

Date: February 12, 2014

**ERIE COUNTY DEPARTMENT OF ENVIRONMENT and PLANNING
TOWNS OF AMHERST, CHEEKTOWAGA, TONAWANDA, HAMBURG
REQUEST FOR PROPOSALS
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
And
FIVE YEAR CONSOLIDATED PLAN**

Deadline for receipt of this proposal is: March 12, 2014

Introduction

The Erie County Urban County Consortium and the Towns of Amherst, Cheektowaga, Tonawanda and Hamburg seek proposals from qualified consultants to prepare (Part I) a regional Analysis of Impediments to Fair Housing (AI) (towns and County geographic areas are contiguous) and (Part II A-B) individual Five Year Consolidated Plans.

PART I Analysis of Impediments

The Erie County Department of Environment and Planning, on behalf of the Erie County Urban County Consortium, administers the Federal Housing and Community Development Block Grant Program. The Town of Hamburg and Towns of Amherst, Cheektowaga, Tonawanda administer their individual CDBG Programs. As grantees, the Consortium and the Towns are required to complete an "Analysis of Impediments to Fair Housing Choice (AI)." The County and the Towns are requesting proposals for the preparation of this regional Analysis of Impediments to Fair Housing Choice report.

The AI should be completed in accordance with HUD's Fair Housing Planning Guide, Volumes 1 and 2, available on the Internet at <http://www.hud.gov/offices/fheo/library/index.cfm#guidance>

The AI is a review of impediments to fair housing choice in the public and private sectors with in the Urban County, Towns of Amherst, Cheektowaga, Tonawanda and Hamburg geographic areas (See Attachment A). Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice.
- Any actions, omissions, or decisions that have this effect. Such actions, omissions, or decisions include those that have an intentional or unintentional discriminatory impact.

The AI involves:

- A comprehensive review of the jurisdiction's laws, regulations, and administrative policies, procedures, and practices; and
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

Analysis Components

The components of the AI (Attachment B: Suggested Format) include:

- An examination of all parts of the municipalities' (see attachment A) housing market and prevalent practices in related transactions as they directly or indirectly impact housing choice. Public and private transactions and entities need to be evaluated, including, but not limited to the following areas: local laws, ordinances, regulations, policies and procedures; mortgage lending; insurance sales and underwriting; property appraisal; Realtors; mortgage brokerage; and property management.
- An explanation of how areas were evaluated, what was found, proposed methods of correction to address identified impediments, identification of potential financial and organizational resources to implement the corrective actions.
- A process for obtaining input from citizens in the community, especially those for whom fair housing is a concern, by holding public meetings or other forums.
- Use of available and current data through HUD's study entitled One Region Forward and ACS American Community Survey data.

Requirement for Proposal Submittal

1. Qualifications
 - a) Firm/individual name, address, phone number, name of authorized representative;
 - b) Type of work typically performed by the firm;
 - c) Related project experience and listing of references the County and Towns may contact relative to the qualifications of the firm;
 - d) Working knowledge of and access to HUD's IDIS program and the E-Con Planning Suite.
2. Resumes of personnel, including each person's role in the project and details of experience.
3. Planning process for completion of the project
 - a) Timetable and proposed phases of the work'
 - b) Detailed project budget, including number of staff hours and hourly rate, and all non-personnel costs;
 - c) Anticipated amount of assistance from County, and Towns staff, such as number of meetings, briefings, etc.
4. Written proposal (original and 4 copies) is to be submitted to:

Erie County Department of Environment and Planning
Diane A. Cadle, Senior Housing Specialist
Edward A. Rath County Office Building
95 Franklin Street, Room 1055
Buffalo, NY 14202

Proposals must be received by 4:00 P.M. on March 12, 2014. Proposals received after that date will not be considered. Electronically transmitted proposals are accepted.

Evaluation Criteria

Proposals will be reviewed by a selection committee composed of representatives from the Erie County Department of Environment and Planning, Town of Amherst Community Development, Town of Cheektowaga Community Development, Town of Tonawanda Community Development, Town of Hamburg Community Development and appropriate non-profit housing agency, and municipal representative.

The review process will include, but not be limited to, consideration of the following criteria:

1. Cost Reasonableness;
2. Experience and qualification of the project manager and team in working on similar projects and with local government
3. Assurance that the identified personnel will actually work on the project;;
4. Design approach of the AI components;
5. Ability to meet proposed schedule;
6. Evaluation of references;
7. Compliance with HUD requirements

Schedule of Events

The anticipated schedule of events is as follows:

Issuance and advertisement of RFP	:	February 7 issuance – publish February 12, 2014
Proposal deadline	:	March 12, 2014
Determination of award	:	April 2, 2014
Legislative action RE: contract	:	May 8, 2014
Consultant commences work	:	June 2, 2014
AI Draft available for review	:	September 1, 2014

General Conditions and Stipulations

County and Towns' Right Reserved

The County and the Towns reserves the right to accept or reject any or all proposals in whole or in part, to accept the proposal which, in the judgment of the County and Towns is most advantageous to the County and Towns, and to re-advertise if desired.

Incurred Costs

The County and Towns will not be liable for any costs incurred in proposal preparation. The proposal will become the County and Towns' property upon receipt.

Ownership

All documents and materials prepared pursuant to this proposal are the property of the County and Towns. The County and Towns shall have the unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, any reports, data or other materials prepared under this process.

Questions concerning this request for proposals should be directed to Diane A. Cadle, Senior Housing Specialist at (716) 858-6927, or e-mail: cadled@erie.gov.

