

## Formal Request for Proposals

|                                                                                                                                                                                                            |                                                                                                                        |                                                             |                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------|
| TITLE OF RFP:                                                                                                                                                                                              | Digital Homebuyer Lead Platform & Marketing Automation                                                                 |                                                             |                                                                                  |
| State Agency:                                                                                                                                                                                              | Iowa Finance Authority (IFA or Authority)                                                                              |                                                             |                                                                                  |
| State seeks to purchase:                                                                                                                                                                                   | IFA is seeking the services of a vendor to plan and execute a paid digital campaign that targets potential homebuyers. |                                                             |                                                                                  |
| Initial term of the contract:                                                                                                                                                                              | 16 months                                                                                                              | Possible extensions: Up to two one-year extensions          | Total of up to three years and four months (including first year planning phase) |
| Anticipated Contract term - Beginning:                                                                                                                                                                     | February 6, 2026                                                                                                       | Ending:                                                     | June 30, 2027                                                                    |
| State Issuing Officer:                                                                                                                                                                                     | Lisa Connell                                                                                                           |                                                             |                                                                                  |
| Email:                                                                                                                                                                                                     | <a href="mailto:lisa.connell@iowaeda.com">lisa.connell@iowaeda.com</a>                                                 |                                                             |                                                                                  |
| Address:                                                                                                                                                                                                   | 1963 Bell Ave, Suite 200, Des Moines, IA 50315                                                                         |                                                             |                                                                                  |
| PROCUREMENT TIMETABLE—Event or Action:                                                                                                                                                                     |                                                                                                                        | Date/Time (Central Time Zone):                              |                                                                                  |
| State Posts Notice of RFP on TSB website:                                                                                                                                                                  |                                                                                                                        | November 19, 2025                                           |                                                                                  |
| State Issues RFP:                                                                                                                                                                                          |                                                                                                                        | November 21, 2025                                           |                                                                                  |
| Questions Due:                                                                                                                                                                                             |                                                                                                                        | December 12, 2025/ 4:00 PM Local time Des Moines, IA        |                                                                                  |
| Authority Response to Questions on or before                                                                                                                                                               |                                                                                                                        | December 19, 2025 / 4:00 PM Local time Des Moines, IA       |                                                                                  |
| <b>Proposals Due Date:</b>                                                                                                                                                                                 |                                                                                                                        | <b>January 16, 2026 / 4:00 PM Local time Des Moines, IA</b> |                                                                                  |
| Anticipated Date to issue Notice of Intent to Award:                                                                                                                                                       |                                                                                                                        | January 30, 2026                                            |                                                                                  |
| Anticipated Date to execute contract:                                                                                                                                                                      |                                                                                                                        | February 6, 2026                                            |                                                                                  |
| Addenda to this RFP will be posted in the <a href="#">Iowa Management of Procurement and Contracts System (IMPACS)</a>                                                                                     |                                                                                                                        |                                                             |                                                                                  |
| Proposals and Questions Required to be Submitted in <a href="#">IMPACS</a> .                                                                                                                               |                                                                                                                        |                                                             |                                                                                  |
| Firm Proposal Terms - Per Section 3.2.13, the minimum Number of Days following the deadline for submitting proposals that the Contractor guarantees all proposal terms, including price, will remain firm: |                                                                                                                        |                                                             | 120                                                                              |

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## SECTION 1: INTRODUCTION

1.1. Purpose. The purpose of this Request for Proposals (RFP) is to solicit proposals from Responsible Contractors to provide the services identified on the RFP cover sheet and further described in Section 2 of this RFP to the Authority. The Authority intends to award a Contract(s) beginning on the date listed on the RFP cover sheet, and the Authority, in its sole discretion, may extend the Contract for up to the number of extensions identified on the RFP cover sheet. The Authority may award more than one Contractor under this RFP.

1.2. Definitions. For the purposes of this RFP and the resulting contract, the following terms shall mean:

1.2.1. “Authority” means the Iowa Finance Authority and any other governmental body that purchases from the Contract; may also be referred to as, “IFA”, “State Agency”, “Department” or “Authority”.

1.2.2. “Proposal” means the Contractor’s proposal submitted in response to the RFP.

1.2.3. “Contract” means the contract(s) entered into with the successful Contractor(s) as described in Section 6.1.

1.2.4. “Contractor” or “Bidder” means a vendor submitting Proposals in response to this RFP.

1.2.5. “Responsible Contractor” means a Contractor that has the capability in all respects to perform the requirements of the Contract. In determining whether a Contractor is a Responsible Contractor, the Authority will consider various factors including, but not limited to, the Contractor’s competence and qualifications to provide the goods or services requested, the Contractor’s integrity and reliability, the past performance of the Contractor and the best interest of the Authority and the State.

1.2.6. “Responsive Proposal” means a Proposal that complies with the material provisions of this RFP.

1.2.7. “RFP” means this Request for Proposals and any attachments, exhibits, schedules or addenda hereto.

1.2.8. “State” means the State of Iowa, the Authority, and all state agencies, boards, and commissions, and any political subdivisions making purchases from the Contract as permitted by this RFP.

1.3. Overview of the RFP Process. **Contractors will be required to submit their Proposals electronically in [IMPACS](#).** It is the Authority’s intention to evaluate Proposals from all Responsible Contractors that submit timely Responsive Proposals and award the Contract(s) in accordance with Section 4, Evaluation and Selection.

