

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, AUTHORIZING THE COUNTY ADMINISTRATOR, OR DESIGNEE, TO ENTER INTO NEGOTIATIONS, AND UPON SUCCESSFUL NEGOTIATIONS, AWARD AND EXECUTE A LEGALLY SUFFICIENT AGREEMENT FOR RFP NO: 14-25 FINANCIAL LITERACY & FORECLOSURE INTERVENTION**

**RECITALS**

**WHEREAS**, the County desires to enter into negotiations with St. Johns Housing Partnership, Inc. to perform financial literacy and foreclosure intervention services for the SJC Housing & Community Services Department; and

**WHEREAS**, the scope of the project shall consist of providing training on financial literacy and household budgeting issues, banking, money management, credit development, debt management, foreclosure avoidance education, foreclosure process counseling services, and referrals to appropriate assistance programs and agencies; and

**WHEREAS**, through the County's formal Request for Proposals (RFP) process, St. Johns Housing Partnership, Inc. was the only responding firm; and

**WHEREAS**, the services shall be funded by the SJC Housing & Community Services Department; and

**WHEREAS**, the County has reviewed the terms, provisions, conditions and requirements of the Request for Proposals (attached hereto, an incorporated herein), and finds that entering into negotiations serves a public purpose.

**NOW, THEREFORE BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA**, as follows:

Section 1. The above Recitals are incorporated by reference into the body of this Resolution and such Recitals are adopted as finds of fact.

Section 2. The County Administrator, or designee, is hereby authorized to enter into negotiations under RFP No. 14-25 with St. Johns Housing Partnership, Inc.

Section 3. The County Administrator, or designee, is further authorized to execute a legally sufficient Contract Agreement with St. Johns Housing Partnership, Inc. on behalf of the County for the performance of financial literacy and foreclosure intervention services for the SJC Housing & Community Services Department as specifically provided in the Contract Documents for RFP No 14-25 if negotiations are successful.

Section 4. To the extent that there are typographical and/or administrative errors that do not change the tone, tenor, or concept of this Resolution, then this Resolution may be revised without subsequent approval by the Board of County Commissioners.

**PASSED AND ADOPTED** by the Board of County Commissioners of St. Johns County, Florida, this 1<sup>st</sup> day of April, 2014.

**BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA**

By: [Signature]  
John H. Morris, Chair

ATTEST: Cheryl Strickland, Clerk  
By: [Signature]  
Deputy Clerk





**ST. JOHNS COUNTY  
PURCHASING DEPARTMENT**

500 San Sebastian View  
St. Augustine, Florida 32084

**I N T E R O F F I C E M E M O R A N D U M**

**TO:** Dana Froberg, Homeownership Programs Administrator, SJC Housing & Community Svcs  
**FROM:** Dawn Cardenas, Purchasing Manager, SJC Purchasing Department *DC*  
**SUBJECT:** RFP 14-24 – Financial Literacy & Foreclosure Intervention  
**DATE:** December 23, 2013

Attached please find a copy of the RFP Evaluation Summary Sheet for your file as recorded and verified at the Evaluation Committee Meeting.

Please review, evaluate and make a written recommendation for this project. Also, indicate the budgeted amount for this item along with the appropriate charge code and return to my attention as soon as possible.

Please let me know if I can assist your department in any other way.

Dept. Approval BENJAMIN COMSEY  
Date 1/7/14  
Budget Amount \$ 132,096  
Account Funding Title Contractual Services  
Funding Charge Code 0094-5.3120-  
Award to St. Johns County Housing Partnership  
Award Amount \$ 132,096

(Use additional sheet/s as needed)

# St. Johns County Board of Commissioners

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RFP NO: 14-25  
Request for Proposal

**FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**

Respectfully submitted by:  
St. Johns Housing Partnership, Inc  
P O Box 1086/525 West King Street  
St. Augustine, Florida 32085  
(904)824-0902 or [blazar@sjhp.org](mailto:blazar@sjhp.org)  
Bill Lazar, Executive Director

**SECTION 1:**

**LETTER OF  
INTRODUCTION**



Post Office Box 1086  
Saint Augustine, FL 32085  
Tel: 904-824-0902 / Fax: 904-824-9635  
[info@sjhp.org](mailto:info@sjhp.org) / [www.sjhp.org](http://www.sjhp.org)

December 19, 2013

RE: SJC RFP 14:25, Financial Literacy & Foreclosure Intervention Services

Dear Sir/Madam,

The St. Johns Housing Partnership (SJHP) is pleased to submit our application for funding to support our Financial Literacy and Foreclosure Intervention Services in St. Johns County. This contract will provide a portion of the funds needed to continue training in financial literacy on household budgeting, banking procedures, money management training, credit development, debt management, foreclosure counseling services, and referrals to appropriate assistance programs and agencies in St. Johns County.