ATTACHMENT A

Geographic Information

MAPS

ATTACHMENT B

ANALYSIS OF IMPEDIMENTS (AI):

SUGGESTED FORMAT AND TOPICS FOR INCLUSION

I. Introduction and Executive Summary of the Analysis

- A. Who conducted the AI
- B. Who participated in the process
- C. Methodology used
- D. How funded
- E. Conclusions
 - 1. Impediments found and basis for their designation
 - 2. Suggested actions to address impediments

II. Jurisdictional Background Data (estimated to comprise no more than 25% of the AI)

- A. Demographic and income data
 - 1. Actual number and percentage of persons in the Urban County and Towns of Amherst, Cheektowaga, Tonawanda and Hamburg by race, color, religion, sex, national origin, age, disability, familial status, and income characteristics;
 - 2. Other pertinent data available from the most recent Census and local plans.
- B. Employment and transportation data
 - 1. Identification of major employers, by type, within the Urban County and Towns and summary of the demographics for their employees;
 - 2. Identification of any growth trends in employment by type;
 - 3. Identification of major forms of transportation and their accessibility to major employers/employment areas.
- C. Housing profile
 - 1. Total number of housing units by type (multi-unit/single-family), unit cost/rent, condition, occupancy, level of accessibility; special needs, and transitional;
 - 2. Distribution of affordable government assisted housing units and units developed using low-income housing tax credits.
- D. Maps
 - 1. When appropriate, maps should be used to illustrate the background data included in A, B, and C above, particularly as they relate to racial/ethnic integration and housing costs/availability/affordability.

III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

- A. Fair housing complaints or compliance reviews where the Secretary of HUD has issued a charge of or made a finding of discrimination.
- B. Fair Housing discrimination suit filed by the Department of Justice or private plaintiffs.
- C. Reasons for any trends or patterns.
- D. Discussion of other fair housing concerns or problems.

IV. Identification of all Public and Private Sector Fair Housing Activities

- A. Fair housing enforcement
 - 1. Identification of entities involved in fair housing enforcement;
 - 2. Roles/responsibilities/limitations and quantifiable accomplishments of each entity;
 - 3. Nature and quality of their working relationship with each other.
- B. Fair housing education
 - 1. Identification of entities involved in local fair housing education or fair housing advocacy;
 - 2. Description of each entity's activities.

V. Identification of Impediments to Fair Housing Choice

- A. Public sector
 - 1. Public policies and actions affecting approval of sites and other building requirements used in the approval process for the construction of housing.
 - a) local zoning laws and policies;
 - b) equalization of municipal services;
 - c) land use policies, exclusionary zoning and displacement;
 - d) sites for subsidized housing by census tract;
 - e) composition of planning and zoning boards.
 - 2. Administrative policies concerning Community Development and Housing activities which may affect the location of affordable housing opportunities outside of areas of minority and low-income household concentration.
 - a) displacement;
 - b) neighborhood revitalization;
 - c) sale/demolition of subsidized housing;
 - d) property tax policies;
 - e) construction of affordable housing programs;
 - f) housing rehabilitation loan/grant programs.
 - 3. Barriers to full access to State and County and Towns housing services
 - 4. Public Housing and other assisted/insured housing provider tenant selection procedures; housing choices for certificate and voucher holders.
 - 5. Employment-housing-transportation linkage.

- B. Private sector
 - 1. Sale or rental of housing
 - a) real estate practices, such as steering or blockbusting;
 - b) deed restrictions, trust or lease provisions;
 - c) conversion of apartments to all adult;
 - d) property management firms “occupancy quotas”;
 - e) exclusionary advertisements and questionable application forms/procedures;
 - f) affirmative marketing programs/policies for public firms and housing that does not reach those most in need.
 - 2. Provision of housing brokerage services
 - a) exclusion of minority brokers from participation in multiple listing service or professional associations
 - b) assignment of brokers and areas by racial/ethnic composition of census tracts
 - c) restrictions in use of privileges, services, or facilities by all brokers
 - 3. Provision of financing assistance for housing, including second mortgage/refinancing lending
 - a) discriminatory lending patterns, practices and disclosures;
 - b) discriminatory appraisal and underwriting practices;
 - c) disinvestments and redlining practices;
 - d) racial credit steering;
 - e) predatory lending;
 - f) discrimination in property insurance risk assessment and underwriting.
- C. Public and private sector
 - 1. Fair housing enforcement;
 - 2. Fair housing education.
- D. HUD determination
 - 1. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of non-compliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition including actions involving the expenditure of funds by the jurisdiction.
- E. Other areas of inquiry
 - 1. Discriminatory actions based on language/cultural barriers or physical/mental disability and special needs of these populations;
 - 2. Compliance with accessibility requirements in construction of multi-family units;
 - 3. Effects of perceived geographic divisions/images;
 - 4. Effectiveness of mobility programs to encourage desegregation.

VI. Identification of Data Sources

In developing the report, the consultant shall include those groups which represent special interests, groups that represent people with disabilities, civil rights groups, and low-moderate income representative groups, and those which are active in the housing arena such as fair housing organizations, tenants' rights organizations, and housing advocacy groups, to assure that the needs of all citizens are addressed in the analysis. The consultant is expected to identify all sources of information in an appendix and to directly attribute information within the body of the report where appropriate.