1.4. Background Information. This RFP is designed to provide Contractors with the information necessary for the preparation of competitive Proposals. The RFP process is for the Authority’s benefit and is intended to provide the Authority with competitive information to assist in the selection process. It is not intended to be comprehensive. Each Contractor is responsible for determining all factors necessary for submission of a comprehensive Proposal.

The Iowa Finance Authority (IFA) offers mortgage and down payment assistance programs for Iowa homebuyers through a statewide network of participating lenders.

IFA is seeking a qualified vendor to design and implement an integrated digital marketing and lead management platform to strengthen IFA’s homeownership marketing infrastructure and position the organization for sustained growth in market share. This initiative will serve as a modern, automated marketing ecosystem that directly links marketing investments to qualified homebuyer leads, lender engagement and closed loans delivering measurable ROI in the form of leads converted to IFA homebuyers. IFA is committed to exploring new and innovative technologies including AI-powered tools and emerging digital solutions to meet the expectations and needs of today’s homebuyers and ensure a seamless, data-driven experience from awareness to closing.

A complementary RFP for Strategic Marketing Services for Homebuyers has also been issued. Selected vendors for both RFPs will be expected to work collaboratively. Vendors may choose to submit proposals for one or both RFPs. If submitting for both, separate proposals are required. Vendors may submit independently or in partnership with another vendor.

## SECTION 2: SPECIFICATIONS

2.1 Overview. The successful Contractor shall provide the services to the Authority and other agencies using the Contract in accordance with the specifications as provided in this Section.

2.2 Proposed Scope of Work and Deliverables. Deliverables listed are the minimum expected from the Contractor. Additional information and deliverables based on Contractor’s experience with similar projects are encouraged.

The selected vendor will build upon IFA’s existing operational systems to implement a centralized, data-driven platform that:

- Automates lead referrals.
- Tracks engagement and conversions from initial marketing contact through loan closing.
- Provides comprehensive, real-time performance dashboards and ROI analytics.
- Includes a homebuyer eligibility quick check and automated lender referral process.
- Features lender and Realtor® profiles to connect consumers with approved partners.

- Allows for automatic long-term lead nurturing, audience segmentation and advanced insights.

In addition, the vendor will serve as the implementer of a homebuyer-focused AI chatbot that integrates directly into the lead funnel. The selected partner will be responsible for recommending the most effective tool, tailoring it to our specific needs and ensuring it flows seamlessly into the same lead management system.

All components of the system must empower IFA staff to independently manage, monitor performance and generate actionable insights. The vendor shall provide full implementation support, staff training, and documentation to ensure long-term success and sustainability.

IFA's seeking a system that will elevate its past nationally recognized work, refining our approach, sharpening audience targeting, optimizing acquisition costs and ultimately allowing us to assist more lowans in becoming homeowners and building generational wealth.

### **SECTION 3: FORM AND CONTENT OF PROPOSALS**

3.1. Instructions. These instructions prescribe the format and content of the Proposal. They are designed to facilitate a uniform review process. Failure to adhere to the Proposal format may result in the rejection of the Proposal.

3.1.1. The Proposal shall be submitted timely to in [IMPACS](#). Proposals submitted by other means will be rejected by the Authority.

The Authority shall not be responsible for misdirected messages or premature opening of Proposals if a Proposal is not properly submitted.

3.1.2. If the Contractor designates any information in its Proposal as confidential pursuant to Section 5, the Contractor must also submit one (1) copy of the Proposal from which confidential information has been excised as provided in Section 5 and which is marked "Public Copy".

3.1.3. Proposals shall not contain promotional or display materials.

3.1.4. Attachments shall be referenced in the Proposal.

3.1.5. If a Contractor proposes more than one solution to the RFP requirements, each shall be labeled and submitted separately, and each will be evaluated separately.

3.2 Technical Proposal. Proposals should specifically include firm capabilities, implementation strategies and associated costs, not to exceed a total of \$100,000 for state fiscal year 2027, (July 1, 2026-June 30, 2027 in addition to a pre-launch planning and design phase beginning on the expected contract date of February 6, 2026. Responses should not exceed ten (10) pages. The following documents and responses shall be included in the Technical Proposal in the order given below:

3.2.1 Transmittal Letter (Required)

An individual authorized to legally bind the Contractor shall sign the transmittal letter. The letter shall include the Contractor's mailing address, electronic mail address, and telephone number. Any request for confidential treatment of information shall be included in the transmittal letter in accordance with the provisions of Section 5.

3.2.2 Table of Contents. The Contractor shall include a table of contents of its Proposal.

3.2.3 Executive Summary. The Contractor shall prepare an executive summary and overview of the services it is offering, including all the following information:

3.2.3.1 Statements that demonstrate that the Contractor has read, understands and agrees with the terms and conditions of the RFP including the contract provisions in Section 6.

