



REQUEST FOR PROPOSALS

MULTI-FAMILY RENTAL AND HOMEOWNERSHIP DEVELOPMENT LEGAL SERVICES

AUGUST 06, 2025

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- B. Anti-Lobbying Certification and Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion
- C. Campaign Disclosure Forms
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Introduction

The Philadelphia Housing Development Corporation ("PHDC") Legal Department is responsible for providing legal representation to the directors, officers and employees of PHDC concerning all matters arising in connection with the exercise of their official powers. PHDC is committed to the highest ethical and professional standards and takes pride in its reputation with its client, the bench and bar, and the public. PHDC invites competitive proposals from qualified attorneys to provide affordable housing legal services as outlined below in the Scope of Work of this Request for Proposals ("RFP").

Proposals will be reviewed to determine the most responsive proposal in accordance with the evaluation/selection criteria listed below. ***PHDC reserves the right to select one or more attorneys (or to select none at all) to perform the services outlined below.***

Scope of Work

Respondents should have a minimum of ten (10) years' experience in the negotiation of terms and conditions, preparation of loan documentation, and conducting closings for construction/permanent loans for low/moderate income homeownership and multi-family rental projects of the type financed by PHDC.

Respondents should have familiarity with the regulations, practices and policies of HUD's Community Development Block Grant, HOME Investment Partnership, the new HOME regulations effective as of April, 2025, Supportive Housing, Housing Opportunities for Persons with AIDS and Capital Advance Programs, and the low-income housing tax credit ("LIHTC") program. Respondents should have keen analytical capacity with a host of housing finance concepts, including but not limited to, confession of judgment provisions and lien waivers, and have a capacity to critically assess, streamline and otherwise improve template loan documents. Attorneys proposing to work on these matters must be licensed and admitted to the bar in Pennsylvania and have demonstrated expertise and experience in these legal practice areas.

Schedule

Event	Date
RFP posted	August 6, 2025
Questions and/or requests for additional information due	August 13, 2025 by 3:00PM
Proposals due	August 20, 2025 by 3:00PM
Respondent selected	August 22, 2025 (Estimate)
Contract executed (subject to approval of the PHDC Board of Directors)	August 27, 2025 (Estimate)

PHDC reserves the right, in its sole discretion, to alter this schedule as it deems necessary or appropriate.

Proposal Requirements

- Respondents must submit a fee proposal expressed as an hourly billing rate, including any related matters affecting total compensation.
- Brevity and conciseness are appreciated; proposals should be no longer than three (3) pages.
- Respondents must provide the resume of any proposed attorney, including information and background on those factors enumerated as selection criteria.
- Respondents must provide at least two references for which work was performed similar to that being asked for in this RFP. References from government clients and engagements with similar scopes of work are preferred.
- Respondents must provide a certification that there are no pending matters in conflict with PHDC, the City of Philadelphia, the Philadelphia Redevelopment Authority ("PRA") or the Philadelphia Land Bank.
- Proposal must also include the completed forms identified below in the Declarations and Other Information Section.

Evaluation/Selection

PHDC intends to award a contract to the respondent(s) who best demonstrates the level of experience, skill and competence required to perform the services called for in this RFP in the most efficient, cost-effective, and professional manner. The successful respondent will be willing to execute and work pursuant to PHDC's contract terms and conditions, which include – without limitation – non-discrimination requirements, indemnification of PHDC and the PRA, insurance coverage and cost principles. PHDC reserves the right not to award contracts as a result of this RFP, or to award contracts for part of this scope.

PHDC will be guided by the following criteria in making a selection for award, and will use its professional judgment in determining which respondent(s) best serves the interests of PHDC and the PRA:

- Superior ability or capacity to meet particular requirements of this contract opportunity and needs of PHDC and the PRA.
- Superior prior experience with federal Community Development Block Grant, LIHTC and HOME Investment Partnerships Program requirements.
- Superior prior experience representing public agencies or housing developers in low and affordable housing projects.

- Knowledge of Pennsylvania Housing Finance Agency regulations and practices with respect to funding of low and affordable housing projects.
- Knowledge of City of Philadelphia minority business, women business and disadvantaged business participation programs.
- Knowledge of federal and state prevailing wage laws and regulations as they apply to rental and homeownership programs.
- Knowledge of the Pennsylvania State Adverse Interest Act, Pennsylvania Public Official and Employee Ethics Act, Philadelphia Code and Philadelphia Home Rule Charter pertaining to conflicts of interest.
- Demonstrated relative strength, reputation and successful experience providing services.
- Eligibility under Philadelphia Code provisions relating to campaign contributions.
- Compliance with PHDC standards for contracting, such as indemnification and non-discrimination.
- Competence and proven track record working with governments, non-profit corporations and community development organizations.
- Overall costs.
- Administrative and operational efficiency, requiring less PHDC oversight and administration.
- Accessibility of the consultants to PHDC.
- Demonstrated ability to meet timelines and milestones.
- Any other factors PHDC considers relevant to the evaluation of respondents.

Events of Disqualification or Default

1. Subsequent to the selection of a respondent, and before execution of an Agreement for Legal Services between PHDC and the selected respondent ("Agreement") PHDC may treat any of the following as an event of disqualification or default:
 - Unilateral withdrawal by the selected respondent;
 - Failure to proceed substantially in accordance with the response as submitted;
 - Failure by the respondent for any reason whatsoever to timely execute the Agreement when tendered;
 - Material misrepresentation, omission, or inaccuracy contained in any document submitted either as part of the response, or subsequent thereto. For the purposes of this section, PHDC places particular importance on the information required by the respondent's Philadelphia Tax Status Certification and Conflict of Interest Form and the Campaign Contribution Disclosure

Forms;

- Failure to provide in a timely manner the additional material required after selection throughout PHDC selection process.
2. Upon the happening of an event of disqualification or default by the selected respondent, PHDC shall have the right, at its election, to:
- Rescind its selection; or
 - Declare null and void the Agreement that may already have been executed.

