



*Request for Proposal  
NC Home Advantage Suite Marketing Campaign*

*Date of Issue: August 4, 2025  
Proposals must be submitted by: September 4, 2025*

*Direct all inquiries concerning this RFP to:  
Madison Fisler Lewis, APR  
Manager of Public Relations, Marketing and  
Communications  
[mflewis@nchfa.com](mailto:mflewis@nchfa.com) | 919-877-5608*

**North Carolina Housing Finance Agency (NCHFA)**

**RFP# 082025**

**Refer all inquiries regarding this RFP to: Madison Fisler Lewis | [mflewis@nchfa.com](mailto:mflewis@nchfa.com) | 919-877-5608**

**EXECUTION**

In compliance with this Request for Proposals (RFP), and subject to all the conditions herein, the undersigned Vendor offers and agrees to furnish and deliver any or all items upon which prices are bid, at the prices set opposite each item within the time specified herein.

By executing this proposal, the undersigned Vendor understands that false certification is a Class I felony and certifies that:

- this proposal is submitted competitively and without collusion (G.S. 143-54),
- none of its officers, directors, or owners of an unincorporated business entity has been convicted of any violations of Chapter 78A of the General Statutes, the Securities Act of 1933, or the Securities Exchange Act of 1934 (G.S. 143-59.2), and
- it is not an ineligible Vendor as set forth in G.S. 143-59.1.

Furthermore, by executing this proposal, the undersigned certifies to the best of Vendor's knowledge and belief, that:

- it and its principals are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from covered transactions by any Federal or State department or agency.

As required by G.S. 143-48.5, the undersigned Vendor certifies that it, and each of its sub-Contractors for any Contract awarded as a result of this RFP, complies with the requirements of Article 2 of Chapter 64 of the NC General Statutes, including the requirement for each employer with more than 25 employees in North Carolina to verify the work authorization of its employees through the federal E-Verify system.

As required by Executive Order 24 (2017), the undersigned vendor certifies will comply with all Federal and State requirements concerning fair employment and that it does not and will not discriminate, harass, or retaliate against any employee in connection with performance of any Contract arising from this solicitation.

G.S. 133-32 and Executive Order 24 (2009) prohibit the offer to, or acceptance by, any NCHFA Employee associated with the preparing plans, specifications, estimates for public contracts; or awarding or administering public contracts; or inspecting or supervising delivery of the public contract of any gift from anyone with a contract with the NCHFA, or from any person seeking to do business with the NCHFA. By execution of this response to the RFP, the undersigned certifies, for Vendor's entire organization and its employees or agents, that Vendor is not aware that any such gift has been offered, accepted, or promised by any employees of your organization.

By executing this proposal, Vendor certifies that it has read and agreed to the **INSTRUCTION TO VENDORS** and the **NCHFA SPECIFIC TERMS AND CONDITIONS incorporated herein**. These documents can be accessed from the ATTACHMENTS page within this document.

**Failure to execute/sign proposal prior to submittal may render proposal invalid and it MAY BE REJECTED. Late proposals shall not be accepted.**

<i>_Complete/Formal Name of Vendor:</i>		
<i>Street Address:</i>	<i>P.O. Box:</i>	<i>Zip:</i>
<i>City &amp; State &amp; Zip:</i>	<i>Telephone No.:</i>	<i>State of Incorporation:</i>
<i>Principal Place of Business Address if Different from Above:</i>		
<i>Print Name &amp; Title of Person Signing on Behalf of Vendor:</i>		<i>Fax Number:</i>
<i>VENDOR'S AUTHORIZED SIGNATURE*:</i>	<i>Date:</i>	<i>Email:</i>

**VALIDITY PERIOD**

Offer shall be valid for at least sixty 60 days from date of bid opening, unless otherwise stated here: \_\_\_\_\_ days, or if extended by mutual agreement of the parties in writing. Any withdrawal of this offer shall be made in writing, effective upon receipt by the agency issuing this RFP.

**ACCEPTANCE OF PROPOSAL**

If your proposal is accepted, all provisions of this RFP, along with the written results of any negotiations, shall constitute the written agreement between the parties ("Contract"). The NCHFA General Terms and Conditions are incorporated herein and shall apply. Depending upon the Goods or Services being offered, other terms and conditions may apply, as mutually agreed.