Potential sources of information include:

- Erie County Consolidated Submission for Community Planning and Development Programs (available from the Erie County Department of Environment and Planning)
 - Final Consolidation Town of Amherst- Town of Cheektowaga - Town of Tonawanda Consortium 2010 – 2014 (available from the Town of Amherst Planning Department)
 - Town of Hamburg Consolidated Plan 2010-2014 (available from Town of Hamburg Community Development Department)
 - U.S. Census (<http://www.census.gov/main/www/cen2000.html>)
 - ACS- American Community Survey 2008-2012 (http://www.census.gov/newsroom/releases/archives/american_community_survey_acs/cb13-215.html)
 - Fair Housing Planning Guide (<http://hud.gov/offices/ftheo/library/index.cfm#guidance>)
 - U.S. Dept. of Housing and Urban Development, Buffalo Office
 - HUD's One Region Forward study
 - Local laws and ordinances
 - Print media
 - Housing Opportunities Made Equal – Buffalo Office
-

ERIE COUNTY and CONSORTIUM CONTACTS

Erie County Contact	Diane Cadle, 716-858-6927 Diane.Cadle@erie.gov
Town of Amherst Contact:	Susan DiVita, 716-631-7050 sdivita@amherst.ny.us
Town of Cheektowaga Contact:	Carla Kosmerl, 716-897-7200 x7, ckosmerl@tocny.org
Town of Tonawanda Contact:	James Hartz, 716-871-8847 x1 jhartz@tonawanda.ny.us
Town of Hamburg Contact	Christopher Hull, 716-648-6216 chull@townofhamburgny.com

PART II - A

FIVE YEAR CONSOLIDATED PLAN

A. ERIE COUNTY URBAN COUNTY CONSORTIUM

REQUEST FOR PROPOSAL (RFP)

2015 – 2019 Consolidated Plan and Annual Action Plan for the Erie County Community Development Block Grant Consortium and the Town of Hamburg

I. BACKGROUND

The Erie County Community Development Block Grant Consortium (see Attachment 1 to Part II – A) and the Town of Hamburg (including the Villages of Hamburg and Blasdell) are seeking a qualified Consultant to prepare elements of the Consolidated Plan for 2015 – 2019. The Plan must follow those guidelines established by the United States Department of Housing and Urban Development. These can be found at www.hud.gov/offices/cpd/about/conplan/index.cfm.

It is important to note that the Erie County and Town of Hamburg Plans must be “stand alone” documents.

II. FUNDING SOURCE

Federal Community Development Block Grant monies will be used to fund the planning effort.

III. CONSULTANT PROPOSAL

The following elements must be addressed in each proposal.

1. A detailed work program that expands the scope of services contained in Attachment 2 to Part II – A.
2. Time Schedule: A detailed timeline showing milestone dates, meetings, etc. The draft plan must be completed no later than December 17, 2014.
3. Proposal Fee: The Consultant shall submit a flat rate fee proposal with accompanying details of costs and including estimated number of work hours by staff.
4. Person Hours: Include a summary table listing each professional staff assigned to the project and the corresponding hours per task the individual is anticipated to devote to the engagement. Include hourly rates of all participating staff. Identify the project manager and primary contact person.
5. Evidence of any proposed MBE/WBE firm participation.
6. Experience: (a) A description of prior or ongoing work that illustrates an understanding of the consolidated planning process and the Community Development Block Grant Program (CDBG).

(b) Full knowledge and essential access to HUD's Integrated Disbursement and Information System (IDIS) and HUD's E-Con Suite for reporting.

7. References: A minimum of two references from local or county governments where work was carried out illustrating an understanding of the federal CDBG Program.
8. Resumes of all professional staff assigned to the project.
9. Identification of primary contact person.
10. Statement of Insurance Coverage – See Attachment 3 to Part II – A for County requirements.
11. Miscellaneous:
 - a. Print and Digital Reports: All textual reports (draft and final) are to be provided in printed and digital format, using commonly accepted word processing formats, such as Word. All reports shall be prepared using HUD's IDIS E-Con Suite Program. All reports presented for public review shall also be provided in PDF format for posting onto the Internet
 - b. Selection Process: Reference should be made to Attachment 4 of Part II – A for a list of individuals that will serve on the Consultant Selection Committee.
 - c. Selection Criteria:
 - (1) Evaluation of team personnel assigned to the project.
 - (2) Related experience with the federal CDBG Program.
 - (3) Accessibility to County staff.
 - (4) Response to Scope of Services.
 - (5) References.
 - (6) Reasonableness of fee.
 - (7) Performance at interview (if necessary).
 - (8) WBE/MBE involvement.
 - d. Copies: Four (4) copies of each proposal are required. Submit all copies to:

Erie County Department of Environment and Planning
Diane A. Cadle, Sr. Housing Specialist
Edward A. Rath County Office Building
95 Franklin Street, Room 1053
Buffalo, New York 14202

diane.cadle@erie.gov

No later than 4:00 P.M. on March 12, 2014

IV. ERIE COUNTY CONTACT

Erie County Department of Environment and Planning
Thomas J. Dearing, Deputy Commissioner
Edward A. Rath County Office Building
95 Franklin Street, Room 1062
Buffalo, New York 14202

