Restore, Repair, Renew – Participating Lenders

Request for Qualifications

August 19, 2020

Revised September 1, 2020

(revisions shown in red)

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Application Process

PHDC is pleased to issue this Request for Qualifications ("**RFQ**"), on behalf of the Philadelphia Redevelopment Authority ("PRA"), to interested qualified vendors (each, a "**Respondent**", and collectively, the "**Respondents**") to originate and service loans related to PHDC's Restore, Repair, Renew—Philadelphia Neighborhood Home Preservation Loan Program ("**RRR**")

Relationship of PRA and PHDC

PRA is a public authority whose day-to-day affairs are managed by PHDC under the direction and governance of the PRA Board appointed by the Mayor of Philadelphia.

Submission Deadline

Respondents must submit a response to this RFQ ("**Response**") no later than **October 19, 2020 at 3:00 PM**; absolutely no Response will be accepted after this time.

Related Parties

Respondents may only submit one (1) Response to this RFQ. 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:

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

Questions

Questions and requests for additional information should be directed in writing to RFP@phdc.phila.gov with the subject line "RRR Lender RFQ" and will be accepted until **September 18, 2020 at 3:00 PM**.

Submission Process

Responses will only be accepted in online submission through the electronic portal on PHDC's website Click here.

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

RFQ posted	August 19, 2020
Questions and requests for additional information due	**September 18, 2020**
Responses due	**October 19, 2020**

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

Request for Proposals

Following the close of this RFQ, PHDC will select a short list of Respondents to invite to respond to a Request for Proposals ("**RFP**"). The RFP will require Respondents to propose fees for service, among other items. The RFP will include the full Program Guidelines, so that Respondents can have a complete understanding of RRR program-related processes and obligations.

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 (the "**City**"). Respondent(s) must possess all necessary licensing required by the Commonwealth and the City to provide the services specified in this RFQ.
- The 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.
- The Respondent(s) must have a proven record of providing the services required.
- The Respondent(s) must satisfy all conditions set forth below in the "Declarations & Other Information" section.

Program Description

In March 2019, PHDC launched RRR to provide loans to Philadelphia low-, moderate-, and middle-income homeowners, defined as having household income at or below 120% of Area Median Income for Philadelphia County as established by HUD—for income limits, see https://phdcphila.org/residents/home-repair/restore-repair-renew/. The RRR program was funded with bond proceeds in the amount of Forty Million Dollars ($40,000,000).

Program Goals

In 2018, the Philadelphia Federal Reserve published a report showing that nearly 75% of loan applications by low- and moderate-income borrowers in the Philadelphia metro area were denied by lenders. It is the goal of the RRR program to increase the availability of affordable capital to Philadelphia homeowners, through a public-private-partnership model. The RRR program has an explicit goal to not only increase the loan approval rate above that in the private market, but also to increase access to capital for minority and female borrowers, and to ensure equitable access to capital in all parts of the city.

In RRR's first year of operation, it achieved the following outcomes:

- Preapproved 140 borrowers for $2.66M, and closed 91 loans in its first year for $1.67M
- RRR has a 53% approval rate
- The average RRR borrower's income is 60% of Area Median Income
- 84% of RRR borrowers are minorities
- 72% of borrowers are female
- 0% default rate, 0% 60-day delinquency, 3% 30-day delinquency

More information is available in RRR's annual report: https://secureservercdn.net/104.238.71.140/k05.f3c.myftpupload.com/wp-content/uploads/RRR/Restore-Repair-Renew-Annual-Report-2019-2020.pdf

Program Process

The point of entry for RRR Clients/Clients is a Program Intermediary ("**PI**"), which is a participating nonprofit organization. Currently there are two (2) PIs: Clarifi, and Philadelphia Council for Community Advancement ("**PCCA**").

PIs are responsible for:

- Marketing the program
- Carrying out intake for new Clients
- Determining Client program eligibility
- Carrying out a preconstruction assessment
- Helping Client put together a work scope
- Helping Clients collect information needed to apply to a Lender

To be program eligible Clients must:

- Own a home in Philadelphia that is their primary residence (program guidelines address allowable circumstances for properties that contain owner and rental unit(s), condos, and mixed-use properties)
- Have a household income within the program income limits
- Have homeowner's insurance
- Not have any municipal liens
- Be current on taxes to the City or be in a payment plan
- Meet minimum home quality standards, or be able to cure them with loan proceeds.