<p><b>FOR NCHFA USE ONLY:</b> Offer accepted and Contract awarded this _____ day of _____, 20____, as indicated on the attached certification, by _____.</p> <p><b>(Authorized Representative of the North Carolina Housing Finance Agency</b></p>
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## Background and Guidelines

### Summary

The NC Housing Finance Agency (the Agency) seeks marketing assistance to promote products within the NC Home Advantage suite of products, including but not limited to the NC Home Advantage Mortgage™ and the NC 1<sup>st</sup> Home Advantage Down Payment. We expect digital and email marketing to be a primary means to increase awareness of these products to potential home buyers and drive them to the NC Home Advantage website to access information and take action.

### Request For Proposal (RFP) Summary

This RFP seeks:

- Digital marketing: development and design of comprehensive digital marketing campaign that uses audience and behavioral targeting to reach home buyers who may be eligible for the mortgage products. This includes development, design and implementation of advertisements, SEO strategy, digital media buys and ongoing analytic measurement of campaign results to be reported back monthly with recommendations for maximizing campaign dollars.
- Update or creation of campaign microsite or landing page to match new campaign.
- Development of video and administration of media buy through streaming services with recommendations for ad spend to maximize ROI, especially during key timeframes such as National Home Ownership Month and Financial Literacy Month.
- Email marketing strategy to retarget marketing to home buyers who have expressed interest in our programs and reach potential home buyers in targeted areas.

You are invited to include the following deliverables that may, at our sole discretion, be granted to a firm that wins the RFP or that may be awarded separately by us to another firm or handled in-house:

- Print design: statement of your interest in developing print pieces such as brochures and fliers including your hourly fees for design excluding printing costs.

Proposals shall be submitted in accordance with the terms and conditions of this RFP and any addenda issued hereto.

### Schedule of Events

Issue RFP	Agency	August 4, 2025
Submit Written Questions/Letter of Intent to Bid	Vendor	August 18, 2025
Provide Response to Questions	Agency	August 22, 2025
Submit Proposals	Vendor	September 4, 2025
Presentations (Top Vendors)	Agency and Vendor	October 6-17 2025
Contract Award	Agency	October 31, 2025
Contract Effective Date	Agency	January 1, 2025

## Scope of Services

### Background

Please note that the Agency retains ownership of the brand identity for NC Home Advantage Mortgage™ and all associated mortgage products and all work product created or purchased for it, including content, photos, illustrations, etc.

### About the Agency

The Agency is a self-supporting public agency. It provides financing for residential housing construction, new or rehabilitated, for sale or rent to residents of the State with low and moderate incomes. The Agency handles its own purchases and contracts. The Agency's project team includes: Madison Fisler Lewis, APR, manager of public relations, marketing and internal communications; Valerie Sciacca, senior public relations and marketing project and content manager; Lindsay Miles, public relations and marketing engagement analyst; Connie Helmlinger, APR, director of research, information and marketing strategies, Sonia Joyner, director of home ownership programs, and Rob Ruszczak, manager of home ownership lending

### About the Home Ownership Program

For more than 40 years, the Agency has used federal resources and its own earnings to offer low-cost mortgages and down payment assistance for qualified home buyers. The Agency's primary mortgage product for years was a below-market interest-rate FirstHome Mortgage, which was financed under the federal Mortgage Revenue Bond (MRB) program. The Agency sold tax-exempt Mortgage Revenue Bonds and used the proceeds to finance the low-cost mortgages for first-time home buyers with low and moderate incomes. With the shakeup in the bond market during the recession, the Agency ceased offering the FirstHome Mortgage and instead began offering a new product in 2013, the NC Home Advantage Mortgage™, which is funded through the sale of Ginnie Mae and Fannie Mae mortgage-backed securities.

The NC Home Advantage Mortgage™ offers both eligible first-time and move-up home buyers a 30-year, fixed-rate mortgage, along with down payment assistance up to 3% of the loan amount. The down payment assistance is provided as an interest-free, 15-year deferred second mortgage that is forgiven at a rate of 20% a year in years 11 through 15. The loans may be conventional, FHA, USDA or VA eligible mortgages.

The NC 1<sup>st</sup> Home Advantage Down Payment offers eligible first-time home buyers and military veterans \$15,000 in down payment assistance, which can be combined with the NC Home Advantage Mortgage™.

These mortgage products are offered through participating lenders. Home buyers can get information and a list of lenders from our website and apply directly through one of the lenders.

### Scope of Work

Although the Agency will be working with the Vendor as a member of its team, this team may be expanded if another vendor brings additional value to a transaction. Nothing in this RFP or in the contract is intended nor shall be construed as creating any exclusive arrangement with any vendor. The services contemplated under this RFP and in the contract shall not restrict the Agency from acquiring similar, equal or like services from other vendors, entities or sources.