Since 2005, the SJHP has been a HUD approved housing counseling agency and continuously active locally with foreclosure prevention and credit repair. Since 2005, SJHP has worked tirelessly to preserve homesteaded property through various federal programs in St. Johns County. We have helped several hundred clients save their homes from foreclosure. The SJHP has worked with residents to rebuild their credit, increase their savings, and help position them to re-enter the housing market with better financial planning skills. Moreover, our close relationships with local government and community based organizations, such as St. Johns County Legal Aid, highlight the integral place SJHP holds as housing counselors in the local community.

St. Johns County still has a high rate of pending foreclosures. We receive daily calls from homeowners in crisis situation as many are still unemployed, under-employed or trying to recover from the financial collapse of their personal finances. The SJHP wants to make sure these homeowners have a resource within their community that can assist them with budget-planning, housing crisis management and solutions and to prepare them for their future.

The SJHP proposal and pricing information is based on a 12 month plan and the former contract balance of \$132,000. Depending on the contract negotiations, if awarded, we will adjust our goals to meet the contract specifics. We anticipate being able to conduct a minimum of 24 workshops and reach at least 480 local residents.

In closing, SJHP is a private, not-for-profit 501(c)3 corporation, Tax ID # 59-3422856, located at 525 West King Street in St Augustine. If further information is needed, please contact me at (904) 824-0902 or by e-mail at [blazar@sjhp.org](mailto:blazar@sjhp.org).

With Regards,

A handwritten signature in black ink, appearing to read "Bill Lazar", written over a horizontal line.

Bill Lazar  
Executive Director

# SECTION 2:

# EXPERIENCE/PAST PERFORMANCE

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "C"**  
**EXPERIENCE/PAST PERFORMANCE**

Respondents shall demonstrate any and all services of similar size and scope as those described herein performed within the past five (5) years. The required information shall be submitted in the space provided below. St. Johns County reserves the right to request additional information.

1. Name of Entity/Agency: Hardest Hit Program (Florida Housing Finance Corporation)

**Required Service Area: Jacksonville MSA and statewide online referrals**

Services Provided: The SJHP was selected to be one of the state Advisory Agencies to administer the Hardest Hit Program. The Hardest Hit Program consists of US Treasury dollars that have been allocated to help eligible homeowners 1) Reinstate a delinquent first mortgage with a one-time payment of up to \$25,000 directly to the mortgage lender 2) Provide up to 12 months of payments to the mortgage lender to assist unemployed or underemployed borrowers with their first mortgage until they can resume payments on their own, or 3) Reduce the principal of eligible homeowners who have remained current on their payments and who owe at least 125% more on their home than its current market value. The SJHP assists home owners with the necessary documentation, provides guidance, and acts as liaison between the homeowner and the Florida Housing Finance Corporation, who finances the payments. The SJHP also is required to perform a quarterly review & recertification of income during the payment assistance.

Dollar Value of Services: Not to exceed \$200,000, Reimbursement average payment per client-\$450

Dates of Services: Present - 2011

Point of Contact: Nicole Gibson, Federal Loan Programs Administrator: 850-488-4197

2. Name of Entity/Agency: HUD (Housing and Urban Development)

**Required Service Area: Jacksonville MSA --Duval, Clay, St. Johns, Nassau and Baker**

Services Provided: SJHP works with homeowners/ tenants who are struggling to stretch their income to adequately cover their housing costs and cost of living in Clay, Duval & Putnam counties. The SJHP provides counseling and advice to our clients to help them meet their housing needs and improve their financial situation and HUD funds provide a gateway to local, state, federal and private housing assistance in these counties. We assist clients through services such as workshops and budget counseling, assistance with paperwork for lenders, advice from county Legal Aid and much more. HUD funds provide for services that many of our other funding sources don't support in these counties.