3.2.3.2 An overview of the Contractor's plans for complying with the requirements of this RFP.

3.2.3.3 Any other summary information the Contractor deems to be pertinent.

3.2.4 Specifications. The Contractor shall answer whether or not it will comply with each requirement in Section 2 of the RFP and explain the process and methodology it intends to utilize to address the topics identified in Section 2 and any additional topics that the Authority considers to be relevant to the RFP. Where the context requires more than a yes or no answer or the specific requirement so indicates, Contractor shall explain how it will comply with the requirement. Merely repeating the Section 2 requirements may be considered non-responsive and result in the rejection of the Proposal. Proposals must identify any deviations from the requirements of the RFP or requirements the Contractor cannot satisfy. If the Contractor deviates from or cannot satisfy the requirement(s) of this section, the Authority may reject the Proposal.

3.2.5 Vendor Background Information. The Contractor shall provide the following general background information:

3.2.5.1 Name, address, telephone number, and e-mail address of the Contractor including all d/b/a's or assumed names or other operating names of the Contractor and any local addresses and phone numbers.

3.2.5.2 Form of business entity, i.e., corporation, partnership, proprietorship, limited liability company.

3.2.5.3 State of incorporation, state of formation, or state of organization.

3.2.5.4 The location(s) including address and telephone numbers of the offices and other facilities that relate to the Contractor's performance under the terms of this RFP.

3.2.5.5 Number of employees.

3.2.5.6 Type of business

3.2.5.7 Name, address and telephone number of the Contractor's representative to contact regarding all contractual and technical matters concerning the Proposal.

3.2.5.8 Name, contact information and qualifications of any subcontractors who will be involved with this project the Contractor proposes to use and the nature of the services the subcontractor would perform.

3.2.5.9 The successful Contractor will be required to register to do business in Iowa before payments can be made.

3.2.6 Experience. The Contractor must provide the following information regarding its experience:

3.2.6.1 Number of years in business.

3.2.6.2 Number of years of experience with providing the types of services sought by the RFP.

3.2.6.3 The level of technical experience in providing the types of services sought by the RFP.

3.2.6.4 A list of all services similar to those sought by this RFP that the Contractor has provided to other businesses or governmental entities.

3.2.6.5 Letters of reference from at least one (1) customer or client knowledgeable of the Contractor's performance in providing services similar to the services described in this RFP and a contact person and telephone number for each reference.

3.2.7 Personnel. The following information must be included for all key personnel who will be involved in providing services contemplated by this RFP:

3.2.7.1 Full name.

3.2.7.2 Education.

3.2.7.3 Years of experience and employment history particularly as it relates to the requirements of the RFP.

3.2.8 Financial Information. The Contractor must provide the following financial information

3.2.8.1 Audited financial statements for the last 3 years.

3.2.8.2 At least two (2) financial references, if audited financial statements are unavailable. Examples of financial references would include banks, vendors that state the Contractor has paid bills on time, or others who can verify the financial viability of the Contractor. The references can be in letter format and describe any information relevant to the Contractor's finances.

3.2.9 Termination, Litigation, Debarment. The Contractor must provide the following information for the past five (5) years:

3.2.9.1 Has the Contractor had a contract for services terminated for any reason? If so, provide full details regarding the termination.

3.2.9.2 Describe any damages or penalties assessed against or dispute resolution settlements entered into by Contractor under any existing or past contracts for services. Provide full details regarding the circumstances, including dollar amount of damages, penalties and settlement payments.

3.2.9.3 Describe any order, judgment or decree of any Federal or State authority barring, suspending or otherwise limiting the right of the Contractor to engage in any business, practice or activity.

3.2.9.4 A list and summary of all litigation or threatened litigation, administrative or regulatory proceedings, or similar matters to which the Contractor or its officers have been a party.

3.2.9.5 Any irregularities discovered in any of the accounts maintained by the Contractor on behalf of others. Describe the circumstances and disposition of the irregularities.

Failure to disclose these matters may result in rejection of the Proposal or termination of any subsequent Contract. The above disclosures are a continuing requirement of the Contractor. Contractor shall provide written notification to the Authority of any such matter commencing or occurring after submission of a Proposal, and with respect to the successful Contractor, following execution of the Contract.

3.2.10 Acceptance of Terms and Conditions. The Contractor shall specifically agree that by submitting the Proposal, the Contractor is accepting all terms and conditions stated in the RFP. However, if the Contractor objects to any term or condition, the Contractor must specifically refer to the RFP page and section number and provide the reason for the objection. Objections or responses that materially alter the RFP will be deemed non-responsive and result in rejection of the Proposal.

3.2.11 Certification Letter. The Contractor shall sign and submit with the Proposal, the document included as Attachment #1 (Certification Letter) in which the Contractor shall make the certifications included in Attachment #1.

3.2.12 Authorization to Release Information. The Contractor shall sign and submit with the Proposal the document included as Attachment #2 (Authorization to Release Information Letter) in which the Contractor authorizes the release of information to the Authority.

3.2.13 Firm Proposal Terms. The Contractor shall guarantee in writing the services offered in the Proposal are currently available and that all Proposal terms, including price, will remain firm 120 days following the deadline for submitting Proposals.

3.3 Cost Proposal. The Contractor shall provide its cost proposal separately for the proposed services using the form in Attachment #3.

3.4 Contractor shall certify it can comply with applicable information security policies. State of Iowa Security Standards can be found at: <https://ocio.iowa.gov/standards> under the Security section.

