



CITY OF FLINT

**Neighborhood Stabilization
Program (NSP)**

**Housing Counseling Services
Request for Qualifications (RFQ)**

Important Dates

Responses Due: May 12, 2011
Award of Contract(s): June 10, 2011
Project Start Date: Upon Contract Award

City of Flint
Department of Community and Economic Development
1101 S. Saginaw St.
Flint, MI 48502
(810) 766-7436

May 5, 2011



TABLE OF CONTENTS

TABLE OF CONTENTS.....	2
REQUEST FOR QUALIFICATIONS – Housing Counseling.....	3
INTRODUCTION	3
Overview	3
Time of Completion.....	4
Term of Contract(s).....	4
Type of Contract(s).....	4
Rejection of Proposals	4
Incurring Costs.....	4
Inquiries	4
Addenda to RFQ	4
Economy of Preparation	4
Prime Contractor Responsibilities	5
Contract Payment Schedule.....	5
Independent Price Determination	5
Equal Opportunity Affirmative Action.....	5
Ownership of Work Products.....	5
Liability Insurance	5
Background.....	6
Federal Regulations	6
PROFESSIONAL SERVICE REQUIREMENTS.....	6
Scope of Work	6
Additional Requirements	10
EVALUATION CRITERIA AND SCORING.....	10
Experience and Capacity.....	10
SUBMITTAL REQUIRMENTS	11
Letter of Interest.....	11
Threshold Requirements	12
Main Proposal	12
QUESTIONS	13
SUBMITTAL DUE DATE.....	13
SELECTION PROCESS	13
CERTIFICATION FORM NOTE	14
RFQ SUBMITTAL REQUIREMENTS CHECKLIST	15
APPENDIX A: MAP AND BOUNDARIES OF NSP2 TARGET AREAS	16



REQUEST FOR QUALIFICATIONS – HOUSING COUNSELING

INTRODUCTION

Overview

This Request for Qualifications (“RFQ”) is being issued by the City of Flint in its capacity as manager of the Neighborhood Stabilization Program 2 (NSP2). The purpose of this notice is to solicit qualifications from Professional Housing Counseling Agencies/Firms for assistance with prospective home buyers for properties located in targeted neighborhoods and census tracts in the City of Flint. *See Appendix A – NSP2 Boundaries and Map.*

Companies or individuals with demonstrated experience in Housing Counseling Services and with an interest in making their services available to the City of Flint are invited to respond to this RFQ. “Respondents” means the companies or individuals that submit proposals in response to this RFQ. The Respondent shall be financially solvent and each of its members if a joint venture, its employees, agents or sub-consultants of any tier shall be competent to perform the services required under this RFQ document.

The City of Flint is seeking to encourage participation by respondents who are MBE/WBE or Section 3 business enterprises.

Nothing in this RFQ shall be construed to create any legal obligation on the part of the City of Flint or any respondents. The City of Flint reserves the right, at its sole discretion, to amend, suspend, terminate, or reissue this RFQ in whole or in part, at any stage. In no event shall the City of Flint be liable to respondents for any cost or damages incurred in connection with the RFQ process, including but not limited to, any and all costs of preparing a response to this RFQ or any other costs incurred in reliance on this RFQ. No respondent shall be entitled to repayment from the City of Flint for any costs, expenses or fees related to this RFQ. All supporting documentation submitted in response to this RFQ will become the property of the City of Flint. Respondents may also withdraw their interest in the RFQ, in writing, at any point in time as more information becomes known.

This RFQ will follow the City of Flint’s policies and procedures for procurement. Each respondent is responsible for labeling the exterior of the envelope containing the proposal response with the bid number, respondent’s name, and firm name, proposal due date and time. The RFQ due date for this Bid is:

DUE DATE: Thursday May 12, 2011 @ 4:00 PM EST

Request for Qualifications are posted on the City website at www.cityofflint.com. Qualifications will be accepted at the City of Flint, Department of Community and Economic Development, Attn: Jacqueline Foster, 1101 S. Saginaw Street, Flint, Michigan, 48502. The City will receive quotes until 4:00 p.m., local time on May 12, 2011. RFQ responses must be submitted both via hard copy and scanned e-mail copy. Submittal requirements are outlined at the end of this document.

Any questions regarding this program must be submitted in writing either to the address below or by email to jfoster@cityofflint.com.

