



**Rental Assistance Programs –
Payment Processing Vendor**

Request for Proposals

July 29, 2026

Application Process

The Philadelphia Housing Development Corporation (PHDC) is pleased to issue this Request for Proposals (RFP) to payment vendors to processing services related to PHDC's Rental Assistance Programs: Eviction Diversion Program-Targeted Financial Assistance (TFA), FreshStartPHL, and Workforce Rental Assistance Program (WRAP) (collectively, the Programs).

Submission Deadline

Respondents must submit a response to this RFP (Response) no later than September 7, 2026, at 3:00 pm; absolutely no Response will be accepted after this time.

Related Parties

Respondents may only submit one (1) Response to this RFP. Individuals, businesses, or entities 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 Respondents have violated these conditions or the spirit of these conditions.

Pre-submission conference

A pre-submission Zoom conference (non-mandatory) will be held on **Friday, August 7, 2026, from 10:00-11:00AM** to answer any questions regarding this RFP. Interested parties are encouraged to attend this conference. If you are interested in attending this virtual conference, contact Ryan Thomas at ryan.thomas@phdc.phila.gov by close of business Thursday, August 6, 2026, at 10:00AM.

Questions

Questions and requests for additional information should be directed in writing to Ryan Thomas, at ryan.thomas@phdc.phila.gov, no later than 3:00 pm on August 12, 2026, with the subject line "Rental Assistance Payment Vendor Question(s)."

Submission Process

Responses will only be accepted in online submission through the electronic portal on PHDC's website, visit <https://phdcphila.org/professional-services-rfps/> and follow the Submission link.

Disqualification

Responses will be disqualified if:

1. They are submitted after the specified deadline;

2. They are submitted by some means other than the format listed above. Responses sent as an attachment to an email, through Dropbox, or any other electronic venue other than PHDC's online portal will not be accepted;
3. They are incomplete.

Schedule

Event	Date
RFP posted	7/30/2026
Pre-submission conference (email for link)	8/7/2026
Questions and requests for additional information due	8/12/2026
PHDC responses to questions due	8/21/2026
Applications due	9/7/2026
Decisions issued	9/21/2026

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

Overview

Since May of 2020, PHDC has been providing rental assistance through the City of Philadelphia (the "City") to tenants who are at risk of eviction or displacement because they are unable to afford their rent. The three programs covered under this Request for Proposals emerged out of COVID-era federal and state government policies and funding to prevent evictions. In March 2023, the City budget added resources to state and federal programs to support anti-eviction programming when it implemented the Philadelphia Eviction Diversion Program. Although support from the federal and state programs ended, the programs have continued with local resources under the previous and current City administrations.

The Eviction Diversion Program aims to avoid evictions by mediating disputes through mediation and settling debts owed through direct payments to landlords via the Targeted Financial Assistance (TFA) program, administered by PHDC, which has provided \$75 million from March 2023 through December 2025. TFA has supported over 100,000 households by erasing their arrears up to \$3,500 and advancing their landlords up to two (2) months of rent. However, TFA, and the Eviction Diversion Program more broadly, cannot prevent all evictions and cannot help offset the high costs of relocation for tenants who have to move due to eviction or other forms of displacement.

The City of Philadelphia and PHDC launched FreshStartPHL in January 2025 to address the gap in rental assistance programming for tenants who have been evicted or displaced. FreshStartPHL initially received \$19 million in state funds to pay landlords up to \$4,800 in security deposits and

first and last months' rent, and to pay tenants up to \$1,000 for moving expenses. Payments are processed by a third-party vendor.

The Workforce Renter Assistance Program (WRAP) provides financial assistance to newly hired employees in eligible City of Philadelphia, School District of Philadelphia, and Philadelphia Charter Schools positions who are moving to Philadelphia for the role. The program is designed to offset the cost of moving for positions with historically high vacancies. WRAP strengthens recruitment and retention efforts for participating agencies and supports the employee by providing critical assistance at the time of transition.

In addition to assistance towards rental housing costs, participants are encouraged to access free housing counseling services during the grant period to support long-term housing stability and informed housing decision-making.

PHDC is seeking proposals for payment vendors to manage payments to landlords and tenants through TFA, FreshStartPHL, and WRAP. PHDC will continue to operate the Programs as funding allows and may expand to provide support through other programs if additional funding becomes available.

Program Process

PHDC manages the application process for both Programs. A team of Financial Specialists reviews online applications and collects all necessary information from tenants and landlords to verify eligibility. PHDC's network of housing counselors and nonprofit legal aid partners help tenants who do not have online access complete their applications. Landlords and tenants sign an agreement and submit their ACH transfer information, a W-9, and a voided check. Once eligibility is confirmed and payment details verified, PHDC provides payment details to a third-party payment processing vendor:

- A list of approved applications with the dollar amount approved for payment;
- Each payee's:
 - Name, address, and contact information;
 - EIN or SSN, bank routing number, and bank account number; and
 - A link where the vendor can access the payee's W-9 and voided check.