Dollar Value of Services: \$20,000 (maximum), Line Item budget expenses

Dates of Services: Current- 2009

Point of Contact: Jose' Parrilla-Housing Program Specialist: 813-341-6971

3. Name of Entity/Agency: National Foreclosure Mitigation Program (NFMC) - through Florida Housing & Finance Corporation (FHFC)

**Required Service Area: Duval, Clay, St. Johns, Putnam, Nassau**

Services Provided: This program provides foreclosure counseling for families at risk. SJHP provides an informational workshop and individual counseling that includes an overview of the client's personal budget. An action plan is created based on the verification of budget documents and the client's goals for the property and the loss mitigation options are developed. The client determines the course of action they wish to pursue and SJHP counselors and processors work with the client and mortgage lender for resolution, whether it is a loan modification or other option. The counselors retain files of all processes & use an electronic client management system for notes and invoicing.

Dollar Value of Services: Current Contract is: \$171,750 for Round 7, Reimbursement average payment per client-\$ 450

Dates of Services: Present - 2008

Point of Contact: Nicole Everett, Special Programs Manager: 850-488-4197

**4. Name of Entity/Agency: St. Johns County Legal Aid**

**Required Service Area- 7<sup>th</sup> Judicial Circuit Court District, Florida**

**Services Provided: Fee-based referral for working on non-SJHP clients- \$150/client. SJHP reviewed files that were submitted electronically from a Legal Aid partner in Daytona. Duties were essentially to pre-package a loan offer, based upon verified current income and suggested interest rate to prevent foreclosure.**

**Dollar Value of Services: \$150 per client/Fee Based Service- Less than \$100 files were submitted before the program closed**

**Dates of Services: 2010-2011**

**Point of Contact: Megan Wall – Managing Attorney: 904-827-9921**

**\*\* WITHIN THESE PROGRAMS( #1,2,3), THE FOLLOWING STEPS ARE IMPLEMENTED AND ARE BASED ON HUD GUIDELINES FOR HOUSING COUNSELING SERVICES:**

A. Housing counseling. The client received counseling that enables them to make informed and reasonable decisions to achieve his or her housing goal.

B. Discussion of Alternatives. Counseling must include a reasonable discussion of alternatives and options available to the client. To accomplish this, counselors may discuss specific products, features, properties or programs.

C. Action Plan. Except for reverse mortgage counseling, housing counselors and clients must establish an action plan as defined by HUD. The action plan outlines what the housing counseling agency and the client will do in order to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s).

D. Financial Analysis. Every housing counseling session requires an analysis of the client's unique financial situation. This includes but is not limited to: income, expenses, spending habits, home values and use of credit. A comparative analysis of the client's spending habits to determine if the client's habits are more suitable for renting than owning. The counselor works with the client to establish a household budget that the client can afford.

E. Referrals. If a participating agency is unable to provide a service and the agency is aware of a local, state, and federal resource that would help meet the client's needs, the agency should make referrals to such resources. Referrals made by counselors should be documented in the client file. Examples of referrals may include social service programs, energy assistance programs, fair housing agencies, legal services, etc.



# SECTION 3:

# PAST PERFORMANCE W/ST. JOHNS COUNTY

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "D"**  
**PAST PERFORMANCE w/ST. JOHNS COUNTY**

Respondents shall demonstrate any and all services of similar size and scope as those described herein performed within the past five (5) years. The required information shall be submitted in the space provided below. St. Johns County reserves the right to request additional information.

1. Name of Entity/Agency: St. Johns County Housing Counseling Services

Services Provided: This funding is specifically targeted to work with residents in St. Johns County. The funds were used in a number of creative ways to maximize the services provided to homeowners or tenants struggling to manage their limited household income. The SJHP provided Financial Literacy and Budget Workshops that included budget development, money management, credit and debt management among other financial education and advice. We also work with families who are facing foreclosure by offering workshops and personalized help regarding modifications short sales, etc. Our counselors work with the client throughout the entire process, to collect the necessary documents to intervene or prevent a foreclosure and offer education to prevent foreclosure and financial crisis from occurring again. Our close partnership with St. Johns County Legal Aid allows clients to use both agency's skill sets for resolution. SJHP meets regularly meetings with SJC Legal Aid to strategize over mutual clients. Through this targeted funding for St. Johns County residents, SJHP has assisted over 1,893 residents in the previous five years. As a HUD approved agency, SJHP implements Housing Counseling Standards as defined by HUD.