## **SECTION 4: EVALUATION AND SELECTION**

4.1 Introduction. This section describes the evaluation process that will be used to determine which Proposal(s) provide(s) the greatest benefit to the State. The Authority will not necessarily award the Contract(s) to the Contractor(s) offering the lowest cost to the Authority. Instead, the Authority will award the Contract(s) whose Responsive Proposal(s) the Authority believes will provide the best value to the State. The Authority will either choose to award one contract for all scope of

work & deliverables described in Section 2 or choose to award multiple contracts, whichever the Authority determines is in the best interests of the Authority. The Authority reserves the right to reject all proposals and choose not to issue an award(s).

4.2 Evaluation Committee. The Authority intends to conduct a comprehensive, fair, and impartial evaluation of Proposals received in response to this RFP. The Authority will use an evaluation committee to review and evaluate the Proposals. Approval of the Authority board may be required.

4.3 Overview of Evaluation. All Technical Proposals will be first evaluated to determine if they comply with the requirements in Section 2. The evaluation committee will fully evaluate and score all Responsive Proposals submitted by Responsible Contractors in accordance with this Section.

4.4 Evaluation Criteria. Evaluation of Proposals will be based on the following criteria, which are not listed in any particular order of importance.

4.4.1 Demonstrated ability to enhance and/or expand the effectiveness of the Authority, as described in this RFP.

4.4.2 Cost of services.

4.4.3 Satisfactory performance on previous and present contracts similar in scope and with similar clients to the subject of this RFP.

4.4.4 Contractor's and subcontractor's (if any) professional experience and performance record.

4.4.5 Financial stability of Contractor.

4.4.6 Overall track record and reputation in the relevant industry.

4.4.7 Compliance with RFP and contract terms and conditions and Proposal format.

4.4.8 Contractor's proposed work plans.

4.4.9 Demonstrated quality of proposed services.

4.4.10 Plans for assurance of high-quality service.

4.4.11 Ability to integrate with Authority administrative applications.

## **SECTION 5: ADMINISTRATIVE INFORMATION**

5.1 Issuing Officer. The Issuing Officer identified in the RFP cover sheet is the sole point of contact regarding the RFP from the date of issuance until a Notice of Intent to Award the Contract is issued.

5.2 Restriction on Communication. From the issue date of this RFP until a Notice of Intent to Award the Contract is issued, Contractors will contact only the Issuing Officer. The Issuing Officer

will respond only to written questions regarding the procurement process. Questions related to the interpretation of this RFP must be submitted as provided in Section 5. Oral questions related to the interpretation of this RFP will not be accepted. Contractors may be disqualified if they contact any State employee other than the Issuing Officer about the RFP except that Contractors may contact Kym Stevenson at 515.348.6193 or [tsbcert@iowaeda.com](mailto:tsbcert@iowaeda.com) on issues related to the preference for Targeted Small Businesses.

5.3 Downloading the RFP from the Internet. The RFP and any addenda to the RFP will be posted in IMPACS. The Contractor is advised to check periodically for Addenda to this RFP, particularly if the Contractor downloaded the RFP from the Internet as the Contractor may not automatically receive addenda. It is the Contractor's sole responsibility to check as frequently as the Contractor deems prudent for addenda to posted documents.

5.4 Procurement Timetable. The dates provided in the procurement timetable on the RFP cover sheet are provided for informational and planning purposes. The Authority reserves the right to change the dates. If the Authority changes any of the deadlines for Contractor submissions, the Authority will issue an addendum to the RFP.

5.5 Questions, Requests for Clarification, and Suggested Changes. Contractors are invited to submit written questions and requests for clarifications regarding the RFP in IMPACS. Contractors may also submit suggestions for changes to the requirements of this RFP. The questions, requests for clarifications, or suggestions must be in writing and received by the Issuing Officer before the date and time listed on the RFP cover sheet. Oral questions will not be permitted. If the questions, requests for clarifications, or suggestions pertain to a specific section of the RFP, Contractor shall reference the page and section number(s). The Authority will provide written responses in IMPACS to questions, requests for clarifications, or suggestions will be received from Contractors on or before the date listed on the RFP cover sheet. The Authority's written responses will become an addendum to the RFP. If the Authority decides to adopt a suggestion that modifies the RFP, the Authority will issue an addendum to the RFP.

The Authority assumes no responsibility for oral representations made by its officers or employees unless such representations are confirmed in writing and incorporated into the RFP through an addendum.

5.6 Amendment to the RFP. The Authority reserves the right to amend the RFP at any time using an addendum. The Contractor shall acknowledge receipt of all addenda in its Proposal. If the Authority issues an addendum after the due date for receipt of Proposals, the Authority may, in its sole discretion, allow Contractors to amend their Proposals in response to the addendum.

5.7 Amendment and Withdrawal of Proposal. The Contractor may amend or withdraw and resubmit its Proposal at any time before the Proposals are due. The amendment must be in writing and signed by the Contractor. The amendment must be submitted in IMPACS and received by the time set for the receipt of Proposals. Contractors must notify the Issuing Officer in writing prior to the due date for Proposals if they wish to completely withdraw their Proposals.

5.8 Submission of Proposals. The Authority must receive the Proposal as identified on the RFP cover sheet before the "Proposals Due" date listed on the RFP cover sheet. **This is a mandatory requirement and will not be waived by the Authority. Any Proposal received after this deadline will be rejected.** It is the Contractor's responsibility to ensure that the Proposal is received prior to the deadline. The Authority has no obligation to confirm receipt.

