U.S.C. §§ 12101 et seq.), which prohibits discrimination on the basis of disability under programs, activities, and services provided or made available by state and local governments or instrumentalities or agencies thereto.
- q. Executive Order 13043, 62 FR 19217 (Apr. 8, 1997), requiring contractors to adopt and enforce on-the-job seat belt policies and programs for their employees when operating company-owned, rented or personally owned vehicles.
- r. Executive Order 13513, 74 FR 51225 (Oct. 1, 2009), encouraging contractors to adopt and enforce policies that ban text messaging while driving, and establish workplace safety policies to decrease accidents caused by distracted drivers.

### III. RFP TERMS AND CONDITIONS

This request is issued subject to the following terms and conditions:

- A. This RFP is a request for the submission of proposals and qualifications but is not itself an offer and shall under no circumstances be construed as an offer.
- B. IHCDA expressly reserves the right to modify or withdraw this request at any time, whether before or after any qualifications have been submitted or received.
- C. IHCDA reserves the right to reject and not consider any or all Respondents that do not meet the requirements of this RFP, including but not limited to: incomplete qualifications and/or qualifications offering alternate or non-requested services.
- D. IHCDA reserves the right to reject any or all companies, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed to be in its best interest.
- E. In the event the party selected does not enter into the required agreement to carry out the purposes described in this request, IHCDA may, in addition to any other rights or remedies available at law or in equity, commence negotiations with another person or entity.
- F. In no event shall any obligations of any kind be enforceable against IHCDA unless and until a written agreement is entered into.
- G. The Respondent agrees to bear all costs and expenses of its response and there shall be no reimbursement for any costs and expenses relating to the preparation of responses of qualifications submitted hereunder or for any costs or expenses incurred during negotiations.
- H. By submitting a response to this request, the Respondent waives all rights to protest or seek any remedies whatsoever regarding any aspect of this request, the selection of another Respondent or Respondents with whom to negotiate, the rejection of any or all offers to negotiate, or a decision to terminate negotiations.
- I. IHCDA reserves the right not to award a contract pursuant to the RFP.
- J. All items become the property of IHCDA upon submission and will not be returned to the Respondent.
- K. IHCDA reserves the right to split the award between multiple applicants and make the award on a category by category basis and/or remove categories from the award.
- L. The Respondent certifies that neither it nor its principals, contractors, or agents are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from utilizing federal funds by any federal or state department or agency.
- M. The Respondent understands that IHCDA will enter into contract preparation activities with the Respondent whose RFP appears to be the most advantageous to IHCDA. If at any time the contract preparation activities are judged to be ineffective, the state may do the following:
  - i. Cease all activities with that Respondent.
  - ii. Begin contract preparation activities with the next highest ranked Respondent.

- N. A copy of IHCDA's most recent Contract Boilerplate is attached as an Exhibit to this RFP. By submitting a response to this RFP, Respondent acknowledges the acceptance of IHCDA's Contract Boilerplate and the understanding that such Boilerplate is non-negotiable.
- O. Additionally, IHCDA will not agree to any of the following terms or conditions:
- a. Any provision requiring IHCDA to provide insurance
  - b. Any provision requiring IHCDA to provide indemnity
  - c. Any provision providing that this Contract be construed in accordance with laws other than those of the State of Indiana
  - d. Any provision providing that suit be brought in any state other than Indiana
  - e. Any provision providing for resolution of contract disputes
  - f. Any provision requiring IHCDA to pay any taxes
  - g. Any provision requiring IHCDA to pay penalties, liquidated damages, interest or attorney's fees
  - h. Any provision modifying the applicable Indiana statute of limitations
  - i. Any provision relating to the time within which a claim must be made
  - j. Any provision requiring payment of consideration in advance unless authorized by an exception listed in IC 4-13-2-20
  - k. Any provision limiting disclosure of this Agreement in violation of the Access to Public Records Act, IC 5-14-3
  - l. Any provision providing for automatic renewal



