

INDIANAPOLIS HOUSING AGENCY
Request for Proposal for Banking Services

PURPOSE OF REQUEST

The Indianapolis Housing Agency (IHA) is requesting proposals for primary banking services. The IHA needs are outlined in the following Request for Proposal (RFP).

BACKGROUND

The IHA administers approximately 2,000 units of low-income public housing and 7,900 units of Section 8 housing for the residents of Indianapolis and Marion County. The IHA mission is to “be a top performing agency that provides quality and affordable housing; contributes to safe communities; encourages individual and family self-sufficiency; and affirmatively promotes fair housing.” The IHA is a special agency of the City of Indianapolis and autonomously conducts its own procurement, financial and other operations.

Please note that the IHA receives numerous grants for major housing and other programs. Grants are awarded on a recurring basis and on a one-time basis. Grant funds are generally received through HUD’s LOCCS system and are considered as a pass through. The following funding sources provide a general idea of the funds flowing through the account for a given year. As programs change, these sources will also change.

1. \$7 Million in Tenant Rents and Subsidy for Low Rent Public Housing Program
2. \$64 Million in Section 8 Voucher Program
3. \$4 Million in Capital Grant Program
4. Other Federal, State and Local and Private funds.

MINIMUM QUALIFICATIONS

Financial institutions that are designated depositories of the IHA pursuant to IC 5-13-9.5 are invited to respond. The following information should be submitted as part of the proposal:

1. Authority to offer banking services. Institution must hold a charter from either the United States Government or the State of Indiana.
2. Access to the Federal Reserve System. Institution must be a member of (or have access to) the Federal Reserve System and have access to all Federal Reserve System services.
3. Annual reports for the last three (3) fiscal years.
4. Quarterly financial statements from the last fiscal year-end through the third calendar quarter of 2011.
5. A map and address listing for all Marion County freestanding bank branches and other banking facilities (i.e. branches located within supermarkets, etc. should not be included), accompanied by an exhibit identifying the number of

- employees at each location. Please identify any existing branch locations that are scheduled to close by January 1, 2012.
6. A CD or document containing a link to or sample of online software demonstration.
 7. Describe how your Institution has provided funding to the Agency for its programs.
 8. Describe how your Institution has met its CRA requirements for the past two (2) years and how it is planning to meet the requirements in the year 2012 and 2013. Also, describe your Mortgage lending philosophy and how you are targeting homeownership for individuals that are between 40% and 80% of median income.
 9. Specifically provide proposed ideas that your institution can share to enhance IHA's development of affordable housing, resident programs, and homeownership.
 10. Describe your Institution's support for MBE/WBE/DBE lending opportunities and use of them in your daily business activity. Please provide your experience of utilization by dollar amount and percentage of total business activity for Indianapolis and Marion County locations for the years 2009, 2010 and 2011.

PROCEDURES

All institutions wishing to submit a proposal for required services shall respond on a point-by-point basis as requested in the RFP [documents](#). Services shall be labeled and described separately. Supporting material may be submitted; however, the decision in selecting a service provider will be based on the standard proposal forms and the other documents. Responses to the RFP must be received by December 30, 2011 at 2:00 p.m., prevailing local time, in a sealed envelope or package clearly marked "Proposal for Banking Services to:

Ms. Diane Padgett
Indianapolis Housing Agency
Materials and Contracts Manager
1919 N. Meridian Street
Indianapolis, Indiana 46202

An original and five (5) copies are required.

Late deliveries will be considered non-responsive.

REQUESTS FOR CLARIFICATION

All questions regarding the RFP terms and banking services desired must be submitted in writing to Ms. Diane Padgett at the above address or e-mailed to dpadget@indyhousing.org by 2:00 PM December 23, 2011. All questions and answers will be posted on IHA's website www.indyhousing.org.