Contractors must furnish all information necessary to enable the Authority to evaluate the Proposal. Proposals that fail to meet the mandatory requirements of the RFP will be rejected. Oral information

provided by the Contractor shall not be considered part of the Contractor's Proposal unless it is reduced to writing.

5.9 Proposal Opening. The Authority will open Proposals after the deadline for submission of Proposals has passed. The Proposals will remain confidential until the Evaluation Committee has reviewed all the Proposals submitted in response to this RFP and the Authority has issued a Notice of Intent to Award a Contract. See Iowa Code Section 72.3. However, the names of Contractors who submitted timely Proposals will be publicly available after the Proposal opening. The announcement of Contractors who timely submitted Proposals does not mean that an individual Proposal has been deemed technically compliant or accepted for evaluation.

5.10 Costs of Preparing the Proposal. The costs of preparation and delivery of the Proposal are solely the responsibility of the Contractor.

5.11 No commitment to Contract. The Authority reserves the right to reject any or all Proposals received in response to this RFP at any time prior to the execution of the Contract. Issuance of this RFP in no way constitutes a commitment by the Authority to award a contract.

5.12 Rejection of Proposals. The Authority may reject outright and not evaluate a Proposal for reasons including without limitation:

5.12.1 The Authority determines there is no longer a need to procure the services.

5.12.2 The Contractor fails to deliver the cost proposal as a separate document.

5.12.3 The Contractor acknowledges that a mandatory requirement of the RFP cannot be met.

5.12.4 The Contractor's Proposal changes a material requirement of the RFP or the Proposal is not compliant with the mandatory requirements of the RFP.

5.12.5 The Contractor's Proposal limits the rights of the Authority.

5.12.6 The Contractor fails to include information necessary to substantiate that it will be able to meet a requirement of the RFP.

5.12.7 The Contractor fails to timely respond to the Authority's request for information, documents, or references.

5.12.8 The Contractor fails to include any signature, certification, authorization, stipulation, disclosure or guarantee as described in Section 3 of this RFP.

5.12.9 The Contractor presents the information requested by this RFP in a format inconsistent with the instructions of the RFP or otherwise fails to comply with the requirements of this RFP.

5.12.10 The Contractor initiates unauthorized contact regarding the RFP with state employees.

5.12.11 The Contractor provides misleading or inaccurate responses.

5.12.12 The Contractor's Proposal is materially unbalanced.

5.12.13 There is insufficient evidence (including evidence submitted by the Contractor and evidence obtained by the Authority from other sources) to satisfy the Authority that the Contractor is a Responsible Contractor.

5.12.14 The Contractor alters the language in Attachment 1, Certification Letter or Attachment 2, Authorization to Release Information letter.

5.13 Nonmaterial Variances. The Authority reserves the right to waive or permit cure of nonmaterial variances in the Proposal if, in the judgment of the Authority, it is in the State's best interest to do so. Nonmaterial variances include but are not limited to: minor failures to comply that do not affect overall responsiveness, that are merely a matter of form or format, that do not change the relative standing or otherwise prejudice other Contractors, that do not change the meaning or scope of the RFP, or that do not reflect a material change in the requirements of the RFP. In the event the Authority waives or permits cure of nonmaterial variances, such waiver or cure will not modify the RFP requirements or excuse the Contractor from full compliance with RFP specifications or other Contract requirements if the Contractor is awarded the Contract. The determination of materiality is in the sole discretion of the Authority.

5.14 Reference Checks. The Authority reserves the right to contact any reference to assist in the evaluation of the Proposal, to verify information contained in the Proposal and to discuss the Contractor's qualifications and the qualifications of any subcontractor identified in the Proposal.

5.15 Information from Other Sources. The Authority reserves the right to obtain and consider information from other sources concerning a Contractor, such as the Contractor's capability and performance under other contracts, the qualifications of any subcontractor identified in the Proposal, the Contractor's financial stability, past or pending litigation, and other publicly available information.

5.16 Verification of Proposal Contents. The content of a Proposal submitted by a Contractor is subject to verification. If the Authority determines in its sole discretion that the content is in any way misleading or inaccurate, the Authority may reject the Proposal.

5.17 Proposal Clarification Process. The Authority reserves the right to contact a Contractor after the submission of Proposals to obtain clarification of a Proposal. This contact may include written questions, interviews, site visits, a review of past performance if the Contractor has provided services to the State or any other political subdivision wherever located, or requests for corrective pages in the Contractor's Proposal. The Authority will not consider information received from or through Contractor if the information materially alters the content of the Proposal or the type of services the Contractor is offering to the Authority. An individual authorized to legally bind the Contractor shall sign responses to any request for clarification. Responses shall be submitted to the Authority within the time specified in the Authority's request. Failure to comply with requests for additional information may result in rejection of the Proposal.

5.18 Disposition of Proposals. All Proposals become the property of the State and shall not be returned to the Contractor. Once the Authority issues a Notice of Intent to Award the Contract, the contents of all Proposals will be in the public domain and be available for inspection by interested parties, except for information for which Contractor properly requests confidential treatment or according to exceptions provided in Iowa Code Chapter 22 or other applicable law.