<<TYPE SERVICE>>

**IV. QUALIFICATIONS COVER SHEET**

Name of Individual,  
Firm or Business:

Address:

Phone Number:  
Fax Number:  
Web Site Address:

QUALIFICATIONS  
Contact Person:

Title:  
Email Address:  
Phone:

Contract Signatory  
Authority:

Title:

**INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

**V. CERTIFICATION OF RESPONDENT**

I hereby certify that the information contained in these qualifications and any attachments is true and correct and may be viewed as an accurate representation of proposed services to be provided by this organization. I acknowledge that I have read and understood the requirements and provisions of the RFP and agree to abide by the terms and conditions contained herein.

I \_\_\_\_\_ am the \_\_\_\_\_ of

the (type name of signatory authority) corporation, partnership, association, or other entity named as company and the Respondent herein, and I am legally authorized to sign this and submit it to the Indiana Housing and Community Development Authority on behalf of said organization.

18 U.S.C. § 1001, "Fraud and False Statements," provides among other things, in any matter within the jurisdiction of the executive, legislative, or judicial branch of the Government of the United States, anyone who knowingly and willfully: (1) falsifies, conceals, or covers up by any trick, scheme, or device a material fact; (2) makes any materially false, fictitious, or fraudulent statement or representation; or (3) makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement or entry; shall be fined under this title, and/or imprisoned for not longer than five (5) years.

Respondent:

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Firm name: \_\_\_\_\_

## APPENDIX A – REQUIREMENT FOR SOFTWARE AND INFORMATION TECHNOLOGY

### 1. OBJECTIVES AND SUCCESS FACTORS

#### A. High Level General

- If the Respondent provides software, it must ensure the solution system is configured from existing software product web-based capabilities that have supported similar government programs for fund distribution, or the solution system is built and configured rapidly through no-code or low-code solution that allows for rapid application development.
- Highly adaptable, flexible, and change management capabilities that can support adjustments to rapidly evolving policy, program requirements, processes reporting, financial requirements and adequate staffing levels depending on production flow.
- Respondent is highly familiar and stays current with the policies and processes that become defined as a result of the American Rescue Plan Act – Homeownership Assistance Fund as they become available to be distributed by IHCDA.
- The Respondent agrees that any such products or services are compatible with the technology standards, including the assistive technology standards, all found at <https://www.in.gov/iot/2394.htm>.

#### B. Operational

- Application data records with related documents that are created, stored, organized, managed and processed within the product.
- Secure and configurable application submission electronic portal (both Mobile and Desktop accessible) that captures and validates data for a high volume of application submissions.
- Submission and receipt of scanned PDF documents or photos of documents (in lieu of documents themselves) that will be submitted by applicant from a mobile or desktop device and that are stored within the product and discoverable through searchable text (“OCR”) or properly labeled document metadata.
- Establish a repository of received applications with fund application management and processing capabilities.
- Support and integration as needed to IHCDA payment processing and systems.
- Support and integration as needed to IHCDA document management and systems (including retention processes).

### 2. TASKS AND DELIVERABLES

Respondent is responsible for conducting and delivering the following activities and items:

- Project Kickoff Meeting
- Project Plan
- Communication Plan
- Process Definition Work Sessions

- Requirements Workshops
- Document: Functional and Non-functional Requirements
- Product deployment in Testing/Staging Environment that is accessible by IHCDAs authorized staff
- IHCDAs User Acceptance Testing for all system capabilities
- Training and User Guides to IHCDAs Staff

### 3. REQUIREMENTS

IHCDA anticipates a system that supports the following requirements:

#### **Application Intake:**

- Pre-qualification and eligibility validation
- Potential value-add automated chat-bot and human chat capabilities using call center representatives
- Application submission via mobile accessible web portal with configurable and dynamic conditional sections per business rules
- Status monitoring/inquiry capabilities by applicant
- IHCDAs branding
- Help and FAQs (configurable)
- Upload of documents (PDF, JPEG, other)
- Submit documents from taking photos on a mobile device including content parsing and data extraction as a potential value-add feature
- Validations that ensure that only complete and accurate information is submitted
- Agent alerts and email notifications (via **system**)
- Electronic signatures