SELECTION CRITERIA

Proposals will be evaluated according to the following criteria (listed in no particular order):

1. Completeness of the response-The response shall materially conform to all required response items on the standard forms. Failure to provide a complete response may result in disqualification.
Point Value 0 to 15
2. Ability to provide the required current and projected services, including internet based technology
Point Value 0 to 25
3. Lowest projected aggregate cost of required services.
Point Value 0 to 10
4. Highest interest rate to be paid on the projected collected balances in the investment vehicle.
Point Value 0 to 10
5. Location of main office and geographic dispersion of branch locations.
Point Value 0 to 15
6. Community service in the area of MBE/WBE/DBE and CRA initiatives.
Point Value 0 to 15
7. Compliance with Section 3.
Point Value 0 to 10
 - a. Completed Plan 0 to 3 points
 - b. Training/Educational Fund 0 to 7

Total Point Value 100

When the IHA has tentatively selected the successful applicant, a conference will be requested to formulate plans in greater detail, clarify any unclear items, and otherwise complete negotiations prior to the formal award approval by the IHA Board of Commissioners. This will include legal negotiations regarding the underlying contracts for the banking services proposal. At any time during the conference(s), the IHA may choose to modify its choice of selected applicant, if the Agency, in its discretion, determines that such change is in the best interest of the IHA.

TERMS AND CONDITIONS

1. The proposal form contains the IHA's estimate of the number of transactions to be processed monthly for each activity. The IHA makes no representations or guarantees regarding the estimates as being minimum or maximum levels of activity.
2. The IHA reserves the right to reject any or all proposals, to waive any minor non-material irregularities or informalities in any proposal or the proposal procedure, and to accept, reject or negotiate separately any item or combination of items. IHA shall be the sole judge of minor irregularities or informalities. Lateness of submission is not considered minor. Late proposals will not be accepted and thereby deemed non-responsive. IHA will consider non-responsive any

submittal for which critical information is lacking or the submission represents a major deviation from the RFP.

3. The IHA reserves the right to interview any or all respondents. If such interviews are conducted, applicants will be separately notified if an interview is necessary.
4. IHA reserves the right to negotiate with one or more applicants and as a result of the RFP evaluation, enter into a “best and final” negotiation with one or more applicants.
5. The IHA intends to make its selection on or about January 15, 2011. Notification will be made to all respondents to this RFP.
6. This Request for Proposals and the proposal of the selected provider will be incorporated into any agreement.
7. Failure to comply with any of the terms and conditions of this RFP by the selected provider will be cause for termination of the agreement.
8. The agreement must be terminated for any reason by either party at any time upon forty-five (45) days’ prior written notice. The IHA may terminate for cause without prior notice.
9. The selected provider agrees that it will charge only for services contained in this RFP. Services not contained in this RFP will neither be rendered nor charged without the prior written consent of the IHA.
10. It is the intended that the term of the agreement will be from contract execution until December 31, 2016. It is anticipated that the contract will be executed mid-to late January.
11. IHA assumes no liability for any costs incurred by responders in the preparation and delivery of a proposal response or attendance at any subsequent meetings relative to RFP response.
12. Person(s) signing proposal must be authorized to commit applicant and to conduct negotiations and discussions if requested or required or both.
13. Successful applicant shall be required to enter into a contract for services with IHA.

SOLICIATION OR INFLUENCING

Any applicant that solicits or lobbies the Executive Director, IHA Staff member, Commissioner, Elected or Appointed Official or other community leaders will cause that applicant’s bid to be deemed non-responsible and withdrawn from consideration.

MBE/WBE POLICY

It is the policy of the IHA to encourage responses from Minority and Women’s Business Enterprises. It is the goal of the IHA to increase its’ MBE/WBE contract base. A responder who is a MBE/WBE or who has plans to use an MBE/WBE as a subcontractor or partner in the response and has not been certified as a MBE/WBE shall submit a certified application for such MBE/WBE. The potential MBE/WBE must become certified by the applicant’s local authority/DEO to count toward the attainment of the IHA’s MBE/WBE goal. **Any responder who receives points for using an MBE/WBE**

sub-contractor or service provider and fails to utilize them will be penalized up to 10% of their contract amount.