Declarations and Other Information

1. **Tax Clearance and Conflict of Interest Form:** Respondents, upon request of PHDC, must provide evidence satisfactory to PHDC that all municipal taxes, including business taxes, real estate, school, water and sewer charges, if applicable, are current for both the individual respondent, and, if applicable, respondent's firm, and neither is currently indebted to the City; will at any time during the term of the Agreement be indebted to the City, for or on account of any delinquent taxes, liens, judgments, fees or other debts for which no written agreement or payment plan satisfactory to the City has been established. Respondents must complete and submit the Philadelphia Tax Status Certification and Conflict of Interest form (Attachment A).
2. **Anti-Lobbying Certification and Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion Forms:** Please complete the Anti-Lobbying Certification and Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion forms (Attachment B) and submit them with your response.
3. **Campaign Contribution Disclosure Forms:** Please complete the applicable disclosure forms (Attachment C) and submit them with your response.
4. **Insurance Requirements:** Please submit a certificate of insurance evidencing the required coverages as outlined in Attachment D with your response.

Reservation of Rights

By submitting a response in response to this RFP, a respondent affirmatively acknowledges: (i) its acceptance of the terms and conditions of this RFP; (ii) PHDC may exercise in its sole discretion the following rights; and (iii) PHDC may exercise the following rights at any time and without notice to any respondent:

- to reject any and all responses;
- to supplement, amend, substitute, modify or re-issue the RFP with terms and conditions materially different from those set forth here;
- to cancel this RFP with or without issuing another RFP;

- to extend the time period for responding to this RFP;
- to solicit new responses;
- to conduct personal interviews with any respondent to assess compliance with the selection criteria;
- to request additional material, clarification, confirmation or modification of any information in any and all responses;
- to negotiate any aspect of a response, including price;
- to terminate negotiations regarding any and all responses at any time;
- to expressly waive any defect or technicality in any responses;
- to rescind a selection prior to Agreement execution if PHDC determines that the response does not conform to the specifications of this RFP;
- to rescind a selection prior to Agreement execution if PHDC determines that the specifications contained in this RFP are not in conformity with law or that the process in selection of a respondent was not in conformity with law or with the legal obligations of PHDC;
- in the event an Agreement is awarded, the successful respondent(s) shall procure and maintain during the life of the Agreement all required insurance coverages in the amounts to be determined prior to the award of any Agreement;
- in the event an Agreement is awarded, all respondents agree to perform their services as an independent contractor and not as an employee or agent of PHDC;
- In the event an Agreement is awarded, all respondents agree that no portion of performance of the Agreement shall be subcontracted;
- each respondent agrees to indemnify, protect and hold harmless PHDC, the City, and the PRA from any and all losses, injuries, expenses, demands and claims against PHDC, the City or the PRA sustained or alleged to have been sustained in connection with or resulting from (i) the submission of the respondent's response; (ii) the delivery by the respondent to PHDC of any other documents or information; and (iii) any other conduct undertaken by the respondent in furtherance of or in relation to the respondent's response. Each respondent agrees that its duty to indemnify and hold harmless shall not be limited to the terms of any liability insurance, if any, required under this RFP or subsequent contract.

PHDC is under no obligation whatsoever to any respondent as a result of this RFP. The RFP does not represent any commitment on the part of PHDC to any respondent. In no event shall PHDC be responsible for any cost, expense or fee incurred by or on behalf of any respondent in connection with the RFP. Respondents shall be solely responsible for all such costs, expenses and fees.

Application Process

1. **Submission Deadline**

Respondents must submit a response no later than **August 20, 2025 at 3:00 PM**; absolutely no response will be accepted after that time.

2. **Questions/Requests for Additional Information**

PHDC will accept questions and requests for additional information directed in writing to alex.braden@phdc.phila.gov before **August 13, 2025 at 3:00 PM**. Questions, responses, and additional information will be posted on the PHDC website within three (3) business days after that date.

3. **Related Parties**

Each respondent may submit only one response to this RFP. Individuals or businesses that are legally related to each other or to a common entity may not submit separate responses. PHDC, in its sole and absolute discretion, retains the right to reject any response where:

- Respondents or principals of respondents are substantially similar or substantially related parties; or
- PHDC has determined that the respondent has violated these conditions or the spirit of these conditions.

4. **Submission Process**

Respondents must either: submit a response via email to alex.braden@phdc.phila.gov or submit **(3) original copies of the response and one electronic copy on a USB Flash Drive (Microsoft Word or Adobe PDF file format only)** to PHDC via hand delivery or registered mail to:

Alex Braden, General Counsel
Philadelphia Housing Development Corporation
1234 Market Street, 16th Floor
Philadelphia, PA 19107

5. **Disqualification**

Responses will be disqualified if:

- They are submitted after the specified deadline;
- They are submitted by some means other than the format listed above; and/or
- If the response package is incomplete.

ATTACHMENT A

PHILADELPHIA TAX STATUS CERTIFICATION REQUEST

CITY OF PHILADELPHIA DEPARTMENT OF REVENUE

REQUESTER: ☐ PHA ☐ PHDC ☐ PIDC ☐ PPA ☐ PRA ☐ OTHER _____

Taxpayer Name: _____ Date: _____

Taxpayer Trading As: _____

Home Address: _____

Business Address: _____ Business Phone #: _____

1. Are you a Registered Taxpayer? ☐ YES ☐ NO

If so, provide your Federal Employer Identification Number here: _____

If so, provide your Philadelphia Business Tax Account Number here: _____

If so, provide your Social Security Number here: _____

2. Identify all of your subsidiaries and affiliates: _____

3. Are you or any of your subsidiaries or your affiliates presently delinquent in any City of Philadelphia School District taxes, business taxes and/or others taxes?: ☐ YES ☐ NO

If so, what tax(es) and amount(s) owed? _____

4. Are you or any of your subsidiaries or affiliates presently delinquent in Water and Sewer charges? ☐ YES ☐ NO

If so, amount owed: \$ _____

5. Have you or any of your subsidiaries or affiliates been sued by the City of Philadelphia or the Philadelphia School District? ☐ YES ☐ NO

Have you declared bankruptcy? ☐ YES ☐ NO

If so, list date and nature of lawsuit or filing date of bankruptcy petition: _____

6. Are you or any of your subsidiaries or affiliates involved in any other business activity? ☐ YES ☐ NO

If so, list company name(s) and account numbers here and describe activity: _____

7. Do you or any of your subsidiaries or affiliates own real estate? ☐ YES ☐ NO

If so, list address(es) here or on the back of this form: _____

I hereby affirm that the information provided above is true and correct to the best of my knowledge, information and belief; said affirmation being made subject to the penalties prescribed by 18 Pa. C.S.A. Sec. 4904 relating to unsworn falsification to authorities.