5.19 Public Records and Requests for Confidential Treatment. The Authority will treat all information submitted by a Contractor as public records unless the Contractor properly requests that specific parts of the Proposal be treated as confidential at the time of submitting the Proposal AND the information is confidential under Iowa or other applicable law. The Authority's release of public records is governed by Iowa Code Chapter 22. Contractors are encouraged to familiarize

themselves with Chapter 22 before submitting a Proposal. The Authority will copy and produce public records as required to comply with Chapter 22 or other applicable law.

Any request for confidential treatment of specific information must be included in the transmittal letter with the Contractor's Proposal. For **each** confidentiality request, the Contractor must (1) enumerate the specific grounds in Iowa Code chapter 22 or other applicable law that supports treatment of the material as confidential, (2) provides adequate justification as to why the material should be maintained in confidence, (3) explains why disclosure of the material would not be in the best interest of the public, and (4) sets forth the name, address, telephone, and e-mail for the person authorized by applicant to respond to inquiries by the Authority concerning the confidential status of such material. An applicant's request for confidentiality that does not comply with this section or an applicant's request for confidentiality on information or material that cannot be held in confidence as set forth herein are grounds for rejecting a Proposal as non-responsive.

Any Proposal submitted which contains information for which Contractor is requesting Confidential treatment must be conspicuously marked by the Contractor as containing confidential information, and each page upon which confidential information appears must be conspicuously marked as containing confidential information. Failure to properly identify specific information as confidential shall relieve the Authority or State personnel from any responsibility if confidential information is viewed by the public or a competitor, or is in any way released. If Contractor identifies its entire Proposal as confidential, the Authority will reject the Proposal as non-responsive.

If the Contractor designates any portion of its Proposal as confidential, the Contractor must submit a copy labeled as "Public Copy" from which the confidential information has been excised. This excised copy is in addition to the number of copies requested in Section 3 of this RFP. The confidential material must be excised in such a way as to allow the public to determine the general nature of the material removed and to retain as much of the Proposal as possible.

If the Authority receives a request for information that includes information Contractor has marked as confidential and the Authority intends to release such information, the Authority will give written notice to the Contractor at least seven calendar days prior to the release of the information to allow the Contractor to seek injunctive relief pursuant to Iowa Code Section 22.8. After seven calendar days, the Authority will release the information marked confidential unless a court of competent jurisdiction determines the information is confidential under Iowa Code Chapter 22 or other applicable law.

If Contractor fails to comply with the request process set forth herein, if Contractor's request for confidentiality is unreasonable, or if Contractor rescinds its request for confidential treatment, the Authority may release such information or material with or without providing advance notice to Contractor and with or without affording Contractor the opportunity to obtain an order restraining its release from a court possessing competent jurisdiction.

The Contractor's failure to request confidential treatment of material will be deemed a waiver of any right to confidentiality the Contractor may have had.

**5.20 Copyright Permission.** By submitting a Proposal, the Contractor agrees that the Authority can copy the Proposal for purposes of facilitating the evaluation of the Proposal or to respond to requests for public records. By submitting a Proposal, the Contractor consents to such copying and warrants that such copying will not violate the rights of any third party. The Authority shall have the right to use ideas or adaptations of ideas that are presented in Proposals.

**5.21 Release of Claims.** By submitting a Proposal, the Contractor agrees that it will not bring any claim or cause of action against the Authority based on any misunderstanding concerning the

information provided in the RFP or concerning the IEDA's failure, negligent or otherwise, to provide the Contractor with pertinent information in this RFP.

5.22 Evaluation of Proposals Submitted. Proposals that are timely submitted and are not rejected will be reviewed in accordance with Section 4 of the RFP. The Authority will not necessarily award a contract resulting from this RFP to the Contractor offering the lowest cost. Instead, the Authority will award the Contract(s) to the Responsible Contractor(s) whose Responsive Proposal the Authority believes will provide the best value to the Authority and the State.

5.23 Award Notice and Acceptance Period. Notice of Intent to Award the Contract(s) will be sent to all Contractors submitting a timely Proposal and may be posted at the website shown on the RFP cover sheet. Negotiation and execution of the Contract(s) shall be completed no later than thirty (30) days from the date of the Notice of Intent to Award or such other time as designated by the Authority. If the successful Contractor fails to negotiate and deliver an executed Contract by that date, the Authority, in its sole discretion, may cancel the award and award the Contract to the remaining Contractor the Authority believes will provide the best value to the State.

5.24 No Contract Rights until Execution. No Contractor shall acquire any legal or equitable rights regarding the Contract unless and until the Contract has been fully executed by the successful Contractor and the Authority.

5.25 Choice of Law and Forum. This RFP and the Contract shall be governed by the laws of the State of Iowa. Changes in applicable laws and rules may affect the award process or the Contract. Contractors are responsible for ascertaining pertinent legal requirements and restrictions. Any and all litigation or actions commenced in connection with this RFP shall be brought in the appropriate Iowa forum.

5.26 Restrictions on Gifts and Activities. Iowa Code Chapter 68B restricts gifts which may be given or received by State employees and requires certain individuals to disclose information concerning their activities with State government. Contractors are responsible to determine the applicability of this Chapter 68B to their activities and to comply with its requirements. In addition, pursuant to Iowa Code section 722.1, it is a felony offense to bribe or attempt to bribe a public official.