SECTION 3

The work to be performed under this Agreement is subject to requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low and very low-income person, particularly persons who are recipients of HUD assistance for housing. The parties to this Agreement agree to comply with HUD's regulations in 24 CFR part 135, which implement Section 3. As evidenced by their execution of this Agreement, the parties to this Agreement certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.

COMPLIANCE WITH E-VERIFY PROGRAM

Pursuant to IC 22-5-1.7, CONTRACTOR shall enroll in and verify the work eligibility status of all newly hired employees of CONTRACTOR through the E-Verify Program ("Program"). CONTRACTOR is not required to verify the work eligibility status of all newly hired employees through the Program if the Program no longer exists.

- CONTRACTOR and its Subcontractors shall not knowingly employ or contract with an unauthorized alien or retain an employee or contract with a person that CONTRACTOR or its Subcontractor subsequently learns is an unauthorized alien. If CONTRACTOR violates this section, OWNER shall require CONTRACTOR to remedy the violation not later than thirty (30) days after OWNER notifies CONTRACTOR. If CONTRACTOR fails to remedy the violation within the thirty (30) day period, OWNER shall terminate the contract for breach of contract. If OWNER terminates the contract, CONTRACTOR shall, in addition to any other contractual remedies, be liable to OWNER for actual damages. There is a rebuttable presumption that CONTRACTOR did not knowingly employ an unauthorized alien if CONTRACTOR verified the work eligibility status of the employee through the Program.
- If CONTRACTOR employs or contracts with an unauthorized alien but OWNER determines that terminating the contract would be detrimental to the public interest or public property, OWNER may allow the contract to remain in effect until OWNER procures a new contractor.
- CONTRACTOR shall, prior to performing any work, require each Subcontractor to certify to CONTRACTOR that the Subcontractor does not knowingly employ or contract with an unauthorized alien and has enrolled in the Program. CONTRACTOR shall maintain on file a certification from each Subcontractor throughout the duration of the Project. If CONTRACTOR determines that a Subcontractor is in violation of this section, CONTRACTOR may terminate its

contract with the Subcontractor for such violation. Such termination may not be considered a breach of contract by CONTRACTOR or the Subcontractor.

SCOPE OF SERVICES

General Information

The IHA is soliciting proposals for a primary banking relationship with a financial institution which operates an office within the city limits. The Agency will be contracting for the following general services for a five year period beginning at contract execution (approximately mid-to late January) and ending December 31, 2016.

The following is a listing of mandatory services the IHA requires of its financial institution:

- Demand deposit checking accounts
- Investment safekeeping services
- On-line current and prior day balance reporting
- ACH services and reporting
- Purchasing Cards; • Credit Cards
- Safe Deposit Services
- Electronic imaging of checks and deposits
- ARP service and reporting
- Excellent customer service & response
- Banking supplies
- Payroll direct deposit
- Online book transfers between accounts
- On-line Stop-payment services
- On-line wire transfers
- Positive-Pay on Checking Accounts
- Electronic Deposit Scanning
- Night Depository Services

The IHA utilizes a check system, as opposed to warrants. The Agency anticipates that proposed banking services will be compensated either by the credit earned on average collected balances or CD, or a fee for service basis, but is also willing to consider other options.

Service Required

Banking structure:

See attached document for a detailed itemization of the accounts and services currently being received.

Checking Accounts: The IHA currently utilizes multiple checking accounts:

- Primary checking account, which includes accounts payable & payroll check processing. Approximately 600 checks and 8-10 ACH vendor payments are issued monthly.
- Section 8 checking account, which is used for processing approximately 3,000 monthly payments to landlords and clients primarily through ACH file upload of direct deposit funds.
- Subsidiary accounts.