Name: (Please Print) _____ Title: _____

Signature: _____ Date: _____

REAL ESTATE OWNED BY TAXPAYER

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

CONFLICT OF INTEREST

All applicants are required to comply with federal, state and local regulations prohibiting conflicts of interest. The regulations concern the following groups of people:

- A. Employees, consultants, officers, or elected or appointed officials of the City of Philadelphia, Philadelphia Redevelopment Authority, Philadelphia Land Bank, or Philadelphia Housing Development Corporation.
- B. Employees, consultants, or officers of any organization or business receiving federal, state or local funds or participating in a government housing program (including, but not limited to, Philadelphia Housing Development Corporation, Philadelphia Industrial Development Corporation and city-funded non-profits housing entities).

1. Are you now, or have you been during the preceding year, in one of the categories (A or B) described above?

☐ YES

☐ NO

2. Is any member of your family or your spouse's family now, or have they been during the preceding year, in one of the categories (A or B) described above?

(Family members include spouses, parents, brothers, sisters, or children).

☐ YES

☐ NO

- If yes, please state the nature of your relationship and briefly describe your family member's duties or title with respect to the organization or business.

3. Is any person with whom you have a business relationship, or with whom you have had a business relationship during the preceding year, in one of the categories (A or B) described above?

(A person with whom you have a business relationship includes your employees, partners, shareholders, officers or directors).

☐ YES

☐ NO

- If yes, please state the nature of your relationship and briefly describe that person's duties or title with respect to the organization or business.

CONFLICT OF INTEREST

4. Does or will any person in one of the categories (A or B) described above have any interest in any contract for materials or services related to the project or property for which you are applying?

☐ YES ☐ NO

Briefly describe the nature of that person's interest in the contract for materials or services.

ADDITIONAL DISCLOSURES

1. Do you own any property that is subject to any significant unresolved violation of City codes and ordinances?

☐ YES ☐ NO

2. As a property owner, have you been involved in Philadelphia tax foreclosure proceeding in the last five years?

☐ YES ☐ NO

3. Have you or any member of your development team been convicted of any felony within the past five years?

☐ YES ☐ NO

4. Are you listed as an owner of record on the Philadelphia District Attorney's list of land that has been confiscated due to criminal activity?

☐ YES ☐ NO

5. Has the developer or its principals been a developer, stockholder, officer, director, trustee, member, or partner in any other development projects with the Philadelphia Redevelopment Authority, Philadelphia Land Bank, the City of Philadelphia, or the Philadelphia Housing Development Corporation?

If yes, provide the following information:

☐ YES ☐ NO ☐ N/A

	Project Name	Date	Agency	Agency Role
1.	<hr/>			
2.	<hr/>			
3.	<hr/>			
4.	<hr/>			

Please include any additional projects on a separate sheet.

CERTIFICATION

I do hereby declare that I have filed the foregoing Statement of Interest and do hereby certify that the statements made in the foregoing Statement are true and correct to the best of my knowledge, information, and belief. I understand that false statements made herein are subject to the penalties of the Act of December 6, 1972, PLI 1482, No. 334, as amended, 18 PA. C. A 4904, relating to unsworn falsification to authorities.

Signature _____

Date _____

NOTICE: If you are completing the foregoing documents for the Philadelphia Redevelopment Authority (the "PRA") or the Philadelphia Land Bank (the "PLB"), please note that the PRA and the PLB are subject to the Pennsylvania Right to Know Law and as such, any information provided in any of the foregoing documents may be subject to disclosure to the public.

ATTACHMENT B

ANTI-LOBBYING CERTIFICATION

I, _____, on behalf of _____ ("Contractor"), hereby certify that I have been duly authorized to execute this Certification on behalf of Contractor and that no Federally-appropriated funds have been paid or will be paid by or on behalf of Contractor to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment or modification of any Federal contract, grant, loan or cooperative agreement.

Contractor will provide immediate written notification to the Philadelphia Housing Development Corporation if Contractor learns that the above certification was erroneous when submitted or has become erroneous because of changed circumstances.

On behalf of Contractor, I also certify that Contractor has required, and will continue to require during the term of this Contract, this same certification from its contractors.

I verify and affirm that the statements made in this certification are true and correct in all material ways. I understand that any false statements contained herein are made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities.

Witness

BY: _____
Name:
Title:

**CERTIFICATION REGARDING DEBARMENT, SUSPENSION
INELIGIBILITY AND VOLUNTARY EXCLUSION**

1. The Applicant certifies, by submission of this Response, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any Federal, Commonwealth or City department or agency.
2. Where the Applicant is unable to certify the preceding statement in this certification, such Applicant shall attach an explanation to this Response.

ENTITY NAME: _____

DATE: _____

BY: _____

Name:

Title:

ATTACHMENT C

**Philadelphia Housing Development Corp. (PHDC), Philadelphia Redevelopment Authority (PRA),
Philadelphia Land Bank (PLB)**

Disclosure Forms

Directions:

1. Please read the following information regarding the completion of these disclosure forms. Please review the definitions prior to completing any form.
2. Date and initial the top of each form after you have completed it and sign the form on the last page.
3. NOTE: There are two different types of campaign contribution disclosure forms: one for those who are applying as individuals and one for those applying as businesses. Only fill out one type of form. (If you have used a consultant with respect to applying for this financial assistance you will have to fill out a campaign contribution disclosure form for them as well.)

Getting Started

There are five sets of disclosure forms enclosed in this packet. You must provide information for each disclosure form. The information you must disclose includes:

1. Any contributions (defined as a provision of money, in-kind assistance, discounts, forbearance or any other valuable thing) made during the two years prior to the application submission date or prior to your receipt of financial assistance in the absence of an application;
2. The name of any consultant(s) you used to help in obtaining this financial assistance and any campaign contributions they have made;
3. Any subcontractors you are planning to use if awarded this financial assistance;
4. Whether a City or Housing Agency (PHDC, PRA, PLB) employee or official asked you to give money, services, or any other thing of value to any individual or entity; and
5. Whether a City or Housing Agency (PHDC, PRA, PLB) employee or official gave you any advice on how to satisfy any minority, women, disabled or disadvantaged business participation goals.