5.27 Restrictions on Use of Moneys. Pursuant to Iowa Code section 19.2, as enacted by 2025 Iowa Acts, House File 856, the Authority shall not expend any moneys appropriated by the general assembly or any other moneys derived from bequests, charges, deposits, donations, endowments, fees, grants, gifts, income, receipts, tuition, or any other source to establish, sustain, support, or staff a diversity, equity, and inclusion office, or to contract, employ, engage, or hire an individual to serve as a diversity, equity, and inclusion officer. Contractor may be required to certify compliance with this restriction.

5.28 No Minimum Guaranteed. The Authority does not guarantee any minimum level of purchases under the Contract.

## **SECTION 6: CONTRACTUAL TERMS AND CONDITIONS**

6.1 Contract Terms and Conditions. The Contract that the Authority expects to award as a result of this RFP shall comprise the specifications, terms and conditions of the RFP, written clarifications or changes made in accordance with the provisions of the RFP, the contract terms and conditions contained in the standard state of Iowa contract for services, the offer of the successful Contractor contained in its Proposal, and any other terms deemed necessary by the Authority. No objection or

amendment by a Contractor to the provisions or terms and conditions of the RFP shall be incorporated into the Contract unless the Authority has explicitly accepted the Contractor's objection or amendment in writing. All costs associated with complying with these requirements shall be included in any pricing quoted by the Contractor.

By submitting a Proposal, each Contractor acknowledges its acceptance of the RFP specifications and the contract terms and conditions without change except as otherwise expressly stated in its Proposal. If a Contractor takes exception to a provision, it must state the reason for the exception and set forth in its Proposal the specific RFP or contract language it proposes to include in place of the provision. Exceptions that materially change the contract terms and conditions or the requirements of the RFP may be deemed non-responsive by the Authority, in its sole discretion, resulting in possible rejection of the Proposal. The Authority reserves the right to either award a Contract(s) without further negotiation with the successful Contractor or to negotiate Contract terms with the successful Contractor if the best interests of the State would be served.

6.2 Contract Length. The term of the Contract will begin and end on the dates indicated on the RFP cover sheet or as otherwise negotiated by the Authority and the selected contractor. The Authority shall have the sole option to renew the Contract upon the same or more favorable terms and conditions for up to the number of extensions identified on the RFP cover sheet. The Authority reserves the right to adjust begin and end dates if, in the judgment of the Authority, it is in the State's best interest to do so.

6.3 Insurance: The Authority reserves the right to require the winning Contractor(s) to secure professional liability coverage, general liability, standard liability business rider, personal injury, property damage coverage and any necessary workers' compensation and employer liability insurance, as required by Iowa law with no additional cost to the state beyond Contractor's original bid. The State of Iowa and the Authority shall be named as additional insureds or loss payees, or the Contractor shall obtain an endorsement to the same effect, as applicable. The Authority may require the winning vendor to provide a copy of the insurance certificate to the Authority.

6.4 Terms. The Authority shall use a services contract for services procured under this RFP. The Contractor shall be expected to execute that contract upon award of the contract. A template of a services contract is available upon request. The Authority reserves the right to diverge from the template as it deems appropriate.

6.5 Funding. All federal and state terms and conditions as applicable to the source of funds shall apply.

**Attachment # 1**  
**Certification Letter**  
**Alterations to this document are prohibited, see section 5.12.15.**

[Date]

Lisa Connell, Issuing Officer  
Iowa Finance Authority  
1963 Bell Ave, Suite 200  
Des Moines, IA 50315

Re: Digital Homebuyer Lead Platform & Marketing Automation

Dear Lisa Connell:

I certify that the contents of the Proposal submitted on behalf of [Name of Contractor] \_\_\_\_\_ (Contractor) in response to the Iowa Finance Authority (Authority) for Request for Proposal for Digital Homebuyer Lead Platform & Marketing Automation are true and accurate. I also certify that Contractor has not knowingly made any false statements in its Proposal.

**Certification of Independence**

I certify that I am a representative of Contractor expressly authorized to make the following certifications on behalf of Contractor. By submitting a Proposal in response to the RFP, I certify on behalf of the Contractor the following:

1. The Proposal has been developed independently, without consultation, communication or agreement with any employee or consultant to the Authority or with any person serving as a member of the evaluation committee.
2. The Proposal has been developed independently, without consultation, communication or agreement with any other contractor or parties for the purpose of restricting competition.
3. Unless otherwise required by law, the information found in the Proposal has not been and will not be knowingly disclosed, directly or indirectly prior to the Authority's issuance of the Notice of Intent to Award the contract.
4. No attempt has been made or will be made by Contractor to induce any other contractor to submit or not to submit a Proposal for the purpose of restricting competition.
5. No relationship exists or will exist during the contract period between Contractor and the Authority or any other State agency that interferes with fair competition or constitutes a conflict of interest.

**Certification Regarding Debarment**

6. I certify that, to the best of my knowledge, neither Contractor nor any of its principals: (a) are presently or have been debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by a Federal Agency or State Agency; (b) have within a three year period preceding this Proposal been convicted of, or had a civil judgment rendered against them for commission of fraud, a criminal offense in connection with obtaining, attempting to obtain, or performing a public (federal, state, or local) transaction

or contract under a public transaction, violation of antitrust statutes; commission of embezzlement, theft, forgery, falsification or destruction of records, making false statements, or receiving stolen property; (c) are presently indicted for or criminally or civilly charged by a government entity (federal, state, or local) with the commission of any of the offenses enumerated in (b) of this certification; and (d) have not within a three year period preceding this Proposal had one or more public transactions (federal, state, or local) terminated for cause.