The institution will furnish the IHA with additional checking accounts as needed. NSF checks must be processed twice before being returned to the Agency. The basic checking account services should at least consist of:

- Provide month-end statements, via U.S. Mail and online by the 7th day of the following month and provide statements to various auditors upon request;
- Provide electronic check image retrieval on CD monthly, including necessary software;
- Provide electronic file of canceled checks for import into our computer system;
- Provide individual and consolidated monthly account analysis for all accounts by the 7th day of the following month;
- Provide an on-line ACH and wire transfer system for transferring money to other institutions, along with appropriate security levels for wire transfer initiations and approvals;
- Provide an on-line computer balance reporting system, with information on collected, available and closing balances, as well as a detail of total debits and credits posted to the account for the previous day, by 7:00 a.m. each business day;
- Provide an on-line reporting system that shows current day ACH credits and debits, by 7:00 a.m. each business day.
- Provide deposit reporting ;
- Provide Positive Pay feature with exception reporting/return of unknown items;
- Provide for on-line stop-pay look-up and notification;
- Provide support in answering questions, trouble shooting problems and resolving issues in a prompt manner;
- Provide on-line means to inquire about canceled checks and stop payment on checks upon proper authorization.

Safekeeping Services: The institution will be required to provide safekeeping facilities and services for the Agency's investment securities. Required safekeeping services include (but are not limited to):

- Receive/deliver securities on a delivery versus payment method;
- Price securities to market;
- Provide delivery confirmation on new security purchases;
- Provide a monthly statement of holdings;
- Register or transfer securities;
- Verify holdings as of specific dates for audit purposes;
- Credit the Agency's account for interest and principal payments on the day received;
- Provide maturity and interest payment notices at least 5 days prior to payment date

Banking Supplies: The financial institution will be required to provide a supply of tamper proof plastic deposit bags, deposit slips, and endorsement stamps for each location. The cost of such supplies shall be charged against the Agency's earnings credits.

ACH Debit Services: The IHA processes a direct deposit batch several times per month for the payment of Section 8 Housing Assistance Payments (HAP) and Utility Assistance Payments (UAP).

Night Depository Services: The Financial institution will provide the Agency with the ability to make 'night drop' deposits after hours. The IHA staff will prepare a deposit slip and 'night drop' the deposit after hours, for deposit the next day. We currently use the tamper-resistant plastic bags for this function.

Electronic Deposit Scanning: The Agency is analyzing the effectiveness of electronic deposit scanning. The financial institution will provide the Agency with pricing for 11 scanners and software; as well as training for all personnel who will be using this product.

Corporate Credit Card: The Agency also utilizes a credit card for travel and other purposes and would require the financial institution to itemize the cost for issuing credit cards to the Agency and associated annual fees and rates. Agency currently has one VISA credit card with a limit of \$15,000. Online accessibility to statements and activity is required.

Data Equipment Compatibility: The Agency is interested in equipment and data compatibility and therefore requests the specifications needed for an automated wire transfer, ACH debit & credit, credit card, balance reporting and any other automated systems be included in this proposal. Any costs associated with automated data and equipment should be identified in the RFP response.

Miscellaneous Optional Services: In addition to the requirements listed above, the proposal shall identify proposed fees for the following services:

- Payment of Financial System Upgrades and Fees through use of analysis. In order to enhance our banking/financial processing capabilities we may wish to pay for these fees through banking analysis;
- Other services provided by your institution that would be beneficial to the Agency, but have not specifically been addressed. Please itemize in the RFP response.

DESCRIPTION OF REQUIRED BANKING SERVICES

The IHA desires to maintain an operating system through the use of several concentration accounts in conjunction with several zero balance accounts. The account structures for the various companies are below:

Indianapolis Housing Agency:

General Bank Accounts:

- All IHA accounts require current and prior day reporting.
- Concentration Account/Parent Account. The purpose of this account is to concentrate the cash balances daily in order that excess balances in this account can be swept into the Investment Vehicle. Deficit balances will be reimbursed by the Investment Vehicle. The Parent Account will reimburse the accounts payable for checks presented for payment. All funds will be retained in this account until they become available, based on the bank's float schedule.
- Investment Vehicle. The available cash balances in the Parent Account will be swept into a short-term sweep investment vehicle daily. If the Parent Account has a deficit balance, the appropriate amount will be taken out of the investment vehicle to reimburse the Parent Account's deficit balance. This account will contain the only cash balance within the entire IHA account structure, other than uncollected funds in the Parent Account.
- IHA General Deposit Account. This account will serve as the principal account for deposits for IHA. Several IHA departments deposit to this account for all IHA receipts consisting of tenant rents and other funds received by the agency. Electronic deposit scanning is being considered for this account.
- Accounts Payable Account. This zero-balance, controlled disbursement account will be used solely to process approximately 600 disbursements per month. ADP payroll debits will also be processed on a weekly basis. There will be no direct deposits into this account. Several ACH debit transfers are processed on a monthly basis, using either file upload or manual input. Online access is required for this service. Positive Pay is also required for this account.
- HUD Depository Account – This account will be used solely for direct deposit of grant funds from HUD and other sources. No checks will be written from this account. This account will sweep into the IHA Concentration account on a nightly basis.
- Fraud Recovery Account – This account will have 8-10 monthly deposits.
- LIPH FSS Escrow – This account will have 1-2 monthly book transfers into and out of the account. Funds will be invested in a certificate of deposit.
- Max Saver – This account is a high balance savings account.

IHA Section 8 Bank Accounts:

The Section 8 Bank accounts are required to be held separately and will sweep into separate investment vehicles.

- Section 8 HUD Deposit Account – This account will be used solely for Section 8 HUD deposits. It will also serve as the primary Section 8 account. The Section 8 Checking account will sweep into this account on a nightly basis. This account balance will be required to sweep into an overnight investment in a government backed security.
- Section 8 Checking Account - This account is a zero balance account and will be used solely to process disbursements for Section 8 payments to Landlords and Tenants. Approximately 3,000 disbursements will be made via ACH direct

deposit and approximately 30 checks will issued each month. Funding for this account will be automatically swept from the Section 8 HUD deposit account on a nightly basis. Positive Pay and ARP services are required on this account.

- Section 8 FSS Escrow Account. This is a stand alone account consisting of funds held for individuals/families on the Family Self-Sufficiency program. These funds are to remain in a guaranteed investment at all times. The required investment for this account is a certificate of deposit.
- High Balance Savings Account. This is an alternative investments account for short-term funds returning higher rate than the sweep.
- HUD Repayment Account – Funds will be transferred in monthly.

Non Profit Subsidiaries:

- **Insight Development Corp.** is a 501(C)(3) not for profit subsidiary of IHA. Insight’s mission is to promote affordable housing opportunities throughout Marion County. Activity in the not for profit will be through Tax Credits, Grants, Mortgages, Private Foundations, etc. Activity consists of approximately 20 checks and 3 deposits per month. This account will need wire transfer capabilities.
- **TRUST** is a 501(C)(3) not for profit subsidiary of IHA. TRUST’s mission is to concentrate on issues that promote and encourage activities providing a “hand up” not a “hand out” by emphasizing its support of the individual and community needs of Indianapolis Housing Agency residents and Section 8 participants. Monthly activity consists of deposits of donations and 1-2 checks to vendors.

For Profit Subsidiaries:

- **Lugar, LP** is a limited partnership of which IHA is the general partner. The partnership was formed as part of a mixed-finance transaction for two properties.
 - The operating account is used to capture the operations of the property. Activity consists of tenant rent deposits and approximately 10-15 weekly vendor check payments.
 - The security deposit account is used to hold tenant security deposits. Monthly activity includes occasional book transfers to the operating account.
- **TH and B, LP** is a limited partnership of which IHA is the general partner. The partnership was formed as part of a mixed-finance transaction for two properties.
 - The operating account is used to capture the operations of the property. Activity consists of tenant rent deposits and approximately 10-15 weekly vendor check payments.
 - The security deposit account is used to hold tenant security deposits. Monthly activity includes occasional book transfers to the operating account.