Lenders are obligated to make loans based on PRA's underwriting terms:

- Client is program eligible (as determined by a PI)
- Submitted an application to the lender
- Credit score of 580 or above
- Maximum LTV 105% of post-rehab value based on an internal desk review valuation
- Back-end DTI at or below 43%
    - No delinquency on federal or municipal debts (does not include payments owed under a current payment agreement)
    - Medical debt not included
    - At least two (2) years removed from bankruptcy

Lenders must issue a pre-approval letter with no less than 60-day term to qualified Clients. Once the Client has an agreement with a contractor, then the lender will move forward with closing the loan.

The Client may select any contractor they wish, so long as the contractor has a current City of Philadelphia Contractor License or Registration with the Pennsylvania Attorney General's Office. The PIs maintain a list of qualified contractors that they can provide to homeowners if needed.

Lenders must originate loans at the following terms:

- Amount not to exceed $24,999, inclusive of all costs/charges
- 10-year duration
- 3% fixed-rate
- No fees may be charged to Client
- Secured with first or second position lien (there are exceptions for allowing third-position, if a mortgage in first- or second-position is for a recognized affordable homeownership program, down payment assistance program, HEMAP loan, etc.)
- During the construction period, the loan product will be structured as a non-revolving line of credit that terms out after ninety (90) days or less.
- Interest only payments are due to Lenders monthly during the construction period. Post-construction principal and interest payments are calculated based on the remaining term.
- Contractor(s) may seek an advance for up to 30% for contracted work, with the balance due upon completion of work. Lender will cut separate checks for up to three (3) contractors on a given project.

- Final payment to contractor(s) will be made after all agreed-upon repairs have been completed and a post-construction inspection has been carried out (commissioned by the Lender), reviewed, and approved by Lender(s).

After the loan is termed out, PRA will purchase the note within fifteen (15) days. Lender will then service the loan:

- Lender(s) will provide PRA with an aging report, delinquency report and remittance report monthly.
- In the event of default lenders are expected to contact Clients and permit one hundred twenty (120) days to lapse before formally declaring default. The Lender(s) must agree to notify the PRA and PIs (if PIs are still under contract with the PRA) who referred Client(s) at thirty (30) days, sixty (60) days, ninety (90) days, and one hundred twenty (120) days of continued delinquency.
- Following one hundred twenty (120) days of continued delinquency, PRA will relieve Lender(s) from continuing to service delinquent loans.
- Upon full repayment of the loan, lenders will prepare and send PRA a satisfaction piece.

Program Management and Data Collection

PHDC uses a customized set of relational databases using the software solution Quick Base. PIs and Lenders are required to enter information into Quick Base, so that PRA can keep up-to-date records on all Clients. Information that the Lender must enter into Quick Base includes, but is not limited to:

- Loan closing date
- Change orders
- Use of contingency funds
- Loan available for purchase date
- Purchase date
- Upload note, mortgage, and loan package
- Upload endorsed note
- Upload mortgage assignment
- Date original documents are mailed to PRA
- Upload satisfaction piece

Requested Services

The services requested include:

- Issue pre-approval letters to eligible Respondents who submit an Application to the Lender and are deemed program eligible by a PI;
- Originate any loan that meets PRA's underwriting terms;
- Request from PRA third-lien exceptions per the Program Guidelines, as needed;
- Request from PRA construction extensions per the Program Guidelines, as needed;
- Enter all information into Quick Base as required under the Program Guidelines;
- Assign loans to PRA in accordance with Program Guidelines;
- Service loans in accordance with Program Guidelines;
- Submit to PRA on a monthly basis an aging report, delinquency report and remittance report;
- Have the ability to e-record loan documents and assignments;
- Participate in bi-monthly check-in meetings with PRA/PHDC, the PIs and other lenders, to help improve workflow and program designs; and
- Other related services as agreed to by the Parties.

Contract Length

The term of the Agreement for Professional Services or other similar agreement (herein, the "Agreement") with the selected Respondent(s) shall terminate the earlier of (i) sixteen (16) years from the effective date, or (ii) the completion of all servicing obligations relative to all loans being serviced by the selected Respondent(s) as part of the Services.