#### **Processing:**

- Case file data records with related documents that are created, stored, organized within the product as a repository of received applications with application case management workflow and processing capabilities.
- Case Management and Underwriting workflow
  - Review/Approve/Reject/Withdraw/etc.
- Communication **via system with applicant, 3<sup>rd</sup> parties and agents:**
  - Email
  - Chat
  - Agent Notes (internal and external)
  - Alerts and notifications

- Communication audit log
- Applicant ability to view status of application
- Robust search of application data including supporting documents and images (potential value-add: OCR of pictures of documents to be parsed and data extracted into record)
- Application date (e.g., submitted, approved, denied) tracking and aging alerts

**Payment Processing:**

- Payment processing
- Common payment methods (e.g., ACH, Check)
- Applicant can see payment status, dates and payee information

**Document Management and Generation:**

- Shared access to project documents (e.g., configurable document folders and filing structure)
- Document Packaging and emailing / export / download
- Retention and disposition
- Tax document generation
- Version control and locking

**System Integration:**

- Support and integration as needed to IHCDA payment processing processes and systems.
- Support and integration as needed to IHCDA document management processes and systems (including retention processes).
- Support automated data transfers via automated jobs to send/receive common data files to/from program stakeholders (e.g., mortgage servicers) (Example: Hardest Hit Fund CDF processing)
- APIs for securely accessing and extracting both data and documents

**Reporting:**

- Federal and State reporting
- Canned reports for fund distribution programs
- Ad-hoc reporting
- Report builder

**4. PROPOSAL/RESPONSE REQUESTED**

Based on the description of anticipated requirements set forth above, the Respondent must provide descriptions and information related to the following:

1. The architecture of your solution including any 3<sup>rd</sup> party components, hosting services, etc.
2. The final ownership of the code and system once solution has been implemented (e.g., SaaS, IHCDA owned, hosting services).
3. Product capabilities related to photo upload and content parsing / search of content.
4. Website/microsite capabilities of your product's platform.
5. Options and capabilities to integrate a public dashboard and/or microsite seamlessly with IHCDA's "in.gov" site and its Asset Preservation Department's existing [www.877gethope.org](http://www.877gethope.org) website.
6. Branding capabilities to maintain consistent look and feel with [www.877gethope.org](http://www.877gethope.org).
7. Capabilities related to account authentication and management
  - a. Role based security (e.g., admin, call center, internal staff, quality control staff)
  - b. Customer account authentication and account management
8. Fraud protection capabilities.
9. Form dynamics and controls (dynamic dropdown values, nested conditional sections, etc.).
10. Any auto chat bot capabilities.
11. Any capabilities related to human chat.
12. User help capabilities.
13. Electronic signature capabilities.
14. All alert / notification capabilities for applicants, processors and external parties (such as mortgage company).
15. Search capabilities for applications, supporting documentation including images and PDF files.
16. Any document management capabilities related to:
  - a. Document organization and folder structure
  - b. Document packaging and emailing / export / download
  - c. Document retention and disposition
  - d. Version control and locking
17. API capabilities for exchange of data and documents with other systems and a link to any API documentation.
18. Your integration techniques to integrate with other external systems in addition to APIs, such as payment processing systems, A/P export/imports, 3<sup>rd</sup> party processing or related product capabilities, and automated job capabilities to send/receive data to/from program stakeholders (e.g., mortgage services, utility companies).

19. Any SMS status check capabilities of your product.
20. Reporting capabilities including out of the box capabilities and report builder.
21. Description of any Federal, State, and IRS reporting that has been implemented in your product.
22. Any capabilities related to the generation of tax documents (e.g. Form 1098MA or equivalent).
23. Any approval routing and workflow capabilities.
24. Capabilities to accommodate citizens with limited access to technology.
25. List any other features or capabilities built into your product not addressed in the above-mentioned questions.