The vendor validates banking information and then submits an invoice to PHDC for the amount approved for payments. Once PHDC pays the invoice, the vendor disburses the funds directly to landlords and tenants. The vendor then confirms the date funds were transferred to each payee. This process can vary with mutual agreement between PHDC and the selected vendor.

Scope of Work

Respondents must be payment processing vendors with the software, staff, and capacity necessary to complete the following services:

- Access landlord and tenant payee information from PHDC via PHDC's online platform;
- Create vendor files and securely store all payee information (which includes SSNs, EINs, and Form W-9s);
- Remit payments to landlords and tenants ***within five (5)*** days from when funds are disbursed from PHDC (PHDC will make requests no more than weekly);
- Remit at minimum five hundred (500) individual payments per week;
- Remit payments in the amounts requested by PHDC and cease payments on a mutually agreed schedule that meets the other requirements herein;
- Adjust payment amounts as requested by PHDC;
- Notify PHDC within 2 business days when payments are not processed successfully, including the reason for unsuccessful processing, so that PHDC can obtain corrected payee information;
- Notify (landlord) payees by email and text message when payments have been processed, to include the amount of the payment, application ID(s), and tenant information;
- Create and distribute tax documents for each fiscal year as per IRS requirements;
- Provide monthly and annual reports to PHDC of payments processed; and
- Invoice PHDC quarterly, in advance based on a formula provided by PHDC, to draw down funds in a timely way.

Contract Length

This contract is expected to be a one (1) year contract with two (2) possible one (1) year extensions to be exercised at PHDC's sole option.

Fee for Service

PHDC will pay a fee that is inclusive of all costs and there will be no other allowable charges under this contract.

Eligible Respondents

- Respondent(s) must be a corporation or company that is validly existing and permitted to do business in the Commonwealth of Pennsylvania (the Commonwealth) and City of Philadelphia. Respondent(s) must possess all necessary licensing required by the Commonwealth and the City to provide the services specified in this RFP.
- Respondent(s) must clear the federal debarment list under the U.S. System for Award Management ("SAM"). Federal debarment is checked for both the company and principal(s) of the company.
- Respondent(s) must have a proven record of providing the services required.
- Respondent(s) must satisfy all conditions set forth below in the "Declarations & Other Information" section.

Response Submission Requirements

Each Response must not exceed five (5) pages total, excluding attached worksheets. The Response should include the following information:

- 1) Please share the following general information:
 - a) Name of Respondent;
 - b) Address of Respondent;
 - c) EIN of Respondent; and
 - d) Primary Respondent Point of Contact Name/Email/Phone.
- 2) Describe the Respondent's experience and capacity processing payments, including:
 - a) approximate maximum volume of funds (dollar value) and number of individual payments that could be processed on a weekly basis;
 - b) processing payments via electronic transfer for third parties (including approximate volume of funds transferred);
 - c) processing a high volume of payments (number of staff, description of internal systems, experience bulk importing and exporting large data sets, and general data management experience);
 - d) generating, filing, and distributing tax documents including Forms 1099;
 - e) contracting with the City, PHDC, and/or other public-sector entities;
- 3) Describe how the Respondent envisions the process working. For example, would the Respondent develop a custom process with PHDC, or do you have a process that works with a range of clients? Please explain how it works. Please include the following items in the response:
 - a) Information systems used and any requirements for integrating across our QuickBase application, such as how you envision receiving information about payees, any existing roles and responsibilities for your staff that process payments, software you use, and how flexible these processes are;
 - b) Processes for documenting payments and providing backup documentation for invoices or payments, including any participation in previous audit; and
 - c) Processes for safeguarding personally identifiable information.
- 4) Describe the fee structure.
- 5) Provide a statement that Respondent is applying responsive to this RFP and understands the requirements stated herein, including compliance with PHDC's insurance requirements; and
- 6) Include the signature of an authorized representative.

Evaluation & Selection

PHDC will score and evaluate Responses that meet the requirements on a scale out of 20 points.

Responses will be scored based on the following criteria:

- 1) Experience working with government clients – 0-5 pts
- 2) Capacity to handle the volume and number of payments – 0-5 pts
- 3) Fit of the Respondent's payment process with PHDC's process, including clarity of the description – 0-3 pts
- 4) Fee structure (e.g. cost, clarity, and value for money) -- 0-5 pts
- 5) Workforce diversity and inclusion statement – 0-2 pts

Download and review the scoring rubric linked on the RFP website,
<https://phdcphila.org/professional-services-rfps/>.