Fee for Service

Selected Respondent(s) will be paid 1) a one-time origination fee per closed loan, and 2) a monthly servicing fee for loans that are actively in service. Respondent(s) will have the opportunity to propose their preferred fees, if they are invited to submit a response to the RFP following this RFQ.

In addition, lenders are reimbursed for all third-party costs as follows (third-party costs may be adjusted from time-to-time):

- Valuation: seventy-five dollars ($75);
- Title search: one hundred fifty dollars ($150);
- Inspections: four hundred dollars ($400) for each inspection per loan, with the allowance for an additional Four Hundred Dollars ($400) per any additional inspections that may be required on larger home repair projects;
- Flood insurance fee: twelve dollars ($12);
- Home valuation fee: thirteen dollars ($13) --In cases where a full appraisal is necessary, a one-time appraisal fee of Four Hundred and Twenty-Five Dollars ($425);
- Recording fee: two hundred and twenty-seven dollars ($227) each for recording the mortgage, loan assignment to PRA, and satisfaction; and
- Credit report: twenty-five dollars ($25).

PRA will approve additional third-party fees on a case-by-case basis

Response Submission Requirements

Each Response must not to exceed six (6) pages total. The Response should include the following information:

1. Name of Respondent;
2. Address of Respondent;
3. EIN of Respondent;
4. Primary Respondent Point of Contact Name/Email/Phone;
5. Narrative Response—description of the following:
    - Respondent's level of staffing, internal systems, and capacity relative to the requirements of this program;
    - Experience of Respondent in originating and servicing loans to low-, moderate-, and middle-income homeowners;
    - Respondent's experience and level of commitment to equitable lending practices and expanding access to credit for underserved borrowers, including minorities and women;
    - Respondent's ability to provide personal attention to borrowers, especially those who may not have experience taking out a loan and/or past experience with banking relationships;
    - Respondent's policies, practices, and track record relating to diversity and inclusion, diverse workforce and hiring, and diverse contracting;
    - Respondent's experience contracting with the City, PHDC, and/or other public-sector entities;
    - How Respondent will be able to service this contract with the current workplace restrictions due to COVID-19;

6. Statement that Respondent is applying responsive to this RFQ and understands the requirements stated herein; and
7. Signature of an authorized representative of Respondent

Evaluation & Selection

PHDC intends to select one or more short-listed Respondents and invite them to submit a response to an RFP. Respondents will be selected for the short list based on their ability to demonstrate the level of experience, skill and competence required to perform the services called for in this RFQ. Priority will be given to Respondents that demonstrate:

- An appropriate level of capacity, staffing and systems necessary to carry out this program effectively;
- Ability and commitment to provide personal attention to borrowers;
- A strong commitment to equitable lending practices and expanding credit to underserved borrowers, including minorities and women;
- Experience originating and/or servicing loans for low-, moderate-, and middle-income borrowers; and
- A strong commitment to diversity and inclusion in their workforce, hiring, contracting, and business practices.

Events of Disqualification or Default

Subsequent to the selection of Respondent(s), and before the execution of an 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 RFQ, or subsequent thereto; and/or
5. Failure to provide in a timely manner any additional materials required after selection.

Upon the happening of an event of disqualification or default by a Respondent, PHDC shall have the right, at its election, to:

1. Rescind its selection; or
2. 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 certified **M/W/DSBE** firms in all aspects of its procurement of goods and services. If Respondent is a certified M/W/DSBE firm, 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 of opportunity for historically under-served 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
- 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

Insurance requirements will be included with the subsequent RFP. If an Applicant is invited to respond to the RFP, such Applicant will be required to submit a certificate of insurance evidencing the required coverages as outlined in the RFP.