The City of Flint is an Equal Opportunity Employer. TDD – 766-7120



Time of Completion

The City of Flint must have commitments from prospective home buyers to purchase up to 100 properties prior to December 31, 2012.

Term of Contract(s)

Any contract(s) awarded pursuant to this RFQ solicitation shall be for a contract period of up to 24 months, with the possibility of an extension. Compensation is to be made on a per-person basis for housing counseling services including the HUD required 8-hours of housing counseling, credit repair, and other pre and post home purchasing counseling services.

Type of Contract(s)

It is proposed that, if a contract is entered into as a result of this RFQ, it will be a time and materials contract based on a fixed price. Negotiations may be undertaken with those respondent(s) whose proposals, based on price and other factors, as determined by the City, show them to be qualified, responsible and capable of performing the work. The contract that may be entered into will be one most advantageous to the price and other factors considered. The City reserves the right to consider proposals or modifications thereof received at any time before award is made, if such action is in the best interest of the City. The determined price of the contract(s) shall be adhered to and at no time will the contractor(s) be allowed to bill for work not agreed upon.

Rejection of Proposals

The City reserves the right to reject all proposals received as a result of this RFQ, or to negotiate separately with any source whatsoever in any manner necessary to serve the best interest of the City. The City reserves the right to reject any or all proposals submitted

Incurring Costs

The City is not liable for any pre-contractual costs incurred by consultants prior to issuance of a contract. Pre-contractual costs are defined as expenses incurred by the offerer in: (a) preparing the proposal in response to this RFQ; (b) submitting that proposal to the City; (c) negotiating with the City in any manner related to this proposal; or (d) any other expenses incurred by offerer prior to date of award, if any, of the contract. Offerer shall not include any such expenses as part of the bid in response to this RFQ.

Inquiries

Questions that arise prior to submission of quotes must be directed to Ms. Jacqueline Foster at the City of Flint Department of Community and Economic Development at (810) 766-7436 or fax (810) 766-7351.

Addenda to RFQ

In the event it becomes necessary to revise any part of this RFQ, addenda will be provided to all respondents who received the RFQ. Please continue to check City's website or any RFQ modifications.

Economy of Preparation

Proposals should be prepared simply and economically, providing a straightforward, concise description of the respondents' ability to meet the requirements of this RFQ.



Prime Contractor Responsibilities

The successful respondent(s) will be required to assume responsibility for all services offered in his/her proposal, regardless of who produces them. Furthermore, the City will consider the selected consultant to be the sole point of contact with regard to contractual matters, including payment of any and all charges resulting from the contract.

Contract Payment Schedule

The successful respondent(s) will submit monthly invoices to the City of Flint Department of Community and Economic Development, to the attention of Director, or designee. Payment for contract services entered into as a result of this RFQ will be made within thirty (30) days of receipt of an invoice.

Independent Price Determination

By submission of a proposal, the respondent(s) certifies and, in the case of a joint proposal, each party thereto certifies as to its own organization in connection with this proposal that:

1. The prices in the proposal have been arrived at independently, without consultation, communication or agreement, for the purposes of restricting competition, as to any matter relating to such prices with any other offerer or with any competitor; and
2. Unless otherwise required by law, the prices which have been quoted in the proposal have not been knowingly disclosed by the offerer and will not knowingly be disclosed by the offerer or to any competitor; and
3. No attempt has been made or will be made by the offerer to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.
4. Each person signing the proposal also certifies that:
 - a. He/She is the person in the offerer's organization responsible within that organization for the decision as to the prices being offered in the proposal; and
 - b. He/She is not the person in the offerer's organization responsible within that organization for the decision as to the prices being offered in the proposal but that he/she has been authorized in writing to act as agent for the persons responsible for such decision.

Equal Opportunity Affirmative Action

The consultant shall adhere to all federal and state regulations in respect to equal opportunity, affirmative action and minority representations. **Minority and women-owned firms are encouraged to apply.**

If the bidder is certified as a minority or female-owned business by the Michigan Department of Civil Rights pursuant to Public Act 428, then such documentation shall be included in the proposal and labeled as an Attachment with a heading and number.

Ownership of Work Products

It is explicitly understood that all work products and documents resulting from this RFQ and contract shall become the property of the City of Flint.

Liability Insurance

The individual or firm selected to provide the requested services will be required to submit the following at the time of the award:



Evidence of general liability, workmen's compensation insurance, professional liability (Errors and Omissions) insurance coverage in the amount of One Million Dollars and business automobile liability insurance with limits of \$1,000,000. Said proof of liability insurance shall be included as part of the contract document and labeled as an Attachment with a heading and number.