Dollar Value of Services: \$132,000 (2009-2013)

Dates of Services: 2005 - 2004

Point of Contact: Dana Froberg- Home Ownership Programs Administrator: 904-827-8995

2. Name of Entity/Agency: SJHP Rental Program - SJC

Services Provided: Review income and create household budgets for families interested in renting from the SJHP rental program. Our responsibilities have included but are not limited to reviewing the credit report and offering long-term goals to the tenant that include saving sufficient funds and improve their credit scores to the point that they have the ability to transition into a home ownership program.

Dollar Value of Services: Provided as part of Program #1 listed above

Dates of Services: Current - 2009

Point of Contact: Dana Froberg- Home Ownership Programs Administrator: 904-827-8995

# SECTION 4: QUALIFICATIONS

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "B"**  
**LICENSES & CERTIFICATES**

In the space, below, each Firm shall list all current and valid licenses and/or certifications held.  
***The firm shall attach a copy of each current and valid license and/or certificate listed below to this form as instructed.***

Certification Name	Certification #	Issuing Agency	Expiration Date
Credit Counseling for Maximum Results	See attached	NeighborWorks America	n/a
Advanced Foreclosure: Case Study Practicum	See attached	NeighborWorks America	n/a
Homeownership Counseling Certification Principles, Practices & Techniques	See attached	NeighborWorks America	n/a
Foreclosure Intervention & Default Counseling Certification	See attached	NeighborWorks America	n/a
Understanding Credit Reports and Credit Scoring	See attached	NeighborWorks America	n/a
Mortgage Lending Fundamentals for Homeownership Professionals	See attached	NeighborWorks America	n/a
Understanding & Applying Foreclosure Intervention & Loss Mitigation Tools	See attached	NeighborWorks America	n/a
Foreclosure Basics E-Learning	See attached	NeighborWorks America	n/a
Housing & Urban Development (HUD)	82498	HUD	n/a

#### **Ann Dwyer – Program Director & Counselor**

Ann has over 10 years directing and supervising programs for 501c(3) organizations, which includes writing, procuring, and managing multiple contracts and grants, staying abreast of and conforming programs to frequently changing rules and regulations, supervising staff, and maintaining careful records to ensure accomplishment of all programmatic objectives and compliance with all federal, state, and local regulations. Ann also has 10 years of experience as a case manager working with low income clients in non-profit social service and educational organizations. She came on board with the St. Johns Housing Partnership 2 years ago as a Housing Counselor, and is now Program Director for the Credit Counseling Division.

#### **Marissa Vetter - Counselor**

Marissa has 15 years experience working at the Jacksonville Housing Authority. She worked for 8 years as a Housing Eligibility Analyst conducting applicant interviews for prospective and current program participants to determine eligibility based on federal guidelines. Her experience with the Jacksonville Housing Authority also included the position of Application Supervisor for the Public Housing Division. Marissa has been with the St. Johns Housing Partnership for one year as a Processor and Housing Counselor. In these roles she has assisted clients with requesting and receiving modifications, Hardest Hit funds and other home retention services.

#### **Lisa Burns - Processor**

Lisa has 5 years experience as a Mortgage Loan Processor / Jr. Underwriter with Florida Capital Bank Mortgage. Lisa has worked in all stages of mortgage loan processing including intake, validation, post closing, and closing. Lisa was a western region team Leader for 2 years, and in that capacity worked with Conventional, FHA Streamline, FHA, VA, HARP, and Jumbo loans preparing loans for underwriting and closing final approval. Lisa is now working for St. Johns Housing Partnership processing and submitting Loan Modification packages to the Lender and as Client advocate throughout the process.

#### **Robin Essery - Processor**

Robin has over 25 years in the mortgage industry, and has worked as a loan originator, broker, loan processor, and loan validation expert. Robin has worked in all stages of the mortgage process including closings, post closing, and RESPA. Robin has experience working on all types of loans, including FHA, VA, Fannie Mae, Freddie Mac. Robin is now working at St. Johns Housing Partnership processing loan modifications and advising clients for the Florida Hardest Hit Program.

#### **Jean Reinhart - Processor**

Jean Reinhart worked for 18 years as a technology professional. She is trained in Project Management. Jean also has 15 years of experience in the Real Estate business as a real estate investor, a property manager, and a realtor. Currently Jean is employed by the St. Johns Housing Partnership as a loan processor.