More information on Disclosing Campaign Contributions

Applicants for financial assistance must disclose any contributions they made to:

- A candidate for nomination or election in any public office in the Commonwealth of Pennsylvania
- An incumbent in any public office in the Commonwealth of Pennsylvania
- A political committee or state party in the Commonwealth of Pennsylvania
- A group, committee, or association organized in support of any candidate, office holder, political committee or state party in the Commonwealth of Pennsylvania

The types of contributions that must be disclosed include:

- Any advance or deposit of money, gift, or any other valuable thing given to a candidate or political committee for the purpose of influencing any election in the Commonwealth of Pennsylvania
- The purchase of tickets for events such as dinners, luncheons, rallies and all other fund-raising events
- Granting of rebates or discounts not available to the general public or rebates by television and radio stations and newspapers not extended on an equal basis to all candidates
- Any payments made on behalf of the candidate not made by either the candidate or their committee

Attribution Rules. In addition to disclosing contributions made directly by the applicant, the applicant will be asked to supply information on other types of contributions. The campaign contribution disclosure forms will include questions that specifically ask for information on these other types of contributions. These contributions will be attributed to the individual or business and will be used to determine the applicant's eligibility to receive financial assistance.

Businesses (i.e. corporation, limited liability company, partnership association, joint venture, or any other legal entity) have to disclose contributions made by the following:

- Applicant business
- Parent, subsidiary, or otherwise affiliated entity of the applicant business ("affiliate")
- An individual or business that is then reimbursed by the applicant business or affiliate

- Officers, directors, controlling shareholders, or partners of the for-profit applicant business or for-profit affiliate
- Political action committee controlled by applicant business or affiliate
- Political action committee controlled by officer, director, controlling shareholder, or partner of the for-profit applicant business or for-profit affiliate

Individuals have to disclose contributions made by the following:

- Applicant individual
- Member of individual's immediate family (i.e., spouse, life partner, or dependent child living at home), when contributions are in excess of \$3,000.

In addition to direct contributions to candidates, incumbents, or political committees in the Commonwealth of Pennsylvania, applicants are also required to disclose:

1. Contributions not directly given to a candidate, incumbent, or political committee but made with the intent that the contribution will benefit the candidate, incumbent, or political committee;
2. Solicitation of contributions on behalf of a candidate, incumbent, or political committee, including the hosting of or solicitation at fundraising events (required to disclose details regarding the date of event and amount raised); and
3. Contributions not made directly by the individual/business to a candidate, incumbent, or political committee but furnished by the individual / business (as an "intermediary").

Eligibility Restrictions

Effective as of January 1, 2016, if an individual makes contributions totaling over \$3,000 in one calendar year to a candidate for City elective office or to an incumbent, the individual is not eligible to apply for, or enter into, any Non-Competitively Bid Contract in excess of \$10,000, nor shall said individual be eligible to be a sub-contractor (at any tier) of any such contract during that candidate's or incumbent's term of office. The monetary limits in effect for individuals prior to January 1, 2016 remain in effect for purposes of determining an individual's eligibility during the two year disclosure period prior to the date an individual's application in response to a contract opportunity is due or for determining an individual's continuing compliance during the term of any such contract that is awarded to the individual. For the period February 1, 2006 through December 31, 2007, the contribution limit amount is \$2,500; for the period January 1, 2008 through December 31, 2011, the contribution limit amount is \$2,600; for the period January 1, 2012 through December 31, 2015, the contribution limit amount is \$2,900.

Effective as of January 1, 2016, if a business makes contributions totaling over \$11,900 in one calendar year to a candidate for City elective office or to an incumbent, the business is not eligible to apply for, or enter into, any Non-Competitively Bid Contract in excess of \$25,000, nor shall said individual be eligible to be a sub-contractor (at any tier) of any such contract during that candidate's or incumbent's term of office. The monetary limits in effect for businesses prior to January 1, 2016 remain in effect for purposes of determining a business' eligibility during the two year disclosure period prior to the date a business' application in response to a contract opportunity is due or for determining a business' continuing compliance during the term of any such contract that is awarded to the business. For the period February 1, 2006 through December 31, 2007, the contribution limit amount is \$10,000; for the period January 1, 2008 through December 31, 2011, the contribution limit amount is \$10,600; for the period January 1, 2012 through December 31, 2015, the contribution limit amount is \$11,500.

→ **Note on Eligibility:** If a candidate for any City elective office contributes \$250,000 or more from his or her personal resources to his or her campaign, then the eligibility thresholds for individuals and businesses shall double with respect to contributions to all candidates for that same elective office (i.e. \$6,000 for individuals and \$23,800 for businesses).