Services to be provided to the Agency may include, but is not limited to, the following:

1. **Develop and implement results of digital marketing campaign.** Campaign should be behaviorally and demographically targeted to key markets in North Carolina (in accordance with fair housing laws prohibiting discriminatory advertising practices, including language or visuals suggesting a preference, limitation, or discrimination based on a protected characteristic like race, color, religion, national origin, sex, disability, or familial status) and should include Google ads and social media advertising components. Design should complement the home buyer section of the Agency's website Vendor will work with Agency IT staff to ensure proper placement of tracking codes for remarketing component of the campaign.
2. **Develop marketing videos that can be used on streaming services that target our demographic and encapsulate the spirit of the campaign.** Vendor will develop concepts, oversee production and place media buys for video component of marketing campaign. Based on costs and timing, this could be implemented as a "phase 2" for the overall digital campaign.
3. **Develop and implement email marketing campaign to target consumers who have expressed an interest in our program.** Vendor will design and develop content for eblasts and assist Agency in segmenting its lists and targeting specific eblasts as appropriate.
4. **Set up goals and other measurement criteria through Google Analytics, monitor results of campaign with weekly reports and provide recommendations for campaign improvements based on weekly measurements.** Vendor will work with our IT staff to ensure tracking codes are placed on appropriate pages of our website.



## Required Information to be Provided in Response to Proposal

Please address the following, noting that the proposal in its entirety is not to exceed 15 pages, single-spaced, with one-inch margins and minimum font size of 11 pt.:

### *1. Approach and Experience*

Provide examples of three companies that you have developed a digital marketing campaign for, including video production, within the last five years. (If you have worked with the Agency in the past, please use outside examples.) Please outline specific deliverables that were included in those campaigns and your process for their development. Describe in detail your approach and process for brand development. Provide samples of the work.

Describe your firm's organizational capability, including staff bios, equipment, software and office location. What type of team will be assigned to this project and what will each team member's role be? Will you outsource any of the work and if you do, please provide the above information about the subcontractor. Will you rely on any outside expertise and if so, what company and what role would it play? Do you use AI and if so, in what context?

Please provide three references.

### *2. Project Plan*

Please provide a project plan that illustrates when the marketing campaign could be launched keeping in mind that prime home buying season is spring/summer. Include how much access you would need to Agency staff, what materials you would need from the Agency and when and what review points you would build into the plan.

### *3. Costs for Project*

Please provide costs for the following and include how many meetings with Agency staff would be included to develop these deliverables:

- Development of digital ads and Google text ads. Include how many initial ad designs would be included and how many reviews.
- Development of video and administration of media buy through streaming services such as Hulu, Spotify, etc.
- Development of design and copy for eblasts to prospective home buyers.
- Ongoing measurement via Google Analytics (or another tool as recommended by the selected Vendor) with reporting and recommendations back to the Agency.
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Include the cost information on the following if you wish to bid on it:



- Design of printed materials, such as postcards or flyers, developed to match the digital marketing campaign. Please provide your hourly rate for design, and the cost of designing an 8.5 x 11 “product sheet” for consumers, printed front and back. Current fliers are fillable PDFs.

## Evaluation and Award

### Minimum Evaluation Requirements

A Review Committee will evaluate the responses to this RFP. Each proposal will be evaluated to ensure that the applicant has complied with each section of this RFP and followed the formatting, organizational and submission requirements as described in this RFP. The Agency reserves the right to waive any minor informality or technicality in proposals received.

Vendors are advised this is a request for offers, not an offer or request to contract, and the Agency reserves the unqualified right to reject any and all offers at any time if such rejection is deemed to be in the best interest of the Agency.

### Evaluation Criteria

All qualified proposals will be evaluated and awards will be made to the Vendor(s) meeting the RFP requirements and achieving the highest and best final evaluation, based on the criteria described below.

- Responsiveness to work scope and program needs (35%)
- Demonstrated experience and expertise with similar projects (35%)
- Cost-effectiveness (10%)
- Comprehensiveness (10%)
- Personnel assigned (bios, qualifications) (10%)

The Agency will not make an award based solely on the lowest price offered. The award will be based upon the criteria above with the objective of receiving the highest quality digital marketing campaign services at affordable prices.

The Agency will award the Vendor with the most effective combination of qualifications, quality of services to be provided, understanding of the services needed and demonstration of the ability to identify and analyze key issues, experience with similar services, assurances and availability of key personnel, benefits to the Agency and costs.

Award of a contract to one vendor does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed most advantageous and represented the best proposal all things considered for the Agency.

