

# REQUEST FOR PROPOSALS

## Financial/Lending Services

Proposals Due: Friday, May 3, 2024, at 5:00 P.M.

Solicitation # 2024-001-039



## Housing Authority of the Cherokee Nation

1500 Hensley Drive  
P.O. Box 1007  
Tahlequah, OK 74465  
(918) 456-5482

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## I. INTRODUCTION

The Housing Authority of the Cherokee Nation (HACN) provides housing services primarily with federal grant funding provided under the Native American Housing Assistance and Self-Determination Act (NAHASDA). The HACN owns and manages rental and homeownership properties located throughout the 14-county Cherokee Nation Reservation, located in northeast Oklahoma.

## II. SUMMARY

The Cherokee Nation has more than 460,000 citizens around the world, and more than 260,000 citizens within reservation in the northeast corner of Oklahoma. The HACN provides homeownership opportunities to citizens inside the Cherokee Nation reservation with a down payment assistance program and lease-to-own programs but seeks to expand services to citizens throughout the state of Oklahoma and beyond by partnering with a trusted mortgage lending expert. This RFP solicitation is seeking responses from qualified lending institutions to provide Section 184 lending and other mortgage lending resources to Cherokee Nation citizens and citizens of other federally recognized Tribal Nations. Initially, the lending institution will handle all aspects of the loan processes; within 12 months of contract initiation, HACN intends to begin originating 184 loans for the lender.

The HACN is soliciting proposals from highly-qualified financial institutions to determine what products, technology, and resources are available to best meet the mortgage lending and financial needs of the HACN by surveying the marketplace of qualified commercial financial institutions.

This RFP does not commit the HACN to contract for any supply or service. The HACN may or may not choose to meet with financial institutions as a part of this RFP process.

All information submitted to the HACN as a result of this RFP becomes the property of the HACN and will not be returned. All costs incurred as a result of responding to this RFP will be solely at the interested party's expense.

## III. SCOPE OF SERVICES

The HACN is requesting each responding financial institution to submit proposals and provide the following information:

**General Information:**

Provide a brief history of your financial institution and its operations. Include the following:

- Year established
- Ownership structure, please specify if Financial Institution is Native-owned
- List any ownership changes that occurred during the past five years
- Disclose any ownership changes planned or anticipated at this time
- Describe your service area
- Describe your work with Native American tribes or Tribally Designated Housing Entities

**Services:**

Provide information on the mortgage lending services offered by your financial institution for customers located in your service area(s). Include any applicable fees for those services. Respondents should include details on fees or costs associated with the services provided (fixed and/or variable).

Respondents should describe the way the Financial Institution proposes to assist HACN in meeting the mortgage lending needs of Cherokee Nation citizens and other Native Americans.

With HACN’s goal of originating 184 loans on behalf of the Financial Institution in mind, describe the Financial Institution’s plan for implementing the scenario, i.e. training, software requirements, licensing requirements, upfront costs that may be incurred by HACN, proposed fee structure.

**Terms and Conditions:**

Provide special provisions, as well as terms and conditions for services for your financial institution. **Sample initial agreements should be provided.**

**IV. RESPONDENT’S ACKNOWLEDGEMENTS**

By submitting a proposal in response to this RFP, the financial institution understands, represents, and acknowledges that:

- No employee of the HACN or Cherokee Nation has an ownership interest in the business or is an employee of the business;
- The information submitted in response to this RFP has not been disclosed to any other financial institution.
- To the best of the knowledge of the person responding to this RFP for the financial institution, its affiliates, subsidiaries, officers, directors, and employees are not currently under investigation by any governmental agency and have not in the last four (4) years been convicted or found liable for any act prohibited by federal, state, local or tribal law in any jurisdiction, involving conspiracy or collusion with respect to bidding or proposing on any public contract;
- To the best of the knowledge of the person submitting information for the financial institution and except as otherwise disclosed in its information

submitted, the financial institution has no outstanding delinquent obligations to any federal, state, local or tribal entity including but not limited to, any tax liability.