Background

Under the Recovery Act, Congress established the Neighborhood Stabilization Program 2 (NSP2) to stabilize neighborhoods whose viability is negatively affected by properties that have been foreclosed upon and abandoned. NSP2 provides grants to states, local governments, nonprofits and a consortium of public and or private nonprofit entities on a competitive basis.

Federal Regulations

Award recipients implementing the Michigan NSP2 Consortium must follow the Community Development Block Grant (CDBG) Program rules and regulations, unless stated otherwise in the May 4, 2009 of the Federal Register Notice [Docket No. FR-5321-N-01] regarding [Title XII of Division A of the American Recovery and Reinvestment Act of 2009](#), which is posted on

http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/pdf/nsp2_nofa.pdf

Respondents are strongly encouraged to read these regulations prior to submitting their response to this RFQ. All NSP2 funds must be spent on specific eligible activities no later than February 10, 2013 and 50% of NSP2 funds must be spent no later than February 10, 2012.

PROFESSIONAL SERVICE REQUIREMENTS

Scope of Work

The City of Flint is seeking housing counseling agencies/firms to provide comprehensive housing counseling, advocacy, homeownership training, and credit counseling and repair for prospective homebuyers interested in NSP2 homes. The City of Flint must have commitments from prospective home buyers to purchase up to 100 properties prior to December 31, 2012.

The housing counseling will be performed in four (4) phases, with Phase I consisting of the Initial Assessment; Phase II is the HUD required 8 hours of one-on-one pre-purchase training; Phase III is the Homebuyer Education and credit counseling and credit repair services; and Phase IV is the Post-Purchase Counseling.

The City of Flint may choose to retain multiple contractors for housing counseling so please price each Phase independently as a stand-alone task. The proposed pricing should be based on a per person basis, and separated for the 4 phases included in the Scope of Work. Also, please include a total for each phase based on the need to have 100 homes purchased (include assumptions such as number of customers). Please see Main Proposal for additional details on pricing.

Phase I – Initial Assessment

- Participate in Marketing the NSP2 Program
- Recruit NSP2 eligible residents to participate in the program
- Develop an Intake and Participant Eligibility Determination System
- Attend scheduled meetings with City of Flint Contractors, Developers and Sub-contractors
- Provide monthly activity and progress reports to designated City of Flint staff that shall include the following:



- Number of eligible participants for the period
- Number of participants referred to short-term counseling for the period – pre-purchase
- Number of participants referred to long-term counseling for the period - homebuyer education
- Number of participants interested in securing mortgage financing from a lending institution (i.e. FHA, VA, and MSHDA)
- Projection of time to homeownership, by category
- Number of participants at or below 50% of the AMI
- Number of anticipated and actual closings for the period
- The following activities are required to support the Scope of Services and must be coordinated through City of Flint staff:
 - Development of procedures and processes
 - Creation of required forms and documents
 - Scheduling activities
 - Creation of a Program Operational Manual
 - Generate press releases
 - Generate public progress reports
- All records and files shall be maintained in accordance with City of Flint and NSP2 recordkeeping guidelines.

Phase II - HUD 8-Hour Pre-Purchase Counseling

- Provide a copy of the program model and curriculum that will be used to conduct the HUD required Pre-Purchase Counseling.
- The Initial Assessment must be provided before enrollment in the HUD required eight (8) hours of Pre-Purchase Counseling.
- The HUD required Pre-Purchase Counseling must be provided in individualized sessions over a minimum of eight (8) hours.
- The HUD required Pre-Purchase Counseling must utilize the National Industry Standards for Homeownership Education and Counseling (<http://www.homeownershipstandards.com>).
- A “certificate” must be provided to each participant who completes the HUD required Pre-Purchase Counseling.
- Informing participants about programs that assist with down payment assistance (DPA) and closing costs
- The HUD required Pre-Purchase Counseling must cover the following topics:
 - The Difference between Homeownership and Renting
 - Financial Literacy/Money Management
 - i. Basic Banking
 - ii. Debt management
 - iii. Construction of a Household Budget
 - Consumer Education
 - Understanding and Repairing Credit