- The construction account is used to capture the construction activity for the properties. Monthly activity includes 2-3 ACH deposits and 10-15 vendor payments for construction related items.
- **L and R Housing, LP** is a limited partnership of which IHA is the general partner. The partnership was formed as part of a mixed-finance transaction for two properties.
 - The operating account is used to capture the operations of the property. Activity consists of tenant rent deposits and approximately 10-15 weekly vendor check payments.
 - The security deposit account is used to hold tenant security deposits. Monthly activity includes occasional book transfers to the operating account.
 - The construction account is used to capture the construction activity for the properties. Monthly activity includes 2-3 ACH deposits and 10-15 vendor payments for construction related items.
- **B and H Housing, LP** is a limited partnership of which IHA is the general partner. The partnership was formed as part of a mixed-finance transaction for two properties.
 - The operating account is used to capture the operations of the property. Activity consists of tenant rent deposits and approximately 10-15 weekly vendor check payments.
 - The security deposit account is used to hold tenant security deposits. Monthly activity includes occasional book transfers to the operating account.
 - The construction account is used to capture the construction activity for the properties. Monthly activity includes 2-3 ACH deposits and 10-15 vendor payments for construction related items.
- **16 Park, LP** is a limited partnership of which Insight is the general partner. The partnership was formed as part of a mixed-finance transaction for one property.
 - The construction account is used to capture the construction activity for the properties. Monthly activity includes 2-3 ACH deposits and 10-15 vendor payments for construction related items.
 - The stabilization reserve account is used for funds held in reserve to stabilize property cash flows until construction is completed. Monthly activity includes occasional ACH transfers to the property account which is being held by a private management company.
- **Red Maple Grove Home Owner's Association** is a not for profit that was formed under IHA's home ownership program at Red Maple Grove. The funds are being held in trust for the home owner's association until the association attains full membership and is able to operate. Activity consists of occasional deposits of homeowner fees.

FRAUD

The IHA had been a victim of check fraud on its accounts. Explain your institution's policy and procedures on protection of IHA assets, notification, prevention, and other means to minimize fraud from occurring. The IHA will want the means to verify clearing checks prior to the honoring of those checks through positive pay.

AUTOMATIC DAILY INVESTMENT

The awarded bank agrees to automatically invest the available balance in the primary accounts daily in an investment vehicle acceptable to the IHA and which complies with IC 5-13-9 and the attached HUD requirements. On the next business day, the bank agrees to transfer to the Parent Account sufficient funds to cover transfers, if necessary, to the zero-balance accounts on each business day.

If the proposed investment vehicle is a repurchase agreement, it will be made pursuant to IC 5-13-9-3 and HUD requirements and will be evidenced by a written Master Repurchase Agreement. It is the IHA's intention to require delivery of collateral to a third party bank. The daily value of the collateral (market price plus accrued interest) must be at least 102% of the principal amount of the repurchase agreement, and the collateral must be marked to market daily. Respondents must quote a rate of interest to be earned on the repurchase agreement using the federal funds rate as the index. Interest shall be computed on an actual/365 day basis.

Interest is to be credited daily.

ACCOUNT RECONCILIATION

The awarded bank will provide reconciliation service for the controlled disbursement accounts, and have the ability to provide reconciliation services for all other accounts. Reconciliation services include at least the following requirements:

1. The IHA will provide an electronic issue file to the banks for reconciliation purposes. An electronic file of checks paid to the bank each month will be provided to the IHA, in a format designated by the IHA. The reconciled checks paid file shall be provided to the IHA within a seven (7) day turnaround time from the receipt of the issue file. This file should be in Excel or *.txt. Format.
2. Return of all canceled checks on a CD Rom, sorted by check number on a monthly basis.
3. Return of all other items on a CD Rom, such as debit and credit memos and deposit tickets in date order on a monthly basis.
4. Each proposal should detail the applicant's on-line reconciliation capabilities and associated fees for consideration.