Definitions

Affiliate	A parent, subsidiary, or otherwise affiliated entity of a business
Applicant	An individual or business who has filed an application to be awarded a non-competitively bid contract or financial assistance
Business	A corporation, limited liability company, partnership, association, joint venture or any other legal entity (including non-profit organizations) other than an Individual
Candidate	Any individual who seeks nomination or election to public office, other than a judge of elections or inspector of elections, whether or not such individual is nominated or elected. An individual shall be deemed to be seeking nomination or election to such office if he or she has (1) received a contribution or made an expenditure or has given his consent for any other person or committee to receive a contribution or make an expenditure, for the purpose of influencing his or her nomination or election to such office, whether or not the individual has made known the specific office for which he or she will seek nomination or election at the time the contribution is received or the expenditure is made; or (2) taken the action necessary under the laws of the Commonwealth of Pennsylvania to qualify himself or herself for nomination or election to such office.
Consultant	A person used by an applicant to assist in obtaining the financial assistance through direct or indirect communication by such individual or business with any City Housing Agency (PHDC, PRA, PLB) or the organizations providing financial assistance or any City officer or employee or officer or employee of the organization providing financial assistance, if the communication is undertaken by such individual or business in exchange for, or with the understanding of receiving, payment from the applicant; provided, however, that "Consultant" shall not include a full-time employee of the applicant.
Contributions	The provision of money, in-kind assistance, discounts, forbearance or any other valuable thing, during the two years prior to the deadline for the filing of the application for the contract opportunity or financial assistance, to any of the following: <ul style="list-style-type: none"> – a candidate for nomination or election to any public office in the Commonwealth of Pennsylvania; – an incumbent in any public office in the Commonwealth; – a political committee or state party in the Commonwealth; or – a group, committee or association organized in support of any candidate, office holder, political committee or state party in the Commonwealth.
Financial Assistance	Any grant, loan, tax incentive, bond financing subsidy for land purchase or otherwise, or other form of assistance that is realized by or provided to a person in the amount of fifty thousand dollars (\$50,000) or more through the agencies or approval of the City, including, but not limited to, Tax Increment Financing (TIF) aid, industrial development bonds, use of the power of eminent domain, Community Development Block Grant (CDBG) aid or loans, airport revenue bonds, and Enterprise Zone or similar economic development zone designations (such as Keystone Opportunity Zones, Keystone Opportunity Expansion Zones, Keystone Opportunity Improvement Zones, and Economic Development District Zones), but not including any assistance to which a person is entitled under a law enacted before the individual or business applied for or requested such assistance.
Immediate family	A spouse or life partner residing in the individual's household or minor dependent children

Incumbent	An individual who holds elective office
Intermediary	A person, who, other than in the regular course of business as a postal, delivery or messenger service, delivers a contribution from another individual or business to the recipient of such contribution
Person	An individual, corporation, limited liability company, partnership, association, joint venture, or any other legal entity
Political committee	Any committee, club, association or other group of persons which receives money or makes expenditures for purposes of influencing any election
Solicit a Contribution	Requesting or suggesting that a person make a contribution. The sponsoring or hosting of a fundraising event is considered soliciting a contribution from the attendees of the event. Any contributions raised at such event are counted as a contribution made by the host of the event.

Date: _____

Initials: _____

If Applying as an Individual:
Campaign Contribution Disclosure Form

Please read through the directions and definitions before filling out this disclosure form to make sure that each question is answered appropriately and thoroughly. Note that you must provide information for the two years prior to the application deadline.

	Yes	No
Have you made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>
Have you solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>
Has a member of your immediate family made any contributions over and above \$3,000?	<input type="checkbox"/>	<input type="checkbox"/>
Has a member of your immediate family solicited or served as an intermediary for contributions over and above \$3,000?	<input type="checkbox"/>	<input type="checkbox"/>
<i>Check here to certify that no contributions were made.</i>	<input type="checkbox"/>	

Additional information on every contribution must be disclosed.
Please use the table provided on the next page.

Date: _____

Initials: _____

If Applying as an Individual:
Campaign Contribution Disclosure Form

For relationship, please indicate whether the contributor was the Individual or Family Member.

Name of Contributor	Relationship (to individual or business completing this form)	Name of Recipient	Date of Contribution	Amount of Contribution

Please use additional pages as needed.

Date: _____

Initials: _____

If Applying as a Business:
Campaign Contribution Disclosure Form

Please read through the directions and definitions before filling out this disclosure form to make sure that each question is answered appropriately and thoroughly. Where “non-profit” is an option, indicate whether the business is a non-profit; non-profits are not required to disclose contribution information on these questions. Note that you must provide information for the two years prior to the application deadline.

	Yes	No	Non-Profit
Has the business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has the business solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of the business made any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an officer, director, controlling shareholder, or partner of the business solicited or served as an intermediary for any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an affiliate of the business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an affiliate of the business solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the business made any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the business solicited or served as an intermediary for any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Has the business or an affiliate of the business reimbursed another individual or business for a contribution that the individual or business has made?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of a for-profit business, or of a for-profit affiliate of the business, reimbursed another individual or business for a contribution that the individual or business has made?	<input type="checkbox"/>	<input type="checkbox"/>	
Has a political committee controlled by the business or by an affiliate of the business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has a political committee controlled by an officer, director, controlling shareholder, or partner of the for-profit business, or of a for-profit affiliate of the business, made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
<i>Check here to certify that no contributions were made.</i>	<input type="checkbox"/>		

Note: Applicants must disclose all contributions to candidates or incumbents which are attributed to an immediate family member of an officer, director, controlling shareholder or partner of the for-profit Applicant or the for-profit affiliate of the Applicant. Please disclose the full amount of the contribution, although only the amount above \$3000 may potentially be attributed to the officer, director, controlling shareholder or partner (and, by extension, the Applicant business).

Additional information on every contribution must be disclosed.
Please use the table provided on the next page.

Date: _____

Initials: _____

If Applying as a Business:
Campaign Contribution Disclosure Form

For relationship, indicate whether the contributor was the Business, Affiliate, Controlled Political Committee, Controlling Shareholder, Director, Officer, Parent, Partner, Reimbursed Contributor, Solicited Contributor, Subsidiary, or Other.

Name of Contributor	Relationship (to individual or business completing this form)	Name of Recipient	Date of Contribution	Amount of Contribution

Please use additional pages as needed.

Date: _____

Initials: _____

Use of Consultant Disclosure Form

Please list all consultant(s) used in the year prior to the application deadline and the corresponding information for that consultant in the space provided below.

Please note that a Consultant, for the purposes of the required disclosures, is defined as an individual or business used by an applicant or contractor to assist in obtaining financial assistance through direct or indirect communication by such individual or business with any of the three City Housing Agencies, the organization providing financial assistance, any City officer/employee, or any officer/employee of the organization providing financial assistance, if the communication is undertaken in exchange for, or with the understanding of receiving, payment from the applicant or contractor or any other individual or business (however, "Consultant" shall not include a full-time employee of the Applicant or Contractor).

Check here to certify that no consultant(s) was used in the year prior to the application deadline.	<input type="checkbox"/>
Consultant Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid	
Consultant Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid	
Consultant Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid	
Consultant Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid	

Date: _____

Initials: _____

Consultant: Individual Campaign Contribution Disclosure Form

Use this form if the Consultant used is an Individual. Please read through the directions and definitions before filling out this disclosure form to make sure that each question is answered appropriately and thoroughly. Note that you must provide information for the two years prior to the application deadline.