This certification is a material representation of fact upon which the Authority has relied upon when this transaction was entered. If it is later determined that Contractor knowingly rendered an erroneous certification, in addition to other remedies available, the Authority can pursue available remedies including suspension, debarment, or termination of the contract.

#### **Certification Regarding Registration, Collection, and Remission of Sales and Use Tax**

7. A retailer in Iowa or a retailer maintaining a business in Iowa that enters a contract with a state agency must register, collect, and remit Iowa sales tax and Iowa use tax levied under Iowa Code chapter 423 on all sales of tangible personal property and enumerated services, unless an exemption applies. The Act also requires Contractors to certify their compliance with sales tax registration, collection, and remission requirements and provides potential consequences if the certification is false or fraudulent.

By submitting a Proposal in response to the (RFP), the Contractor certifies the following: (check the applicable box)

- ☐ Contractor is registered with the Iowa Department of Revenue, collects, and remits Iowa sales and use taxes as required by Iowa Code Chapter 432; or
- ☐ Contractor is not a “retailer” or a “retailer maintaining a place of business in this state” as those terms are defined in Iowa Code subsections 423.1(47) and (48) or Contractor is exempt from collection of Iowa sales and use and can provide documentation of such exemption on request.

Contractor also acknowledges that the Authority **can** declare the Contractor’s Proposal or resulting contract void if the above certification is false. The Contractor also understands that fraudulent certification may result in the Authority or its representative filing for damages for breach of contract in addition to other remedies available to the Authority.

Sincerely,

---

**[Name and Title]**

**Attachment #2**  
**Authorization to Release Information Letter**  
**Alterations to this document are prohibited, see section 5.12.15.**

[Date]

Lisa Connell, Issuing Officer  
Iowa Finance Authority  
1963 Bell Ave, Suite 200  
Des Moines, IA 50315

Re: Authorization To Release Information

Dear Lisa Connell:

[Name of Contractor] \_\_\_\_\_ (Contractor) hereby authorizes the Iowa Finance Authority (Authority) or a member of the Evaluation Committee to obtain information regarding its performance on other contracts, agreements or other business arrangements, its business reputation, and any other matter pertinent to evaluation and the selection of a successful Contractor in response to Request for Proposal (RFP) entitled: Digital Homebuyer Lead Platform & Marketing Automation.

The Contractor acknowledges that it may not agree with the information and opinions given by such person or entity in response to a reference request. The Contractor acknowledges that the information and opinions given by such person or entity may hurt its chances to receive contract awards from the State or may otherwise hurt its reputation or operations. The Contractor is willing to take that risk.

The Contractor hereby releases, acquits and forever discharges the State of Iowa, the Authority, their officers, directors, employees and agents from any and all liability whatsoever, including all claims, demands and causes of action of every nature and kind affecting the undersigned that it may have or ever claim to have relating to information, data, opinions, and references obtained by the Authority or the Evaluation Committee in the evaluation and selection of a successful Contractor in response to the RFP.

The Contractor authorizes representatives of the Authority or the Evaluation Committee to contact any and all of the persons, entities, and references which are, directly or indirectly, listed, submitted, or referenced in the Contractor's Proposal submitted in response to RFP.

The Contractor further authorizes any and all persons and entities to provide information, data, and opinions regarding its performance under any contract, agreement, or other business arrangement, its ability to perform, business reputation, and any other matter pertinent to the evaluation of the Contractor's Proposal. The Contractor hereby releases, acquits and forever discharges any such person or entity and their officers, directors, employees and agents from any and all liability whatsoever, including all claims, demands and causes of action of every nature and kind affecting the Contractor that it may have or ever claim to have relating to information, data, opinions, and references supplied to the Authority or the Evaluation Committee in the evaluation and selection of a successful Contractor in response to RFP.

A photocopy or facsimile of this signed Authorization is as valid as an original.

Sincerely,

\_\_\_\_\_  
[Printed Name of Contractor Organization]

\_\_\_\_\_  
[Name and Title of Authorized Representative]

\_\_\_\_\_  
Date

**ATTACHMENT # 3**  
**Cost Proposal**

The costs shall be provided per task or deliverable described in section 2.2 of this RFP. Contractor's Cost Proposal shall include an all-inclusive, itemized, total cost in U.S. Dollars (including all travel, expenses, etc. in prices). Pricing to be inclusive of all costs of travel, photography, printing, data, supplies and other expenses necessary to carry out all tasks. Net 60 Days Payment Terms. Per Iowa Code 8A.514 the State of Iowa is allowed sixty (60) days to pay an invoice submitted by a vendor.

Use of the following template is required. Please use additional pages to provide any additional narrative support for the costing information.

**Cost Proposal Template**

The cost proposal shall be broken into the following components:

| <b>Task or Deliverable</b>            | <b>Professional fees / costs in US Dollars</b> |
|---------------------------------------|------------------------------------------------|
|                                       |                                                |
|                                       |                                                |
| <b>[Add or modify as appropriate]</b> |                                                |
|                                       |                                                |
| <b>TOTAL COST:</b>                    |                                                |