Terms & Conditions

By submitting a Response to this RFQ, Respondents affirmatively acknowledge: (i) acceptance of the terms and conditions of this RFQ; (ii) that PHDC and/or the Philadelphia Redevelopment Authority ("PRA") may exercise in its sole discretion the following rights; and that PHDC and/or PRA 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 RFQ with terms and conditions materially different from those set forth here;
3. to cancel this RFQ with or without issuing another RFQ or the RFP;
4. to extend the time period for responding to this RFQ;
5. to solicit new Responses;
6. to conduct 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 and/or PRA determines that such Response does not conform to the specifications of this RFQ;
12. to rescind a selection prior to execution of the Agreement if PHDC and/or PRA determines that the specifications contained in this RFQ 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 and/or PRA;
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 and/or PRA;
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/or PRA; and

16. each Respondent agrees to indemnify, protect and hold harmless PHDC, PRA and the City from any and all losses, injuries, expenses, demands, and claims against PHDC, PRA 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 RFQ or subsequent contract.

Neither PHDC nor PRA is under any obligation whatsoever to Respondents as a result of this RFQ. The RFQ does not represent any commitment on the part of PHDC and/or PRA. In no event shall PHDC and/or PRA be responsible for any cost, expense, or fee incurred by or on behalf of Respondents in connection with this RFQ. All Respondents shall be solely responsible for all such costs, expenses, and fees.

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

ATTACHMENT A: PHILADELPHIA TAX STATUS CERTIFICATION AND CONFLICT OF INTEREST FORM

CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

STAFF USE ONLY: ☐ PHA ☐ PHDC ☐ PIDC ☐ PPA ☐ PRA ☐ PLB ☐ OTHER ________________

Taxpayer Name: ___________________________________ Date: _______________________

Taxpayer Trading As: ____

Home Address: ____

Business Address: ___________________________________ Business Phone #: _______________

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

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

If so, provide your Philadelphia Tax Account Number here: ___________________________

If so, provide your Social Security Number here: _______________________________________

2. Is taxpayer/entity presently delinquent in any City of Philadelphia or Philadelphia School District taxes? ☐ YES ☐ NO

If so, what tax and amount owed: $____

3. Is taxpayer/entity presently delinquent in Water and Sewer charges? ☐ YES ☐ NO

If so, amount owed: $ __________________

4. Has taxpayer/entity ever been sued by the City of Philadelphia or the Philadelphia School District? ☐ YES ☐ NO

Has taxpayer/entity declared bankruptcy? ☐ YES ☐ NO

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

____

5. Is taxpayer/entity involved in any other business activity? ☐ YES ☐ NO

If so, list company name(s) and account number(s) here: ___________________________________

____

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: _______________

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 or the Philadelphia Land Bank.

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-profit 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. Have you, your business or your business' principals been a developer, stockholder, officer, director, trustee, or partner (LLC) in any other development projects with the City of Philadelphia, the Philadelphia Housing Development Corp., the Philadelphia Land Bank or the Philadelphia Redevelopment Authority?

☐ YES ☐ NO

If yes, provide the following information:

Project Name	Date	City Agency	Agency Role
1.			
2.			
3.			
4.			
5.			

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 ____

Print/Type Name ____

Date ____

NOTICE: ANY AND ALL INFORMATION SUBMITTED MAY BE SUBJECT TO DISCLOSURE TO THE PUBLIC UNDER THE PENNSYLVANIA RIGHT TO KNOW LAW AND MAY ALSO BE REQUIRED TO BE DISCLOSED BY APPLICABLE LAW, SUBPOENA, OR COURT ORDER.

INTERNAL USE ONLY

Check for outstanding License & Inspection violations:

- ☐ No outstanding violations.
- ☐ Outstanding violations: ____________________________________

ATTACHMENT B: Campaign Contribution Disclosure Forms

Directions:

1. Please read the following information regarding the completion of these disclosure forms. **Please review the definitions on pages 20-21 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 to purchase this/these property(ies) 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 you purchase this/these property(ies);
2. The name of any consultant(s) you used to help you purchase this/these property(ies) and any campaign contributions they have made;
3. Any subcontractors you are planning to use in acquiring this/these property(ies);
4. Whether a City or PHDC employee or official asked you to give money, services, or any other thing of value to any individual or entity.

Disclosing Campaign Contributions

Applicants 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 Applicant and will be used to determine the Applicant's eligibility to purchase this/these property(ies).

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 minor 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 Applicant to a candidate, incumbent, or political committee but furnished by the Applicant (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 such as the purchase of land at less than fair maket value.
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, Land Bank or the organization 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: – 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 authority 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 section 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 submission deadline.