	Yes	No
Has the Consultant made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>
Has the Consultant solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>
Has a member of the Consultant's immediate family made any contributions over and above \$3,000?	<input type="checkbox"/>	<input type="checkbox"/>
Has a member of the Consultant's immediate family solicited or served as an intermediary for contributions over and above \$3,000?	<input type="checkbox"/>	<input type="checkbox"/>
<i>Check here to certify that no contributions were made.</i>	<input type="checkbox"/>	

Additional information on every contribution must be disclosed.
Please use the table provided on the next page.

Date: _____

Initials: _____

Consultant: Individual Campaign Contribution Disclosure Form

Use this form if the Consultant used is an Individual. For relationship, indicate whether the contributor was the Individual or Family Member.

Name of Contributor	Relationship to Consultant	Name of Recipient	Date of Contribution	Amount of Contribution

Please use additional pages as needed.

Date: _____

Initials: _____

Consultant: Business Campaign Contribution Disclosure Form

Use this form if the Consultant used is a Business. Please read through the directions and definitions before filling out this disclosure form to make sure that each question is answered appropriately and thoroughly. Where "non-profit" is an option, indicate whether the business is a non-profit; non-profits are not required to disclose contribution information on these questions. Note that you must provide information for the two years prior to the application deadline.

	Yes	No	Non-Profit
Has the Consultant business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has the Consultant business solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of the Consultant business made any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an officer, director, controlling shareholder, or partner of the Consultant business solicited or served as an intermediary for any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an affiliate of the Consultant business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an affiliate of the Consultant business solicited or served as an intermediary for any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the Consultant business made any contributions? <i>See note below.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the Consultant business solicited or served as an intermediary for any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has the Consultant business or an affiliate of the business reimbursed another individual or business for a contribution that the individual or business has made?	<input type="checkbox"/>	<input type="checkbox"/>	
Has an officer, director, controlling shareholder, or partner of the for-profit Consultant business, or of a for-profit affiliate of the Consultant business, reimbursed another individual or business for a contribution that the individual or business has made?	<input type="checkbox"/>	<input type="checkbox"/>	
Has a political committee controlled by the Consultant business or by an affiliate of the business made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
Has a political committee controlled by an officer, director, controlling shareholder, or partner of the for-profit Consultant business, or of a for-profit affiliate of the Consultant business, made any contributions?	<input type="checkbox"/>	<input type="checkbox"/>	
<i>Check here to certify that no contributions were made.</i>	<input type="checkbox"/>		

Note: Consultants must disclose all contributions to candidates or incumbents which are attributed to an immediate family member of an officer, director, controlling shareholder or partner of the for-profit Consultant or the for-profit affiliate of the Consultant. Please disclose the full amount of the contribution, although only the amount above \$3000 will be attributed to the officer, director, controlling shareholder or partner (and, by extension, the Consultant business).

Additional information on every contribution must be disclosed.
Please use the table provided on the next page.

Date: _____

Initials: _____

Consultant: Business Campaign Contribution Disclosure Form

Use this form if the Consultant used is a Business. For relationship, indicate whether the contributor was the Consultant Business, Affiliate, Controlled Political Committee, Controlling Shareholder, Director, Officer, Parent, Partner, Reimbursed Contributor, Solicited Contributor, Subsidiary, or Other.

[illegible]

Please use additional pages as needed.

Use of Subcontractor Disclosure Form

Please list all subcontractor(s) you are planning to use if awarded this financial assistance by filling out the appropriate information in the space provided below.

Check here to certify that no subcontractor(s) are to be used.		<input type="checkbox"/>
Subcontractor 1		
Subcontractor Name		
Address 1		
Address 2		
City, State, Zip		
Phone		
Amount Paid or to be Paid, or Percentage to be Paid		
Subcontractor 2		
Subcontractor Name		
Address 1		
Address 2		
City, State, Zip		
Phone		
Amount Paid or to be Paid, or Percentage to be Paid		
Subcontractor 3		
Subcontractor Name		
Address 1		
Address 2		
City, State, Zip		
Phone		
Amount Paid or to be Paid, or Percentage to be Paid		
Subcontractor 4		
Subcontractor Name		
Address 1		
Address 2		
City, State, Zip		
Phone		
Amount Paid or to be Paid, or Percentage to be Paid		

Employee Request Form

Please list any City or Housing Agency (PHDC, PRA, PLB) employees or officers or employees/officers of the organizations providing financial assistance who have asked you (the Applicant), any officer director, or management employee of the Applicant, or any person representing the Applicant to give money, services, or any other thing of value (other than contributions as defined above) during the two years prior to the application deadline.

Check here to certify that no City or Housing Agency (PHDC, PRA, PLB) employees/officers or employees/officers of the organizations providing financial assistance have asked you (the Applicant), any officer director, or management employee of the Applicant, or any person representing the Applicant to give money, services, or any other thing of value (other than contributions as defined above) during the two years prior to the application deadline.	<input style="width: 30px; height: 30px; border: 1px solid black;" type="checkbox"/>
Name of Employee/Officer	
Title	
Money Services, or Thing of Value Requested	
Money, Services, or Thing of Value Given (If none, write "none")	
Date Requested	
Date of Payment	
Name of Employee/Officer	
Title	
Money Services, or Thing of Value Requested	
Money, Services, or Thing of Value Given (If none, write "none")	
Date Requested	
Date of Payment	
Name of Employee/Officer	
Title	
Money Services, or Thing of Value Requested	
Money, Services, or Thing of Value Given (If none, write "none")	
Date Requested	
Date of Payment	

Employee Participation Advice Disclosure Form

Please list any City or Housing Agency (PHDC, PRA, PLB) employees or officers employees/officers of the organizations providing financial assistance who gave you (the Applicant), any officer director, or management employee of the Applicant, or any person representing the Applicant advice that a particular individual or business could be used by the Applicant to satisfy any goals established in the contract or financial assistance agreement for the participation of minority, women, disabled, or disadvantaged business enterprises during the two years prior to the application deadline.