(716) 858-7256 phone; (716) 858-7248 fax; E-mail: Thomas.Dearing@erie.gov

V. PRE-PROPOSAL MEETING

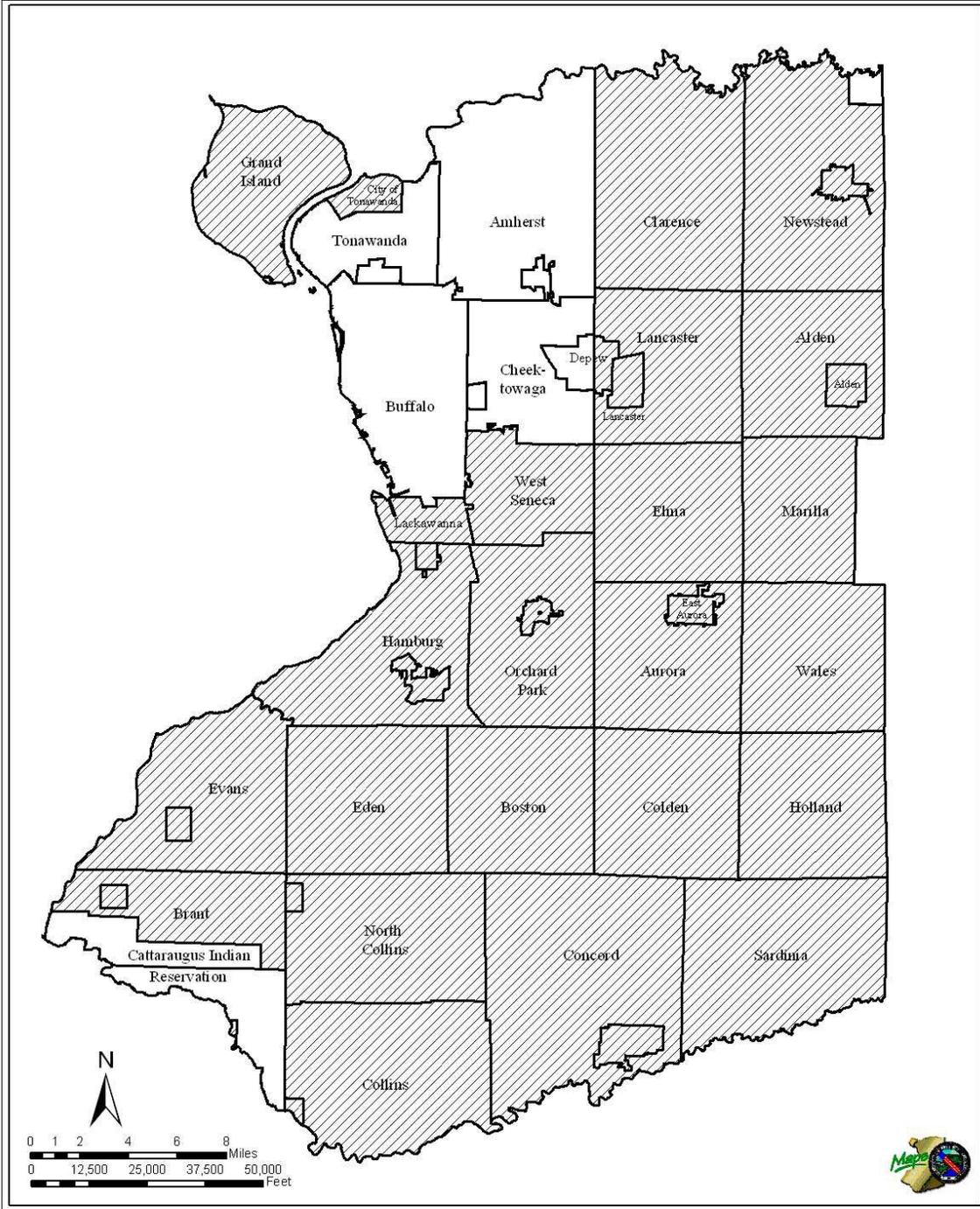
A meeting has been scheduled for 2:00 P.M. on February 24, 2014 at 95 Franklin Street, Buffalo, New York, Room 1004. Representatives from the Erie County Department of Environment and Planning will summarize RFP requirements and consider any questions from those in attendance. All are encouraged to attend.

VI. CAVEATS

1. Erie County reserves the right to reject any and all proposals.
2. Erie County reserves the right to issue written notice to all participating firms of any change in the proposal submission schedule should the County determine in its sole discretion that such changes are necessary.
3. Acceptance by Erie County of any proposal submitted pursuant to this Request for Proposal shall not constitute any implied intent to enter into a contract for Consultant services.

ATTACHMENT 1 of Part II – A

Community Development Block Grant Consortium



Map Prepared by the Erie County
 Department of Environment & Planning
 Office of GIS, January 2013

Basemap Copyrighted by the
 New York State Department of Transportation

Erie County, New York
HOME Consortium
 Map 2

-  Not a Member of the Consortium
-  Member of the Consortium

ATTACHMENT 2 of Part II – A

SCOPE OF SERVICES

ERIE COUNTY COMMUNITY DEVELOPMENT CONSORTIUM – FIVE-YEAR CONSOLIDATED PLAN AND ACTION PLAN ELEMENT

I.1. Managing the Process

A. Consultant Responsibilities

1. Conduct consultation meetings with agencies that provide housing, health, and social services to assure that the consolidated plan is a comprehensive document that addresses statutory purposes: 2 meetings.
2. Invitation and scheduling process for consultation meetings.
3. Conduct consultation with applicable agencies about lead-based paint matters: 1 meeting
4. Review secondary source data regarding geographic location of housing units having lead-based paint issues and housing units with children having lead-based paint poisoning.
5. Prepare plan section describing the consultation process and information obtained therein.
6. Conduct consultation meetings with economic development interests including businesses, developers, and agencies: 2 meetings.

B. County Responsibilities

1. Identification of lead agency responsible for overseeing plan development, and the major public/private agencies responsible for administering programs.
2. Prepare plan section describing the institutional structure requirement.

I.2. Citizen Participation

A. Consultant Responsibilities

1. Develop a detailed citizen participation plan that incorporates federal requirements as outlined in the aforementioned Guide for Preparing Consolidated Plan (see www.hud.gov/offices/cpd/about/conplan/index.cfm).

2. Participate at a minimum of 2 meetings that are required as part of the citizen participation plan.
3. Prepare an executive summary inclusive of the objectives and outcomes identified in the plan.

B. County Responsibilities

1. Publish Consolidated Plan at appropriate venues.
2. Conduct required public hearings, including providing appropriate notice and access requirements.
3. Specify criteria whereby a substantial amendment to the plan is required and identify process for gaining substantial amendment approval as well.
4. Prepare the evaluation of past performance section of the Executive Summary.
5. Prepare a summary of the citizen participation process.