	Yes	No
Have you made any contributions?	☐	☐
Have you solicited or served as an intermediary for any contributions?	☐	☐
Has a member of your immediate family made any contributions over and above $3,000?	☐	☐
Has a member of your immediate family solicited or served as an intermediary for contributions over and above $3,000?	☐	☐
Check here to certify that no contributions were made.	☐	

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 "nonprofit" is an option, indicate whether the business is a nonprofit; nonprofits are not required to disclose contribution information on these questions. Note that you must provide information for the two years prior to the application submission deadline.

	Yes	No	Nonprofit
Has the business made any contributions?	☐	☐	
Has the business solicited or served as an intermediary for any contributions?	☐	☐	
Has an officer, director, controlling shareholder, or partner of the business made any contributions? See note below.	☐	☐	☐
Has an officer, director, controlling shareholder, or partner of the business solicited or served as an intermediary for any contributions? See note below.	☐	☐	☐
Has an affiliate of the business made any contributions?	☐	☐	
Has an affiliate of the business solicited or served as an intermediary for any contributions?	☐	☐	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the business made any contributions? See note below.	☐	☐	
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? See note below.	☐	☐	
Has the business or an affiliate of the business reimbursed another individual or business for a contribution that the individual or business has made?	☐	☐	
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?	☐	☐	
Has a political committee controlled by the business or by an affiliate of the business made any contributions?	☐	☐	
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?	☐	☐	
Check here to certify that no contributions were made.	☐		

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 submission 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 City, PHDC, 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 one year prior to the application submission deadline.	☐
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 submission deadline.

	Yes	No
Has the Consultant made any contributions?	☐	☐
Has the Consultant solicited or served as an intermediary for any contributions?	☐	☐
Has a member of the Consultant's immediate family made any contributions over and above $3,000?	☐	☐
Has a member of the Consultant's immediate family solicited or served as an intermediary for contributions over and above $3,000?	☐	☐
Check here to certify that no contributions were made.	☐	

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 "nonprofit" is an option, indicate whether the business is a nonprofit; nonprofits are not required to disclose contribution information on these questions. Note that you must provide information for the two years prior to the application submission deadline.

	Yes	No	Non-Profit
Has the Consultant business made any contributions?	☐	☐	
Has the Consultant business solicited or served as an intermediary for any contributions?	☐	☐	
Has an officer, director, controlling shareholder, or partner of the Consultant business made any contributions? See note below.	☐	☐	☐
Has an officer, director, controlling shareholder, or partner of the Consultant business solicited or served as an intermediary for any contributions? See note below.	☐	☐	☐
Has an affiliate of the Consultant business made any contributions?	☐	☐	
Has an affiliate of the Consultant business solicited or served as an intermediary for any contributions? See note below.	☐	☐	
Has an officer, director, controlling shareholder, or partner of a for-profit affiliate of the Consultant business made any contributions? See note below.	☐	☐	
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?	☐	☐	
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?	☐	☐	
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?	☐	☐	
Has a political committee controlled by the Consultant business or by an affiliate of the business made any contributions?	☐	☐	
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?	☐	☐	
Check here to certify that no contributions were made.	☐		

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.

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

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.	☐
Subcontractor Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid, or Percentage to be Paid	
Subcontractor Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid, or Percentage to be Paid	
Subcontractor Name	
Address 1	
Address 2	
City, State, Zip	
Phone	
Amount Paid or to be Paid, or Percentage to be Paid	
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 PHDC employees or officers or employees/officers of the organization 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 submiaaion deadline.

Check here to certify that no City or PHDC employees/officers or employees/officers of the organization providing financial assistance have asked 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 submission deadline.	☐

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 PHDC employees or officers employees/officers of the organization providing financial assistance who gave 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 submission deadline.

Check here to certify that no City or PHDC employees/officers or employees/officers of the organization providing financial assistance gave 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 submission deadline.	☐
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	

Signature

In order for the submission of these disclosure forms to be considered valid, they must be properly signed below by the Applicant. Disclosure forms **that are not signed will be rejected.** By signing your name and title in the signature space below, you, as the Applicant, signify your intent to sign these disclosure forms. The signatory hereby declares and certifies themselves to be the Applicant, 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 PHDC 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/Assistant Secretary/Treasurer/Assistant Treasurer
If other, please specify