Check here to certify that no City or Housing Agency (PHDC, PRA, PLB) employees/officers or employees/officers of the organizations providing financial assistance gave you (the Applicant), any officer director, or management employee of the Applicant, or any person representing the Applicant advice that a particular individual or business could be used by the Applicant to satisfy any goals established in the contract or financial assistance agreement for the participation of minority, women, disabled, or disadvantaged business enterprises during the two years prior to the application deadline.	<input style="width: 30px; height: 30px; border: 1px solid black;" type="checkbox"/>
Name of Employee/Officer	
Title	
Date of Advice	
Individual or Business Recommended to Satisfy Participation Goals	
Name of Employee/Officer	
Title	
Date of Advice	
Individual or Business Recommended to Satisfy Participation Goals	
Name of Employee/Officer	
Title	
Date of Advice	
Individual or Business Recommended to Satisfy Participation Goals	
Name of Employee/Officer	
Title	
Date of Advice	
Individual or Business Recommended to Satisfy Participation Goals	

Philadelphia Housing Development Corp., Philadelphia Redevelopment Authority, Philadelphia Land Bank

Signature

In order for the submission of these disclosure forms to be considered valid, they must be properly signed below by the respondent. Disclosure forms **that are not signed will be rejected**. By signing your name and title in the signature space below, you, as the respondent, signify your intent to sign these disclosure forms. The signatory hereby declares and certifies themselves to be the respondent, declares and certifies that they are properly authorized to execute these disclosure forms, and represents and covenants that all of the information and disclosures provided to the best of their knowledge are true and contain no material misstatements or omissions. Breach of such representation and covenant may render any subsequent provision of financial assistance voidable, and entitle the City (or Housing Agency (PHDC, PRA, PLB) to all rights and remedies provided by law or equity.

If these disclosure forms are being submitted by an INDIVIDUAL, PARTNERSHIP, LIMITED LIABILITY COMPANY OR MANAGED LIMITED LIABILITY COMPANY, sign the forms here:

Signature

Date

Name

Title

If these disclosure forms are being submitted by a CORPORATION, sign the forms here, with signatures by (a) President or Vice-President of the corporation AND (b) Secretary, Assistant Secretary, Treasurer or Assistant Treasurer of the corporation. If the disclosure forms are not signed by the above mentioned, you hereby certify that you are authorized pursuant to a certified corporate resolution to sign in place of such officers.

Signature

Date

Name

President/Vice President, if other, please specify

Signature

Date

Name

*Secretary/Asst. Secretary/Treasurer/Asst. Treasurer
If other, please specify*

ATTACHMENT D

PHILADELPHIA HOUSING DEVELOPMENT CORPORATION ("PHDC")

INSURANCE REQUIREMENTS

The individual/entity seeking to enter into a contract with the PHDC (the "**Contract**") or who is entering into a contract with such individual/entity to perform any part of the Contract (collectively, the "**Contracting Party**") will procure and maintain during the entire period of the contract, which in no event shall be shorter than the term of the Contract, the insurance described below, unless longer periods are required to be maintained for a certain type of insurance policy. All coverages must be provided by an insurance company authorized to do business in the Commonwealth of Pennsylvania and with a minimum A.M. Best Rating of A- Class VIII. All insurance, except Contractors Pollution and Professional Liability, must be written on an "Occurrence Basis" and not a "Claims-Made Basis."

The insurance policies must provide for at least thirty (30) days prior written notice to be given to the PHDC in the event that coverage is materially changed, cancelled or non-renewed or once any policy limits have been exhausted by fifty percent (50%). In the event of material change, cancellation or non-renewal of coverage(s), the Contracting Party must replace the coverage(s) to comply with the Contract requirements to prevent a lapse of coverage for any time period during the term of the contract, unless longer periods are required to be maintained for a certain type of insurance policy.

The Contracting Party will provide the PHDC with the provisions from each of the required insurance policies or endorsements for each of the required insurance policies stating the following:

- 1) Contracting Party's insurance coverage is on a primary and non-contributory basis with any insurance carried or administered by the PHDC;
- 2) includes coverage for ongoing operations and completed operations;
- 3) Philadelphia Housing Development Corporation, the City of Philadelphia (the "**City**"), and their respective officers, directors, employees and agents are named as additional insured on a primary and non-contributory basis on all of the insurance policies, except for workers' compensation and professional liability insurance policies, even for claims regarding their partial negligence;
- 4) includes a waiver of subrogation in favor of the PHDC and all of the other aforementioned additional insureds;
- 5) coverage is applicable separately to each insured against whom a claim is made or suit is brought and there is no "Cross Liability" exclusion on the insurance policies that preclude coverage for suits or claims between the Contracting Party and the PHDC or between the PHDC and any other insured or additional insured under the insurance policies; and
- 6) no act or omission of the PHDC, the City, or their respective officers, directors, employees or agents will invalidate coverage.
- 7) Contracting Party shall not have a Self-Insured Retention ("**SIR**") or deductible on any policy greater than \$50,000, which shall be the responsibility of the Contracting Party. If any policy of the Contracting Party has a SIR or deductible exceeding this amount, approval must be received from PHDC prior to starting work. In the event any policy includes a SIR or deductible, the Contracting Party is solely responsible for payment of the SIR or deductible specified in that

policy and the Additional Insured requirements specified herein shall be provided within the SIR or deductible amount(s).

Endorsement forms required include CG 20 01, CG 20 10 and CG 20 37 as published by the Insurance Services Office ("ISO") or on equivalent forms that are satisfactory to the PHDC.

If the Contract pertains to a specific property, the property address must be identified on the Certificate of Insurance. Otherwise a contract/work order number or project reference must be included.

Certificates of Insurance must be addressed to: Philadelphia Housing Development Corporation, 1234 Market Street, 16th floor, Philadelphia, PA 19107.

PHDC reserves the right to request and obtain complete copies of the Contracting Party's insurance policies.

I. Insurance Review - Insurance requirements are subject to the periodic review by the PHDC. Any failure, actual or alleged, on the part of the PHDC to monitor or enforce compliance with any of the insurance requirements will not be deemed as a waiver of any rights on the part of the PHDC. The PHDC may require additional types of insurance or higher limits if, in its sole discretion, the potential risk warrants it. The amount of insurance provided in the required insurance coverages outlined below, shall not be construed to be a limitation of the liability on the part of the Contracting Party.