II. **Housing & Homeless Needs Assessment**

A. Consultant Responsibilities

1. Describe the nature and extent of homelessness and at risk of homelessness in the Consortium communities. Include an estimate of the special needs of various categories of families and individuals who are chronically homeless or are threatened with homelessness (such as persons with mental illness or with substance abuse problems). Provide a narrative description of the nature and extent of homelessness by racial and ethnic group. The consultant must consult with the Continuum of Care for Erie County in preparing this section. At a minimum data from the Homeless management Information System (HMIS) and data from the Point-In-Time count must be used.
2. **Housing Needs** – The Consultant must provide an estimate of housing needs projected for the next five-year period. This includes an estimate of the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families for renters and owners, and the specification of such needs for different categories of persons, including elderly persons; single persons; large families; public housing residents; families on the public housing and section 8 tenant-based waiting list; persons with HIV/AIDS and their families; victims of domestic violence, dating violence, sexual abuse and stalking; persons with disabilities; formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance; and a discussion of specific housing problems, including cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) experienced by extremely

low-income, low-income, and moderate-income renters and owners compared to the jurisdiction as a whole.

Housing data included in this portion of the plan shall be based on U.S. Census data as provided by HUD and updated by any properly conducted local study, or any other reliable source that the jurisdiction clearly identifies. The Consultant may wish to refer to the CHAS data at: <http://socds.huduser.org/scripts/odbic.exe/shas/index.htm> in preparing their narrative.

3. Complete all tables in the E-Con Suite that are related to this section.
4. In consultation with Consortium, complete Priority Housing Needs/Investment Plan Table
5. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the Consultant must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.
6. **Needs of Public Housing** – In cooperation with the public housing agency or agencies located within its boundaries, the plan must provide a concise summary of the needs of public housing, including identifying the public housing developments in the jurisdiction, the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).
7. **Lead-Based Paint Needs** – The Consultant must estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families. Describe actions to reduce lead-based paint hazards, incorporate methods into housing programs, and relationship of methods to the extent of lead paint hazard.

III. Market Analysis

A. Consultant Responsibilities

1. Based on information available to the Consultant the consolidated plan must describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with

HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings suitable for rehabilitation. Identify, map and describe areas of low income concentration within the Consortium. Describe the number and targeting of units currently assisted by local, state, or federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory.

2. Describe areas of concentrated racial/ethnic minorities and low income families.
3. Describe barriers to affordable housing.
4. Describe public and assisted housing inventory and the public housing agency's strategy for improving the management and operation of such public housing.
5. Provide an inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children veterans, and their families, and unaccompanied youth.

B. Consortium Responsibilities

Provide background of community development program.

IV. Strategic Plan

A. Consultant Responsibilities

1. Describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households.
2. Identify any obstacles to meeting underserved needs.
3. Summarize the priorities and specific objectives the jurisdiction intends to initiate and/or complete during the time period covered by the strategic plan and how funds that are reasonably expected to be available will be used to address identified needs.
4. Priority Housing Needs – The Consultant must describe the relationship between the allocation priorities and the extent of need given to each category of priority needs. These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan. The Consultant must provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents including the non-homeless special needs population, provided the rationale for establishing the allocation priorities and use of funds made available for each priority housing need

category, particularly among extremely low-income, low-income, and moderate-income households. The plan should be explicit about what the jurisdiction plans to do with formula grant funds in the context of their larger strategy. Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

5. Complete Special Needs Table and the Priority Housing Needs Table in E-Con Suite.
6. Describe the manner in which the plan will address the needs of public housing.
7. Describe the Consortium's strategy for reducing and ending homelessness in conjunction with the Continuum of Care for Erie County.
8. Describe other special needs of the Consortium and summarize the non-housing community development needs including economic development activities that create jobs.
9. Provide a summary of the Consortium's goals, programs, and policies for reducing the number of poverty-level families.
10. Provide a summary of the institutional structure.
11. Identify specific objectives for minority homeownership.
12. Describe each jurisdiction's efforts to identify and reduce lead-based paint hazards.
13. Address fair housing needs and discrimination based upon information from the current Analysis of Impediments to Fair Housing Choice for the region.
14. Governmental Cooperation - Prepare a plan for the Consortium that will provide coordination between public and private providers for the Consolidated Plan. The plan should include but not limited to Continuum of Care, public and assisted housing providers, and private and governmental health, mental health, service agencies and services for the homeless. With respect of economic development, the plan should describe coordination with private industry, businesses, developers, and social service agencies.

B. Consortium Responsibilities

1. Identify, map, and describe neighborhood revitalization target area designations.
2. Identify specific long and short term community development objectives.

3. Link the Community Development Strategy to existing/ongoing regional and municipal planning activities.
4. Complete the Monitoring Section.
5. As part of the Specific Housing Objective, indicate how the characteristics of housing market will influence the use of funds.

III. Consolidated Action Plan

This section will be the sole responsibility of Erie County.

IV. Assembly

A. Consultant Responsibilities

1. Coordinate the formatting, placement, and editing of the Five-Year Plan and Consolidated Action Plan into a draft and final report document. The latter should be in hard, compact disk, and electronic versions prepared in HUD's IDIS E-Con Suite as mandated. One hard copy of the draft and final report shall be submitted to the County for further copying where necessary. Ten (10) copies of both the draft and final compact disk shall be provided to the County as well.

B. County Responsibilities

For all items the County is responsible for preparing, provide in a timely manner to the Consultant all text, tables, and graphics which are needed for inclusion in the draft and final reports.

TOWN OF HAMBURG – FIVE-YEAR CONSOLIDATED PLAN AND ACTION PLAN ELEMENT

The Consultant shall be responsible for all Town of Hamburg Elements.