- Qualifying for a Mortgage
- Selecting a Realtor
- Insurance and Home Warranties
- Homeownership Responsibilities
- Homeownership Safety and Security
- Foreclosure Prevention
- Property Tax Information
- Utility Assistance Programs
- Other Available Community Services
- Provide monthly activity and progress reports to designated City of Flint staff that shall include the following:
 - Number of eligible participants for the period
 - Number of participants completing short-term counseling for the period – pre-purchase
 - Number of participants referred to long-term counseling for the period - homebuyer education
 - Number of participants interested in securing mortgage financing from a lending institution (i.e. FHA, VA, and MSHDA)
 - Projection of time to homeownership, by category
 - Number of participants at or below 50% of the AMI
 - Number of anticipated and actual closings for the period
- The following activities are required to support the Scope of Services and must be coordinated through City of Flint staff:
 - Development of procedures and processes
 - Creation of required forms and documents
 - Scheduling activities
 - Creation of a Program Operational Manual
 - Generate press releases
 - Generate public progress reports
- All records and files shall be maintained in accordance with City of Flint and NSP2 recordkeeping guidelines.

Phase III – Homebuyer Education, Credit Repair and Credit Counseling Services

- Participate in Marketing the NSP2 Program
- Recruit NSP2 eligible residents to participate in the program
- Utilization of the National Industry Standards for Homeownership Education and Counseling (<http://www.homeownershipstandards.com>).
- Provide a copy of the program model and curriculum that will be used to conduct Homebuyer Education
- Homebuyer Education and Counseling shall include the following:



- Emphasizes credit repair and topics related to mortgage-readiness.
- Topics may be covered in group sessions with individual sessions regarding credit repair and personal issues related to mortgage-readiness.
- Counseling for participants who must convert their lease-purchase or land contract to a mortgage, financed by a lending institution.
- Counseling for participants who desire to secure a mortgage without a land contract or lease-purchase agreement.
- Provide a “certificate” to each participant who completes the counseling
- Counseling may be one-on-one or group and must cover the following topics in depth:
 - The Difference between Homeownership and Renting
 - Financial Literacy/Money Management
 - i. Basic Banking
 - ii. Debt management
 - iii. Construction of a Household Budget
 - Consumer Education
 - Understanding and Repairing Credit
 - Qualifying for a Mortgage
 - Selecting a Realtor
 - Insurance and Home Warranties
 - Homeownership Responsibilities
 - Homeownership Safety and Security
 - Foreclosure Prevention
 - Property Tax Information
 - Utility Assistance Programs
 - Other Available Community Services
- Provide monthly activity and progress reports to designated City of Flint staff that shall include the following:
 - Number of eligible participants for the period
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 - Number of participants referred to long-term counseling for the period - homebuyer education
 - Number of participants interested in securing mortgage financing from a lending institution (i.e. FHA, VA, and MSHDA)
 - Projection of time to homeownership, by category
 - Number of participants at or below 50% of the AMI
 - Number of anticipated and actual closings for the period



- The following activities are required to support the Scope of Services and must be coordinated through City of Flint staff:
 - Development of procedures and processes
 - Creation of required forms and documents
 - Scheduling activities
 - Creation of a Program Operational Manual
 - Generate press releases
 - Generate public progress reports
- All records and files shall be maintained in accordance with City of Flint and NSP2 recordkeeping guidelines.

Phase IV – Post-Purchase Counseling Services

- Provide up to 8 hours of Post-purchase counseling to each NSP2 homeowner (100 homes)
- Provide an additional 8 hours of follow-up services to NSP2 homeowners for a minimum of one year (100 homes)
- All records and files shall be maintained in accordance with City of Flint and NSP2 recordkeeping guidelines.

Additional Requirements

The Respondent(s) represents by submission of their qualifications that neither it nor its principals are presently debarred, suspended, declared ineligible, or excluded from participation in the activities proposed under this RFQ by any Federal, State or City Agency.

All respondents will be required to certify that they are not on the U.S. Comptroller General's List of Ineligible Contractors nor any firm, partnership, or association in which they have substantial interest nor any other person, both natural and corporate, having substantial interest in their business is designated as an ineligible bidder or on the U.S. Comptroller General's List of Ineligible Contractors. All respondents must also remain current and not be in default of any obligations due the City of Flint including, but not limited to, the payment of taxes, fines, penalties, licenses or other monies due to the City of Flint.

All contractors will be required to comply with all applicable federal and state equal opportunity, affirmative action and minority representation laws.