## V. SUBMITTAL RATING CRITERIA

Submittals will be rated on the following factors:

- A. Indian-Owned Financial Institutions will be given preference
- B. Financial Institution's experience with HUD 184 loans
- C. Experience working with Native American Tribes or Tribally Designated Housing Entities
- D. HACN loan origination start-up costs
- E. Loan origination fee structure
- F. Financial Institution's ability to expand into other states for the future loan processing, if any

## VI. SUBMITTAL INFORMATION FOR FINANCIAL INSTITUTIONS

All correspondence and questions regarding this RFP and requests for additional information must be directed to Delana Kimble, by email to [:delana.kimble@hacn.org](mailto:delana.kimble@hacn.org). and must be received no later than **5:00 P.M. Friday, April 12, 2024**. No interpretation of the meaning of the RFP will be made orally. No telephone inquiries please. The HACN anticipates responding to any questions submitted on or **before 5:00 p.m. on Friday, April 26, 2024**.

**Responses to the RFP will be accepted until 5:00 p.m. on Friday, May 3, 2024.** Responses must be sealed and the envelope labeled with "RFP – FINANCIAL/LENDING SERVICES – DO NOT OPEN". Responses may be mailed to the attention of Delana Kimble, HACN, P.O. Box 1007, Tahlequah, OK 74465, or may be hand delivered to Delana Kimble, Contracts and Procurements Office located at 5006 S. Muskogee Ave. Tahlequah, OK. 74464. Any Proposals received after the time stated above will not be accepted and will be returned unopened. The name of the individual or firm submitting the proposal should be included on the outside envelope.

Banking institutions may or may not be contacted for further information, or to obtain clarification on the information submitted. The HACN may contact respondents regarding language in the agreements submitted as a response to this RFP to discuss terms and conditions of those agreements, and to request alternate language. Please provide contact information for those discussions on the form provided on the last page of this RFP.

**Indian Preference:** Responses will be accepted from Indian and non-Indian-owned financial institutions. Preference will be given to those Indian-Owned institutions in accordance with Cherokee Nation TERO laws. Proof of Tero certification must accompany and be included in the proposal.

The HACN reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources providing proposals in the competitive range, or to cancel in part or in its entirety this Request for Proposals (RFP) if, for any reason, it is in the best interest of the HACN to do so.

**Award**

Based upon the submitted criteria and final negotiation (if any), the HACN will select the offeror whose proposal, with price and other factors considered, is most advantageous to the HACN.

**Cost of Submitting Responses: All** costs in connection with the preparation and submission of responses to this RFP will be the responsibility of the financial institution. All information submitted in response to this RFP become the property of the HACN.

**Confidentiality:** It is understood any information submitted to the financial institution by the HACN in respect to this RFP embodies certain proprietary information and is loaned to the financial institution on a confidential basis. Any information acquired at the HACN or otherwise relating to processes belonging to the HACN incorporated into this RFP shall be kept confidential. The financial institution agrees not to use the information in any unauthorized manner or communicate to others any such confidential items without the prior written consent of the HACN and will undertake such measures as are necessary to require its employees to maintain complete confidentiality.

**Debarment:** By submitting a response to this RFP, the financial institution certifies to the best of their knowledge that the financial institution nor any of its principals are not presently debarred, suspended, or proposed for debarment by any federal, state, local or tribal entity.

# REQUEST FOR PROPOSALS

## Financial/Lending Services

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Print Name of Individual Submitting Proposal

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Signature of Authorized Individual

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Title

---

Company/Financial Institution

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Physical Address

---

City/State/Zip

---

Date

---

E-Mail Address

---

Telephone Number

---

Fax Number

**NON-COLLUSIVE AFFIDAVIT**

State of \_\_\_\_\_

County of \_\_\_\_\_

\_\_\_\_\_ being first duly sworn, deposed and says,

that he/she is a partner or officer of the firm of \_\_\_\_\_, the party making and foregoing proposal or bid, that such proposal or bid is genuine and not collusive or sham; that said bidder has not colluded, conspired, connived or agreed, directly or indirectly, with any bidder or person, to put in a sham bid or to refrain from bidding, and has not in any manner, directly or indirectly, sought by agreement or collusion or communication or conference, with any person to fix the bid price of affiant or any other bidder, or to fix overhead, profit or cost element of said bid price, or that of any other bidder, or to secure any advantage against the Housing Authority of the Cherokee Nation, or any person interested in the proposed contract; and, that all statements in said proposal or bid are true.

Signed:

\_\_\_\_\_  
(Bidder, if the bid is an individual;  
Partner, if the bid is a partnership;  
Officer, if the bid is a corporation)

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

My commission expires \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Commission Number