INSTRUCTIONS FOR COUNTY OF ERIE STANDARD INSURANCE CERTIFICATE

- I. Insurance shall be procured and certificates delivered before commencement of work or delivery of merchandise or equipment.
- II. CERTIFICATES OF INSURANCE
 - A. Shall be made to the "County of Erie, 95 Franklin St, Buffalo NY, 14202."
 - B. Coverage must comply with all specifications of the contract.
 - C. Must be executed by an insurance company, agency or broker, which is licensed by the Insurance Department of the State of New York. If executed by a broker, notarized copy of authorization to bind or certify coverage must be attached.
- III. Forward the completed certificate to: County of Erie, (Department or Division) responsible for entering into the agreement for construction, purchase, lease or service.
- IV. Minimum coverage with limits are as follows:

Vendor Classification	A Construction and Maintenance	B Purchase or Lease of Merchandises or Equipment	C Professional Services	D Property Leased To Others Or Use Of Facilities Or Grounds	E Concession-Aires Services	F Livery Services	G All Purposes Public Entity Contracts
Commercial Gen. Liab.	\$1,000,000 per occ.	\$1,000,000 CSL	\$1,000,000 CSL	\$1,000,000	\$1,000,000 CSL	\$1,000,000	\$1,000,000 CSL
General Aggregate	\$2,000,000						
Products Comp. Ops.	\$2,000,000						
Blanket Broad Form	Not Excluded or Limited		INCLUDE	INCLUDE	INCLUDE	INCLUDE	INCLUDE
Contractual Liability							
Broad Form P.D.							
X.C.U.							
Liquor Law				INCLUDE			
Auto Liab.	\$1,000,000 CSL		\$1,000,000 CSL	\$1,000,000 CSL	\$1,000,000 CSL	\$1,000,000 CSL	\$1,000,000 CSL
Owned	INCLUDE		INCLUDE	INCLUDE	INCLUDE	INCLUDE	INCLUDE
Hired	INCLUDE		INCLUDE	INCLUDE	INCLUDE	INCLUDE	INCLUDE
Non-Owned	INCLUDE		INCLUDE	INCLUDE	INCLUDE	INCLUDE	INCLUDE
Excess/Umbrella Liab.	\$5,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000	\$1,000,000
Worker's Compensation & Employer's Liability	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY
Disability Benefits	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY
Professional Liability			\$5,000,000				
Erie County To Be Named Add'l Insd. On	Gen. Liab., Auto Liab., & Excess	Broad Form Vendors May Be Required	Gen. Liab., Auto Liab., & Excess	Gen. Liab., Auto Liab., & Excess	Gen. Liab., Auto Liab., & Excess	Gen. Liab., Auto Liab., & Excess	Gen. Liab., Auto Liab., & Excess

- V. Construction contracts require excess Umbrella Liability limits of \$5,000,000.
- VI. Designated Construction Project General Aggregate Limit Per Location Endorsement CG 25 03 is Required.
- VII. In the event the concessionaire is required to have a N.Y.S. license to dispense alcoholic beverages an endorsement for liquor liability is required.
- VIII. Transportation of people in buses, vans or station wagons requires \$5,000,000 excess liability.
- IX. Workers Compensation: State Workers' Compensation Board form DB-155 is required for proof of compliance with the New York State Disability Benefits Law.
Locations of operation shall be "All locations in Erie County, New York."

For those entities who request permits, licenses, or contracts are required to provide either an Affidavit of Exemption (BP-1) or Certificate of Insurance 105.2, Certificate of Self Insurance SI-12, DB-155, or a Certificate of Attestation CE-200 to evidence exemption of coverage by statute. It will be necessary to require alternate coverage and limits which will be defined in the bid specifications, contract, lease or agreement. The alternative specifications should be evidenced on the certificate in lieu of the standards printed above.
- X. The "ACORD" form certificate may be used in place of the County of Erie Standard Insurance Certificate, provided that all of the above referenced requirements are incorporated into the "ACORD" form certificate.

ATTACHMENT 4 of Part II – A
CONSULTANT SELECTION COMMITTEE

1. Tom Dearing – Erie County Deputy Commissioner of Environment and Planning
2. Chris Hull – Town of Hamburg – Community Development Director
3. Marie Thornton – Planner, Erie County

PART II - B

FIVE YEAR CONSOLIDATED PLAN

B. 2015-2019 CONSOLIDATED PLAN AND ANNUAL ACTION PLAN FOR THE AMHERST-CHEEKTOWAGA-TONAWANDA (ACT) HOME INVESTMENT PARTNERSHIP CONSORTIUM

I. BACKGROUND

The Amherst-Cheektowaga-Tonawanda HOME Consortium is seeking a qualified consultant to prepare elements of the Consolidated Plan for 2015-2019. The Plan must follow those guidelines established by the United States Department of Housing and Urban Development. These can be found at www.hud.gov/offices/cpd/about/conplan/index.cfm.

II. FUNDING SOURCE

Federal Community Development Block Grant and HOME Investment Partnerships Grant monies will be used to fund the planning effort.

III. CONSULTANT PROPOSAL

The following elements must be addressed in each proposal.

1. A detailed work program that expands the scope of services contained in Attachment 1 to this portion of the activity.
2. Time Schedule: A detailed timeline showing milestone dates, meetings, etc. The *draft* plan must be completed no later than December 17, 2014.
3. Proposal Fee: The Consultant shall submit a flat rate fee proposal with accompanying details of costs and including estimated number of work hours by staff. The available funds are limited to a range of \$30,000-\$50,000.
4. Person Hours: Include a summary table listing each professional staff assigned to the project and the corresponding hours per task the individual is anticipated to devote to the engagement. Include hourly rates of all participating staff. Identify the project manager and primary contact person.
5. Evidence of any proposed MBE/WBE firm participation.
6. Experience:
 - a) A description of prior or ongoing work that illustrates an understanding of the Consortium consolidated planning process and the Community Development Block Grant Program (CDBG).
 - b) Full knowledge and essential access to HUD's Integrated Disbursement & Information System (IDIS) and HUD's E-Con Suite for reporting.