Events of Disqualification or Default

Subsequent to the selection of Respondent(s), and before the execution of an Agreement for Professional Services or other similar agreement (herein, the Agreement), PHDC may treat any of the following as an event of disqualification or default:

- 1) Unilateral withdrawal by a selected Respondent;
- 2) Failure to proceed substantially in accordance with the Response as submitted;
- 3) Failure by a Respondent for any reason whatsoever to timely execute the Agreement when tendered;
- 4) Material misrepresentation, omission, or inaccuracy contained in any document submitted either as part of this RFP, or subsequent thereto; and/or
 - a) Failure to provide in a timely manner any additional materials required after selection;
- 5) Upon the event of disqualification or default by a Respondent, PHDC shall have the right, at its election, to:
 - a) Rescind its selection; or
 - b) Declare null and void an Agreement that may already have been executed.

Declarations & Other Information

Economic Inclusion

PHDC strongly encourages and promotes the employment of small and local businesses. If Respondent is a certified Local Business Enterprise or Small Business Enterprise, please submit information to confirm certification with the Philadelphia Office of Economic Opportunity as part of the Response. PHDC also encourages and promotes hiring of diverse workforce and companies that are committed to equitable access and opportunity for historically underserved groups.

Tax Clearance & Conflict of Interest Form

Respondents 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 contractor and a Respondent's firm and neither is currently indebted to the City; and
- Respondent will not 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.

Please complete the Philadelphia Tax Status Certification and Conflict of Interest form (**Attachment A**) and submit it with your Response.

Campaign Contribution Disclosure Forms

Please complete the applicable disclosure forms and submit with your Response (**Attachment B**).

Insurance Requirements

Please submit a certificate of insurance evidencing the required coverages as outlined in **Attachment C** with your Response. If, for any reason, you cannot comply with the insurance requirements, please provide the reasons for your inability to do so and PHDC will consider any deviations from the insurance requirements on a case-by-case basis.

Anti-Lobbying and Debarment Certifications

Please review and sign the certifications in **Attachment D** with your Response. If, for any reason, you cannot comply with the anti-lobbying and debarment requirements, please provide the reasons for your inability to do so and PHDC will consider any deviations on a case-by-case basis.

Terms & Conditions

By submitting a Response to this RFP, Respondents affirmatively acknowledge: (i) acceptance of the terms and conditions of this RFP; (ii) that PHDC may exercise in its sole discretion the following rights; and that PHDC may exercise the following rights at any time and without notice to any Respondent:

- 1) to reject any and all Responses;
- 2) to supplement, amend, substitute, modify, or re-issue the RFP with terms and conditions materially different from those set forth here;
- 3) to cancel this RFP with or without issuing another RFP;
- 4) to extend the time period for responding to this RFP;
- 5) to solicit new Responses;
- 6) to conduct personal interviews with Respondent(s) to assess compliance with the selection criteria;

- 7) to request additional material, clarification, confirmation, or modification of any information in any and all Responses;
- 8) to negotiate any aspect of Responses, including price;
- 9) to terminate negotiations regarding any and all Responses at any time;
- 10) to expressly waive any defect or technicality in Responses;
- 11) to rescind a selection prior to execution of the Agreement if PHDC determines that such Response does not conform to the specifications of this RFP;
- 12) to rescind a selection prior execution of the Agreement if PHDC determines that the specifications contained in this RFP are not in conformity with law or that the process in selection of Responses were not in conformity with law or with the legal obligations of PHDC;
- 13) in the event an Agreement is awarded, the successful Respondent(s) shall procure and maintain, during the life of the Agreement, liability insurance in an amount to be determined prior to the award of any Agreement;
- 14) 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;
- 15) in the event an Agreement is awarded, all Respondents agree that no portion of performance of the Agreement shall be subcontracted without the prior written approval of the PHDC; and
- 16) each Respondent agrees to indemnify, protect and hold harmless PHDC and the City from any and all losses, injuries, expenses, demands, and claims against PHDC or the City sustained or alleged to have been sustained in connection with or resulting from: (i) submission of a Response; (ii) the delivery by Respondents to PHDC of any documents or information; and (iii) any other conduct undertaken by the Respondents in furtherance of or in relation to the 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 not under any obligation whatsoever to Respondents as a result of this RFP. The RFP does not represent any commitment on the part of PHDC. In no event shall PHDC be responsible for any cost, expense, or fee incurred by or on behalf of Respondents in connection with this RFP. All Respondents shall be solely responsible for all such costs, expenses, and fees.

NOTICE: PHDC and/or the City reserve the right to disclose any information provided in your Response to this RFP to the public. Documents provided in your Response to this RFP may also be required to be disclosed by applicable law, including Pennsylvania's New Right to Know Law, subpoena, and/or court order.