EVALUATION CRITERIA AND SCORING

In evaluating responses to this Request for Qualifications, the City of Flint will take into consideration the experience, capacity, and costs that are being proposed by the Respondents. The following Evaluation Criteria will be considered in reviewing submittals:

Experience and Capacity

The point system is to evaluate the experience and capacity of the Respondents.

1. Respondents will be awarded up to 30 points for Experience in providing housing counseling services on recent (within 3 years) HUD or MSHDA funded projects.
2. Respondents will be awarded up to 20 points for their Capacity to meet timelines. Consideration will be given to applicants who have familiarity with the Flint area, including knowledge of and experience working with City of Flint staff.
3. Respondents will be awarded up to 20 points for Pricing. The proposed pricing should be based on a per person basis, and separated for the 4 phases included in the Scope of Work.



4. Respondents will be awarded up to 5 points for being a certified MBE/WBE or Section 3 business, and/or 5 points for having offices located in the City of Flint.
5. Innovation: Respondents will be awarded up to 20 points for their experience and proposed practices regarding the following:
 - Home buyer retention to sale
 - Credit repair services
 - MSHDA Housing Choice Voucher Program
 - Post-Purchase Counseling / Peer Group
 - Community hiring
 - Engaging community stakeholders and building effective community partnerships and collaborations
 - Utilizing local suppliers and retailers
 - Sustainability practices

SUBMITTAL REQUIREMENTS

RFQ responses must be submitted **both** via hard copy and scanned e-mail copy sent to: Ms. Jackie Foster, Program Development and Operations Administrator, City of Flint, Department of Community and Economic Development at jfoster@cityofflint.org. Each Respondent shall submit one (1) original and four (4) copies of the following documents in a clear, legible, 12 point font, and 8.5 by 11 inch format. **Responses not submitted both via hard copy and e-mail will not be considered.** Respondents are advised to adhere to the Submittal Requirements. Failure to comply with the instructions of this RFQ will be cause for rejection of submittals.

The City of Flint reserves the right to seek additional information to clarify responses to this RFQ. Each response must include the following:

Letter of Interest

Please submit a Cover Letter of Interest signed by a duly authorized officer or representative of the Respondent, not to exceed two pages in length. The Letter of Interest must also include the following information:

1. The principal place of business and the contact person, title, telephone/fax numbers and email address.
2. A brief summary of the qualifications of the Respondent and team.
3. Description of organization (i.e. Corporation, Limited Liability Company, or Joint Venture).
4. The names and business addresses of all Principals of the Respondent. For purposes of this RFQ “Principals” shall mean persons possessing an ownership interest in the Respondent.
 - If the Respondent is a partially owned or fully-owned subsidiary of another organization, identify the parent organization and describe the nature and extent of the parent organization’s approval rights, if any, over the activities of the Respondent.
 - If the Respondent is a partially owned or fully-owned subsidiary of another organization, identify the parent organization and describe the nature and extent of the parent organization’s approval rights, if any, over the activities of the Respondent.
5. The Certification attached hereto at the end of this RFQ and incorporated herein by reference must be signed by Respondent and attached to the Letter of Interest.



Threshold Requirements

These documents must be submitted and acceptable before City of Flint will review the Experience and Capacity proposal:

6. Certificate of Good Standing (Corporation) or Certificate of Existence (Limited Liability Company) issued by the Michigan Secretary of State (If Respondent is a joint venture, a Certificate of Good Standing or Certificate of Existence, as applicable, must be submitted for each entity comprising the joint venture.)
7. Evidence of Insurance: Commercial General Liability with limits not less than \$1,000,000; Workers Compensation and Employers Liability with limits not less than \$500,000; Automobile Liability with limits not less than \$1,000,000 per occurrence; and, Professional Liability with limits not less than \$1,000,000.
8. Evidence of Financial Stability: All Respondents shall include their most recent financial statements with the proposal response. This information will assist and City of Flint in determining the Respondent's financial condition. City of Flint is seeking this information to ensure that the proposer's have the financial stability and wherewithal to assure good faith performance.
9. Professional References: Three (3) references of related projects, including date of project, contact person and phone number, and a brief description of the project.
10. Conflict of Interest Statement & Supporting Documentation: Respondent shall disclose any professional or personal financial interests that may be a conflict of interest in representing the City of Flint. In addition, all Respondents shall further disclose arrangement to derive additional compensation from various investment and reinvestment products, including financial contracts.