7. References: A minimum of two references from local or county governments where work was carried out illustrating an understanding of the federal HOME and CDBG Program.
8. Resumes of all professional staff assigned to the project.
9. Identification of primary contact person.
10. Statement of Insurance Coverage – See Attachment 3 for Municipal requirements.
11. Miscellaneous:
 - a. Print and Digital Reports: All textual reports (draft and final) are to be provided in printed and digital format, using commonly accepted word processing formats, such as Word. All reports shall be prepared using HUD’s IDIS E-Con Suite programs. All reports presented for public review shall also be provided in PDF format for posting on the Internet.
 - b. Selection Process: The Consultant Selection Committee will be made up of representatives from each municipality in the Consortium.
 - c. Selection Criteria:
 - (1) Reasonableness of fee.
 - (2) Related experience with the federal HOME / CDBG Program and IDIS E Con Planning Suite.
 - (3) Response to Scope of Services.
 - (4) Evaluation of team personnel assigned to the project.
 - (5) References.
 - (6) Accessibility to Towns’ staff.
 - (7) Performance at interview (if necessary).
 - (8) WBE/MBE involvement.
 - d. Copies: Three (3) copies of each proposal are required. Submit to:
 Town of Amherst Community Development
 Town of Cheektowaga Community Development
 Town of Tonawanda Community Development

No later than 4:00 P.M. on **March 12, 2014**

IV. ACT CONSORTIUM CONTACTS

Town of Amherst Contact: Susan DiVita, 716-631-7050 sdivita@amherst.ny.us
 Town of Cheektowaga Contact: Carla Kosmerl, 716-897-7200 x7, ckosmerl@tocny.org
 Town of Tonawanda Contact: James Hartz, 716-871-8847 x1 jhartz@tonawanda.ny.us

V. CAVEATS

1. The ACT Consortium reserves the right to reject any and all proposals.
2. The ACT Consortium reserves the rights to issue written notice to all participating firms of any change in the proposal submission schedule should the Consortium determine in its sole discretion that such changes are necessary.
3. Acceptance by the ACT Consortium of any proposal submitted pursuant to this Request for Proposal shall not constitute any implied intent to enter into a contract for Consultant services.

VI. Assembly

A. Consultant Responsibilities

1. Coordinate the formatting, placement, and editing of the Five Year Plan and Consolidated Action Plan into a draft and final report document. The latter should be in hardcopy and electronic format prepared in HUD's IDIS E-Con Suite as mandated. One hard copy of the draft and final report shall be submitted to the members of the ACT Consortium for further copying where necessary. One (1) electronic copy of the final shall be provided to each municipality as well.

B. Consortium Responsibilities

For all items the Consortium is responsible for preparing, provide in a timely manner to the Consultant all text, tables, and graphics which are needed for inclusion in the draft and final reports.

ATTACHMENT 1

SCOPE OF SERVICES

ACT HOME Consortium

FIVE YEAR CONSOLIDATED PLAN AND ACTION PLAN ELEMENT

I.1. Managing the Process

A. Consultant Responsibilities

1. Conduct consultation meetings with agencies that provide housing, health, and social services to assure that the consolidated plan is a comprehensive document that addresses statutory purposes: 2 meetings.
2. Conduct consultation with applicable agencies about lead-based paint matters: 1 meeting
3. Review secondary source data regarding geographic location of housing units having lead paint issues and housing units with children having lead-based paint poisoning.
4. Prepare plan section describing the consultation process and information obtained therein.
5. Conduct consultation meetings with economic development interests including businesses, developers, and agencies: 2 meetings.
6. Prepare plan section describing the institutional structure requirement.
7. Provide data by individual town and the consortium as a whole.

Contract with ACT HOME Consortium to cover preparation of regional AI and ACT HOME Consortium 5 Year Consolidated Plan

B. Consortium Responsibilities

1. Identification of lead agency responsible for overseeing plan development, and the major public/private agencies responsible for administering programs.
2. Obtain local jurisdiction approval and submit the final plans to HUD for review.

I.2. Citizen Participation

A. Consultant Responsibilities

1. Develop a detailed citizen participation plan that incorporates federal requirements as outlined in the aforementioned Guide for Preparing Consolidated Plan
See <http://www.hud.gov/offices/cpd/about/conplan/index.cfm>
2. Prepare an executive summary inclusive of the objectives and outcomes identified in the plan. The summary shall exclude an evaluation of past performance.

B. Consortium Responsibilities

1. Conduct required citizen participation meetings and public hearings, including providing appropriate notice and access requirements;
2. Publish Draft and Final Consolidated Plan at appropriate venues including municipal internet sites;
3. Specify criteria whereby a substantial amendment to the plan is required and identify process for gaining substantial amendment approval as well.
4. Prepare the evaluation of past performance section of the Executive Summary.
5. Prepare a summary of the citizen participation process.

II. Housing & Homeless Needs assessment

- 1.) Coordinate with Continuum of Care and Homeless Alliance WNY on the Region's 10 Year Plan to End Homelessness.
- 2.) **Housing Needs** – The Consultant must provide an estimate of housing needs projected for the next five-year period. This includes an estimate of the number and type of families in need of housing assistance for extremely low-income, low income, moderate-income, and middle-income families for renters and owners, and the specification of such needs for different categories of persons, including elderly persons; single persons; large families; public housing residents; families on the public housing and section 8 tenant-based waiting list; persons with HIV/AIDS and their families; victims of domestic violence, dating violence, sexual abuse and stalking; persons with disabilities; and a discussion of specific housing problems, including cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) experienced by extremely low-income, low-income, and moderate-income renters and owners compared to the jurisdiction as a whole.