STATEMENT AND ADVICE FREQUENCY

The bank shall have the capability to provide online banking service for the IHA Finance office, and will provide each business day, no later than 9:00 a.m. via computer terminal, the following information (at no cost): ledger and available cash balance; previous business day's activity; and the most current possible deposit and bank statement information. It is this activity on which the current day's zero balance account transfers will be based. This file must be able to be downloaded into MS Excel format. Please submit a trial version of your on-line banking program.

Monthly bank statements will be for the full calendar month and will be available online and delivered via the United States Postal Service (USPS) to the IHA Finance Office within seven (7) days after the end of the month.

The Monthly Account Analysis Reports for a particular month will be completed and delivered to the IHA Finance Office online and via USPS within seven (7) days after the end of the month. Additionally, a year-to-date tally of detailed fees and charges will be included. The reports will detail charges for each account, as well as provide a summary of all charges. IHA requests that it receive the Monthly Analysis Report in a format that can be converted to Excel.

DESCRIPTION OF ADDITIONAL OR OPTIONAL SERVICES

As was mentioned previously in this RFP, the IHA is considering additional services for future implementation. Please provide on a separate form, identified as Exhibit B, a description of services and related charges for the following activities:

1. Procurement or Purchasing Card Services

A respondent may, under separate cover, submit proposals for other innovative services it believes would be in the best interest of the IHA to consider. Any additional services will be considered independently of those outlined in the RFP.

DESIGNATED ACCOUNT EXECUTIVE

The IHA requests that each proposing institution provide the names, titles, phone numbers and descriptions of the financial and banking experience of a designated account executive, as well as an alternate. The designated account executive must have the authority to make timely decisions in the normal course of business on their own without having to refer to other people within the institution. It is imperative that the designated Account Executives be located in Indianapolis and the bank's commitment to the IHA's account focuses on direct, personal contact with the Client. The IHA places a premium on the responsiveness and personal commitment of the Account Executive to the IHA's account. All questions regarding the response to this RFP will be directed to this person.

REFERENCES

Please provide a list of at least three (3) public fund client references with the name, address and phone number of a contact person for each reference.

OTHER

Respondents may offer alternative explanations for services requested on the RFP that the financial institution cannot provide. Details should be provided separately with clear reference to the service for which the alternative is submitted.

CONTENT

All proposals shall contain the following:

1. Letter of interest
2. Written methodology, on a point by point basis, in support of the RFP
3. Experience profile to include account point person, team's members and resumes of team and staffing patterns.
4. MBE/WBE/DBE Certification, where applicable
5. HUD Forms 5369 B and C (available on IHA's website)
6. Completed Non Collusive, Non-Identity Conflict of Interest Affidavit (available on IHA's website)
7. Certificate of Non Organization Conflict of Interest (available on IHA's website)
8. Complete Certificate of Non Segregated Facilities (available on IHA's website)

9. Applicable licensing and or certification
10. Completed Section 3 Initial Response form (available on IHA's website)
11. All submittals as required
12. Certificates of insurance
13. Compliance with E-Verify Program Affidavit (available on IHA's website)

QUESTIONS/CLARIFICATIONS

Questions shall be submitted in writing and may be faxed or emailed to:

Diane Padgett
Materials and Contract Manager
Indianapolis Housing Agency
1919 N. Meridian Street
Indianapolis, Indiana 46202
Fax 317-261-7271
dpadget@indyhousing.org

Questions not in writing will not receive a response.

Deadline for questions is December 23, 2011 at 2:00 PM.

Questions and answers will be posted on the IHA Website: www.indyhousing.org

DEADLINES AND SUBMITTALS

An original and five copies should be submitted, no later than 2:00 PM, local time, December 30, 2011. Proposals will not be accepted after that time or will be returned unopened. Faxes or emails are not acceptable as proposal responses. Proposals shall be submitted to the attention of Diane Padgett at the preceding address.

The Indianapolis Housing Agency is an equal opportunity contractor and employer.

END OF PROPOSAL