II. Without in any way affecting the indemnity obligations of the Contracting Party pursuant to the Contract and in addition thereto, the minimum insurance coverages that the Contracting Party will be required to procure and maintain is as follows:

- a. **Commercial General Liability**: The policy will be provided on ISO form CG 00 01 04 13 or an equivalent form, include "Cross Liability" coverage or an endorsement for such coverage, name the PHDC, the City, and their respective officers, directors, employees and agents as **Additional Insured** and include the following coverages for all operations performed by or on behalf of the Contracting Party for bodily injury and property damage:

Products and Completed Operations

Premises Operations and Mobile Equipment

Independent Contractors

Employees and Volunteers as Additional Insured

Personal Injury and Advertising Injury

Blanket Contractual Liability (written and oral and must include liability for employee injury assumed under a contract as provided in the standard ISO policy form)

Broad Form Property Damage (including completed operations)

Resulting Damage (Expanded Definition of Occurrence-Property Damage) (if applicable and could result from the scope of the services/work included in the Contract)

Elevators and/or Escalators (if applicable and within the scope of the services/work included in the Contract)

Explosion, Collapse and Underground Hazards (if applicable and could occur from the scope of the services/work included in the Contract)

- No amendment to the definition of an "Insured Contract"

- No sexual abuse or molestation exclusion

- No exclusion for development, construction, building conversion, etc. (if applicable and within the scope of the services/work included in the Contract)

- No exclusion for residential construction with respect to the work to be completed by the Contracting Party (if applicable and within the scope of the services/work included in the Contract)

- The following minimum limits will be provided:

\$1,000,000	Each Occurrence (combined single limit for bodily injury (including death) and property damage)
-------------	---

\$1,000,000	Personal and Advertising Injury
-------------	---------------------------------

\$2,000,000	General Aggregate (other than Products/Completed Operations)
-------------	--

\$1,000,000	Products/Completed Operations Aggregate
-------------	---

- The General Aggregate Limit must apply on a Per Project basis.

- The definition of "occurrence" must be expanded via endorsement to state the following (if applicable and within the scope of the services/work included in the Contract):

"Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions. Faulty workmanship in "your work" is not an "occurrence" but "property damage" that is ancillary and accidental damage caused by faulty workmanship in "your work" is considered an "occurrence" if the following conditions are met:

- 1) faulty workmanship in "your work" causes "property damage" to property other than "your work;" and
- 2) such "property damage" was not expected or intended by you or the persons performing "your work."

- b. **Workers' Compensation and Employer's Liability Insurance:** The workers' compensation policy will provide benefits in accordance with the statutory requirements of the Commonwealth of Pennsylvania and includes "all states" coverage or at least coverage in all other states in which the Contracting Party performs work or through which the Contracting Party's employees travel.

- This policy will also include coverage for employer's liability and United States Longshoremen and Harbor Workers (if applicable). The following minimum employer's liability limits will be provided:

\$100,000 Each Accident	Bodily Injury by Accident
\$100,000 Each Employee	Bodily Injury by Disease
\$500,000 Policy Limit	Bodily Injury by Disease

- Coverage must cover all individuals, including sole proprietors, partners, members, officers, and volunteers providing services on behalf of the Contracting Party.

- c. **Automobile Liability Insurance:** The policy shall name the PHDC, the City, and their respective officers, directors, employees and agents as **Additional Insured** and cover liability arising out of the use of all owned, non-owned and hired automobiles (or symbol 1 - Any Auto) with the following minimum coverages:

\$1,000,000 Per Occurrence (combined single limit for bodily injury (including death) and property damage)

- For Contractor(s) involved in the transportation of hazardous material, include the following endorsements: MCS-90 and ISO-9948
- Contractual Liability Coverage (including liability for employee injury assumed under a contract as provided in the standard ISO policy form)
- Coverage for all owned automobiles will be waived if the Contracting Party does not own any automobiles so long as the Contracting Party provides the PHDC with a letter stating that the Contracting Party does not own any automobiles. The letter must be on company letterhead and executed by an individual authorized to make such a representation on behalf of the Contracting Party. When the Contracting Party does not own any automobiles, coverage for non-owned and hired automobiles must be endorsed to the commercial general liability policy or provided under a separate non-owned and hired automobile liability policy.

- d. **Excess/Umbrella Liability:** The minimum policy limit will be \$5,000,000 for each occurrence and the annual aggregate amount and will follow form, including additional insured status, over the commercial general liability, automobile liability, and employer's liability insurance policies in accordance with the requirements specified above for each of those insurance policies.
- e. **Professional Liability:** The minimum policy limit will be \$5,000,000 per claim and aggregate.

- The definition of "Covered Services" shall include the services/work included in the Contract for which the Contracting Party is responsible.

- This insurance shall extend to the Contracting Party and its legal representatives in the event of death, dissolution or bankruptcy; cover all actual or alleged acts, errors and omissions relating to or arising out of the performance of the services/work included and all liability assumed under the Contract; and provide coverage for the Contracting Party and its employees, agents, subcontractors or any person for whom the Contracting Party is responsible.

- The retroactive date must be on or prior to the date of the Contract.

- The Contracting Party must maintain coverage for occurrences happening during or that resulted from the performance of the scope of services/ work included in the Contract for at least 2 years after completion of such services/work by obtaining tail coverage/an extended reporting period or maintaining its current coverage.

f. **Cyber Liability or Security and Privacy Liability Insurance**: The policy will cover third party liability arising out of: (i) breach of privacy, inclusive of confidential and proprietary business information; (ii) intellectual property, copyright, trademark, trade secret, and/or patent infringements; (iii) Health Insurance Portability and Accountability Act violations; and/or (iv) other breaches of personally identifiable information, proprietary business information, and/or protected health information, that may arise from the Contracting Party's work under the Contract.

- The limit of liability for each occurrence and the annual aggregate shall be \$1,000,000 with the same limit per occurrence for privacy breach notification and credit monitoring.

- The policy shall name the PHDC, the City, and their respective officers, directors, employees and agents as **Additional Insured**.