### Proposal Questions

Upon review of this RFP, Vendors may have questions to clarify or interpret the RFP in order to submit the best proposal possible. To accommodate the Proposal Questions process, Vendors shall submit any such questions by the “Submit Written Questions” date and time provided in the RFP SCHEDULE Section above, unless modified by Addendum.

Written questions shall be emailed to [mflewis@nchfa.com](mailto:mflewis@nchfa.com) by the date and time specified above. Vendors should enter "RFP # 082025 Questions" as the subject for the email. Question submittals should include a reference to the applicable RFP section. Questions received prior to the submission deadline date, the NCHFA's response, and any additional terms deemed necessary by the NCHFA will be posted in the form of an addendum on the NCHFA website, and shall become an Addendum to this RFP. No information, instruction or advice provided orally or informally by any NCHFA personnel, whether made in response to a question or otherwise in connection with this RFP, shall be considered authoritative or binding. Vendors shall rely *only* on written material contained in the RFP and an addendum to this RFP.

## **2.7 PROPOSAL SUBMITTAL**

**IMPORTANT NOTE:** This is an absolute requirement. Late bids, regardless of cause, will not be opened or considered, and will be automatically disqualified from further consideration. Vendor shall bear the sole risk of late submission due to unintended or unanticipated delay. It is the Vendor's sole responsibility to ensure its proposal has been received as described in this RFP by the specified time and date of opening. The time and date of receipt will be marked on each proposal when received. Any proposal or portion thereof received after the proposal deadline will be rejected.

Submit a signed, unredacted, original executed proposal including all photos and attachments to: [mflewis@nchfa.com](mailto:mflewis@nchfa.com) with: (1) the vendor's name; (2) the RFP number; and (3) the due date.

If confidential and proprietary information is included in the proposal, also submit one (1) signed, REDACTED copy of the proposal. Such information may include trade secrets defined by N.C. Gen. Stat. § 66-152 and other information exempted from the Public Records Act pursuant to N.C. Gen. Stat. §132-1.2. Vendor may designate information, Products, Services or appropriate portions of its response as confidential, consistent with and to the extent permitted under the statutes and rules set forth above. By so redacting any page, or portion of a page, the Vendor warrants that it has formed a good faith opinion, having received such necessary or proper review by counsel and other knowledgeable advisors, that the portions determined to be confidential and proprietary and redacted as such, meet the requirements of the Rules and Statutes set forth above. However, under no circumstances shall price information be designated as confidential.

If the Vendor does not provide a redacted version of the proposal with its proposal submission, the Department may release an unredacted version if a record request is received.

2.8 During the evaluation period—from the date proposals are opened through the date the contract is awarded—each Vendor submitting a proposal (including its representatives, sub-contractors and/or suppliers) is prohibited from having any communications with any person inside or outside the using agency, issuing agency, other government agency office, or body (including the purchaser named above, department secretary, agency head, members of the general assembly and/or governor's office), or private entity, if the communication refers to the content of Vendor's proposal or qualifications, the contents of another Vendor's proposal, another Vendor's qualifications or ability to perform the contract, and/or the transmittal of any other communication of information that could be reasonably considered to have the effect of directly or indirectly influencing the evaluation of proposals and/or the award of the contract. A Vendor not in compliance with this provision shall be disqualified from contract

award, unless it is determined in the NCHFA's discretion that the communication was harmless, that it was made without intent to influence and that the best interest of the state would not be served by the disqualification. A Vendor's proposal may be disqualified if its sub-contractor and supplier engage in any of the foregoing communications during the time that the procurement is active (i.e., the issuance date of the procurement to the date of contract award). Only those discussions, communications or transmittals of information authorized or initiated by the issuing agency for this RFP or general inquiries directed to the purchaser regarding requirements of the RFP (prior to proposal submission) or the status of the contract award (after submission) are excepted from this provision.

## 2.9 POST AWARD PROJECT REVIEW MEETINGS

The Vendor, at the request of the NCHFA, shall be required to meet periodically (monthly) with the NCHFA for Project Review meetings. The purpose of these meetings will be to review project progress reports, discuss Vendor and NCHFA performance, address outstanding issues, review problem resolution, provide direction, evaluate continuous improvement and cost saving ideas, and discuss any other pertinent topics.

**EXHIBIT A**  
**NCHFA TERMS AND CONDITIONS**

These NCHFA Terms and Conditions, and other components or attachments made a part of this RFP, will be binding on the Vendor if the contract is awarded to Vendor. Depending on the final goods and services provided other terms and conditions may apply.