Main Proposal

Please provide the following information:

11. Years of experience and detailed qualifications in facilitating housing counseling services for various residential projects in compliance with HUD and MSHDA standards, including team's resumes. Past projects will be reviewed to determine if the respondent has successfully completed projects similar in nature and scope. Respondents should provide narrative examples of three (3) projects that are similar in nature to projects described in the RFQ.
12. Capacity to complete housing counseling services to multiple individuals for different projects within a short period of time.
13. Pricing proposal. The City of Flint may choose to retain multiple contractors for housing counseling so please price each Phase independently as a stand-alone task. The proposed pricing should be based on a per person basis (please include milestones and benchmarks), and separated for the 4 phases included in the Scope of Work. Also, please include a total for each phase based on the need to have 100 homes purchased (include assumptions such as number of customers). Please use the following format to submit the Pricing Proposal:

Phase I = \$ _____ / person	Total = \$ _____
Phase II = \$ _____ / person	Total = \$ _____
Phase III = \$ _____ / person	Total = \$ _____
Phase IV = \$ _____ / person	Total = \$ _____
Total Project Cost = \$ _____	

14. Respondents should state whether they are an MBE/WBE, Section 3 business enterprise or have offices located in the City of Flint. If so, please provide a copy of a current certification letter.



15. Innovative ideas that help outreach into the community and retain prospective home buyers until sale.

QUESTIONS

Questions regarding this RFQ should be submitted in writing via email to Ms. Jackie Foster, jfoster@cityofflint.com.

SUBMITTAL DUE DATE

Responses to this RFQ are due by **4:00 PM on Thursday, May 12, 2011**. Responses to this RFQ must be sent to: Ms. Jackie Foster, jfoster@cityofflint.com. Each Respondent is responsible for labeling the exterior of the envelope containing the proposal response with the proposal number, proposal name, proposal due date and time, and your firm's name. Hard copies must be delivered to:

Ms. Jackie Foster
City of Flint, Department of Community & Economic Development
1101 South Saginaw Street, Room N-102
Flint, MI 48502
(810) 766-7436

Incomplete proposals and proposals received after this deadline will not be considered.

SELECTION PROCESS

The Selection Committee comprised of City of Flint staff will review qualifications in accordance with the evaluation criteria set forth herein and Michigan NSP2 Consortium objectives and policies. Proposals that are submitted timely and comply with the mandatory requirements of the RFQ will be evaluated in accordance with the terms of the RFQ. Any contract resulting from this RFQ will not necessarily be awarded to the vendor with the lowest price. Instead, contract shall be awarded to vendor whose proposal received the most points in accordance with criteria set forth in RFQ.

Tentative RFQ Schedule:

- Release of RFQ May 5, 2011
- RFQ Responses Due - May 12, 2011 – 4:00PM
- RFQ Evaluation Completed May 13, 2011
- City Council Committee June 1, 2011
- City Council Meeting June 6, 2011
- Contract Executed June 10, 2011
- Work Complete December 31, 2012



CERTIFICATION FORM NOTE

THIS PAGE MUST BE COMPLETED AND INCLUDED WITH THE SUBMITTAL CERTIFICATION

The undersigned hereby certifies, on behalf of the Respondent named in this Certification (the “Respondent”), that the information provided in this RFQ submittal to the City of Flint is accurate and complete, and I am duly authorized to submit same. I hereby certify that the Respondent has reviewed this RFQ in its entirety and accepts its terms and conditions.

(Name of Respondent)

(Signature of Authorized Representative)

(Typed Name of Authorized Representative)

(Title)

(Date)



RFQ SUBMITTAL REQUIREMENTS CHECKLIST

Please provide Checklist with response to RFQ

- Letter of Interest
- Certification
- Certificate of Good Standing (Corporation) or Certificate of Existence (Limited Liability Company) issued by the Michigan Secretary of State (If Respondent is a joint venture, a Certificate of Good Standing or Certificate of Existence, as applicable, must be submitted for each entity comprising the joint venture.)
- Evidence of Insurance
- State License and or Certification
- Evidence of Financial Stability
- 2011 Certificate to do Business with City of Flint
- References
- Conflict of Interest Statement & Supporting Documentation:
- Description of Company
- Capacity of Company
- Pricing Proposal (per person for both Phases in Scope)
- MBE/WBE, Local Hiring, HUD Section 3, if applicable
- Innovative ideas
- RFQ Submittal Requirements Checklist



APPENDIX A: MAP AND BOUNDARIES OF NSP2 TARGET AREAS