Housing data included in this portion of the plan shall be based on U.S. Census data as provided by HUD and updated by any properly conducted local study, or any other reliable source that the jurisdiction clearly identifies. The Consultant may wish to refer to the CHAS data at: <http://www.socds.huduser.org/scripts/odbic.exe/shas/index.htm> in preparing their narrative as well as data obtained from the local HUD One Region Forward Report.

- 3.) Complete Special Needs (Non-Homeless Population) template in E-Con Suite of the Consolidated Plan
- 4.) In consultation with Consortium Communities, complete Priority Housing Needs/Investment Plan in E-Con Suite.
- 5.) To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the Consultant must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.
- 6.) **Needs of Public Housing** – In cooperation with the public housing agency or agencies located within its boundaries, the plan must provide a concise summary of the needs of public housing, including identifying the public housing developments in the jurisdiction, the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).
- 7.) **Lead-Based Paint Needs** – The Consultant must estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

III. Market Analysis –

A. Consultant Responsibilities

- 1) Based on information available to the Consultant the consolidated plan must describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
- 2) Describe areas of concentrated racial/ethnic minorities and low income families.
- 3) Describe Barriers to Affordable Housing.
- 4) Describe public and assisted housing inventory and the public housing agency's strategy for improving the management and operation of such public housing.

B. Consortium Responsibilities

1. Provide background of each municipalities community development program.

IV. Strategic Plan – Community Development

A. Consultant Responsibilities

1. Describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households.
2. Identify any obstacles to meeting underserved needs.
3. Summarize the priorities and specific objectives the jurisdiction intends to initiate and/or complete during the time period covered by the strategic plan and how funds that are reasonably expected to be available will be used to address identified needs.
4. Priority Housing Needs – The Consultant must describe the relationship between the allocation priorities and the extent of need given to each category of priority needs in accordance with the categories specified in Special Needs (Non-Homeless Population) template in E-Con Suite. These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan. The Consultant must provide an analysis of how the characteristics of the housing market and the severity of housing problems and

needs of each category of residents provided the rationale for establishing the allocation priorities and use of funds made available for each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households. The plan should be explicit about what the jurisdiction plans to do with formula grant funds in the context of their larger strategy. Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

5. Complete Priority Community Development Needs in E-Con Suite
6. Describe the manner in which the plan will address the needs of public housing.
7. Describe the consortium's strategy for reducing and ending homelessness in conjunction with the Homeless Alliance of Western New York.
8. Describe other special needs of the consortium and summarize the non-housing community development needs including economic development activities that create jobs.
9. Provide a summary of each municipality's goals, programs, and policies for reducing the number of poverty-level families. These policies may include the jurisdiction's policies for providing employment and training opportunities to Section 3 residents pursuant to 24 CFR part 135. This requirement is fulfilled on SP-70 Anti-Poverty Strategy.
10. Provide a summary of the institutional structure.
11. Address Fair Housing Needs & Discrimination based upon information from the current Analysis of Impediments to Fair Housing for the region.

B. Consortium Responsibilities

1. Identify, map, and describe neighborhood revitalization target area designations.
2. Describe each jurisdiction's efforts to identify and reduce lead-based paint hazards.
3. Describe the standards and procedures the jurisdiction will use to monitor their housing and community development projects and ensure long-term compliance with program and comprehensive planning requirements. (This requirement is fulfilled on SP-80 Monitoring)

III. Consolidated Annual Action Plan

This section will be the responsibility of Consortium Communities.

ATTACHMENT 3

ACT CONSORTIUM INSURANCE REQUIREMENTS

CONSULTANT SAMPLE		ACORD™ CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY)																									
PRODUCER	Broker Name Address Address Phone	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.																											
INSURED	Insured Name Address Address Phone	INSURERS AFFORDING COVERAGE		NAIC #																									
		INSURER A:	Insurance Company																										
		INSURER B:	Insurance Company																										
		INSURER C:	Insurance Company																										
		INSURER D:																											
		INSURER E:																											
COVERAGES																													
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.																													
INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS																								
A X	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ. <input type="checkbox"/> LOC	#####	mm/dd/yy	mm/dd/yy	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000																								
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	#####	mm/dd/yy	mm/dd/yy	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$																								
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$																								
	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$																								
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	#####	mm/dd/yy	mm/dd/yy	<table border="0" style="width: 100%;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"><input type="checkbox"/> WC STATUS- TORY LIMITS</td> <td style="width: 10%;"><input checked="" type="checkbox"/> OTH- ER</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td></td> <td></td> <td></td> <td></td> <td>\$ 100,000</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td></td> <td></td> <td></td> <td></td> <td>\$ 100,000</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td></td> <td></td> <td></td> <td></td> <td>\$ 500,000</td> </tr> </table>		<input type="checkbox"/> WC STATUS- TORY LIMITS	<input checked="" type="checkbox"/> OTH- ER				E.L. EACH ACCIDENT					\$ 100,000	E.L. DISEASE - EA EMPLOYEE					\$ 100,000	E.L. DISEASE - POLICY LIMIT					\$ 500,000
	<input type="checkbox"/> WC STATUS- TORY LIMITS	<input checked="" type="checkbox"/> OTH- ER																											
E.L. EACH ACCIDENT					\$ 100,000																								
E.L. DISEASE - EA EMPLOYEE					\$ 100,000																								
E.L. DISEASE - POLICY LIMIT					\$ 500,000																								
A	OTHER Professional Liability (Errors & Omissions)	#####	mm/dd/yy	mm/dd/yy	\$1,000,000/\$1,000,000																								
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS The Town of Amherst is named as an additional Insured on a Primary and Non-Contributory basis. Workers Compensation includes Owners.																													
CERTIFICATE HOLDER			CANCELLATION																										
Town of Amherst 5583 Main Street Williamsville, NY 14221			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>10</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Broker Signature																										
ACORD 25 (2001/08)			© ACORD CORPORATION 1988																										

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.