- (a) Vendor warrants “qualified personnel” shall provide Services under this Contract in a professional manner. “Professional manner” means that the personnel performing the Services will possess the skill and competence consistent with the prevailing business standards in the industry. Vendor will serve as the prime contractor under this Contract and shall be responsible for the performance and payment of all subcontractor(s) that may be approved by the NCHFA. Names of any third -party Vendors or subcontractors of Vendor may appear for purposes of convenience in Contract documents; and shall not limit Vendor’s obligations hereunder. Vendor will retain executive representation for functional and technical expertise as needed in order to incorporate any work by third party subcontractor(s).

Should the Vendor’s proposal result in an award, the Vendor shall be required to agree that it will not substitute key personnel assigned to the performance of the Contract without prior written approval by the Contract Lead. Vendor shall further agree that it will notify the Contract Lead of any desired substitution, including the name(s) and references of Vendor’s recommended substitute personnel. The NCHFA will approve or disapprove the requested substitution in a timely manner. The NCHFA may, in its sole discretion, terminate the Services of any person providing Services under this Contract. Upon such termination, the NCHFA may request acceptable substitute personnel or terminate the contract Services provided by such personnel.

- (b) Performance of the work and/or delivery of Goods shall be conducted and completed at least in accordance with the Contract requirements and customarily accepted industry practices. Performance shall be considered complete when the Services or Goods are approved and acceptable to the NCHFA’s contract administrator. NCHFA may, upon notice to Contractor, withhold payment for work not performed in compliance with the Agreement and/or reasonably question any item(s) reflected on Contractor’s invoices. Pending the settlement or resolution of the issue(s), the non-payment shall not constitute a default of this Contract. NCHFA shall pay all amounts due that are not in dispute.
- (c) Vendor agrees to procure and maintain in force during the term of this Agreement, at Vendor’s expense, a general liability policy or such other insurance policy that is reasonable and customary for the services provided under this Agreement.
- (d) Any restrictions on the non-disclosure by NCHFA of Proprietary Information or Confidential Information set forth in the Agreement shall not apply when and to the extent the Proprietary Information or Confidential Information is required to be disclosed by NCHFA under N.C.G.S. Chapter 132 regarding “Open Records” unless the records fall into an exception under the law.
- (e) Vendor or NCHFA may not assign any rights or obligations under the Agreement without the prior written consent of the other which consent may be withheld in either party’s sole discretion.
- (f) Vendor agrees that its records, documents, files and work product as they relate to the Agreement, must be retained for a period of 3 years and shall be accessible to the NCHFA and its auditors including the North Carolina State Auditor’s Office. Within a reasonable time after the NCHFA’s request, Vendor shall promptly deliver all material, records, documents, and files as they relate to the services provided under the Agreement. No records shall be destroyed, purged or disposed of without the express written consent of NCHFA.

- (g) Vendor may not use the name, logo, trademarks or trade names of NCHFA in publicity releases, promotional material, customer lists, advertising, marketing or any other manner, whether written or oral without NCHFA's prior written consent.
- (h) NCHFA is a public agency and instrumentality of the State of North Carolina existing pursuant to N.C.G.S. Chapter 122A and any statement in the Agreement regarding Customer's indemnification of Vendor or agreement to hold Vendor harmless shall only be in a manner and to the extent permitted under applicable law.
- (i) During the performance of the Contract, the parties agree that it is in their mutual interest to resolve disputes informally. Any claims by the Vendor shall be submitted in writing to the NCHFA's Contract Manager for resolution. Any claims by the NCHFA shall be submitted in writing to the Vendor's Project Manager for resolution. The Parties shall agree to negotiate in good faith and use all reasonable efforts to resolve such dispute(s). During the time the Parties are attempting to resolve any dispute, each shall proceed diligently to perform their respective duties and responsibilities under this Contract. The Parties will agree on a reasonable amount of time to resolve a dispute. If a dispute cannot be resolved between the Parties within the agreed upon period, either Party may elect to exercise any other remedies available under the Contract, or at law. This provision, when agreed in the Contract, shall not constitute an agreement by either party to mediate or arbitrate any dispute.
- (j) NCHFA may, at its sole option, terminate any or all work outstanding, or any portion thereof, immediately upon written notice to Vendor. Upon receipt of notice of such termination, Vendor shall inform Customer of the extent to which performance has been completed through such date and deliver to Customer whatever work product and deliverables then exist in a manner prescribed by Customer. Vendor shall be paid for all work performed through the date of receipt of notice of termination as specified in the Agreement.