#### **Chrissy Plemmons – Intake Administrator**

Chrissy Plemmons has over 10 years experience working for non-profit agencies. She began working for the St. John's Council on Aging in 2000. She was the Meals on Wheels Coordinator until 2007. She left The COA after she received her Legal Assisting Degree to start a new career as a paralegal working for a local law firm here in St. Johns County. In 2010, she began working for the SJHP as the Intake Coordinator for the Construction office, then transferred to the Credit Counseling office in 2012. She is responsible for intake, preparing materials for all classes, follow-up with clients, assisting with day-to-day tasks and many other responsibilities within the Housing Counseling offices.

**SECTION 5:**

**METHOD OF  
COMPENSATION**

**RFP NO: 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "E" PRICING**

Respondents must submit pricing for all the following line items. Pricing must be submitted as an hourly rate for each of the services listed. This attachment must be submitted with each copy of the Respondent's RFP Package.

Foreclosure Intervention/Prevention Client Intake Appointments	<u>\$30.00</u>
Foreclosure Intervention/Prevention Client Files Processed	<u>\$30.00</u>
Foreclosure Intervention/Prevention Workshops/Training Conducted	<u>\$45.00</u>
Foreclosure Intervention/Prevention client files managed, updated & Tracked in client management software	<u>\$30.00</u>
Foreclosure Intervention/Prevention interaction with lender, court	<u>\$45.00</u>
Financial Literacy Education Class	<u>\$45.00</u>
One on One Budgeting session	<u>\$45.00</u>
TOTAL HOURLY PRICE:	<u>\$270.00</u>

Note: Total Hourly Price shall be calculated by adding line items #1-7 and inserting the total in the Total Hourly Price space provided above.

**\*\* Please see Attachment #7 that will provide more explicit detail that identifies projected recipients and pricing for the above tasks**

# SECTION 6:

# OTHER REQUIRED FORMS



- Attachment 1: Attachment A: Affidavit
- Attachment 2: IRS Tax-Exemption Status
- Attachment 3: Consumer's Certificate of Exemption
- Attachment 4: Insurance Binder
- Attachment 5: St. Johns County Business License
- Attachment 6: Addendum #1
- Attachment 7: Pricing Rate Detail Chart

**ST JOHNS COUNTY, FL**  
**RFP NO: 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "A"**  
**AFFIDAVIT**

TO: ST. JOHNS COUNTY BOARD OF COMMISSIONERS  
ST. AUGUSTINE, FLORIDA

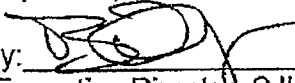
At the time the proposal is submitted, the Respondent shall attach to his proposal a sworn statement.

The sworn statement shall be an affidavit in the following form, executed by an officer of the firm, association or corporation submitting the proposal and shall be sworn before a person who is authorized by law to administer oaths.


STATE OF FLORIDA, COUNTY OF ST. JOHNS, Before me, the undersigned authority, personally appeared Bill Lazar who, being duly sworn, deposes and says he is Executive Director of St Johns Housing Partnership, Inc the respondent submitting the attached proposal for the services covered by the RFP documents for RFP No 14-25, Financial Literacy & Foreclosure Intervention Services.

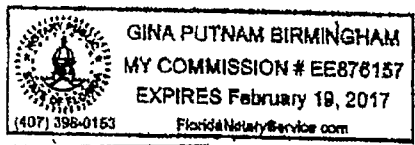
The affiant further states that no more than one proposal for the above referenced project will be submitted from the individual, his firm or corporation under the same or different name and that such respondent has no financial interest in the firm of another respondent for the same work, that neither he, his firm, association nor corporation has either directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with this firm's proposal on the above described project. Furthermore, neither the firm nor any of its officers are debarred from participating in public contract lettings in any other state.

St Johns Housing Partnership, Inc.  
(Bidder)

By:   
Executive Director, SJHP  
(Title)

Sworn and subscribed to before me this 19<sup>th</sup> day of December, 2013.

  
Notary Public



My Commission Expires: \_\_\_\_\_

**VENDOR ON ALL COUNTY PROJECTS MUST EXECUTE AND ATTACH THIS AFFIDAVIT TO EACH PROPOSAL.**



Department of the Treasury  
Internal Revenue Service

P.O. Box 2508  
Cincinnati OH 45201

In reply refer to: 0248562362  
Aug. 05, 2008 LTR 4168C E0  
59-3422856 000000 00 000  
00019296  
BODC: TE

ST JOHNS HOUSING PARTNERSHIP INC  
PO BOX 1086  
ST AUGUSTINE FL 32085-1086863



016946

Employer Identification Number: 59-3422856  
Person to Contact: Mr. McQueen  
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your request of July 25, 2008, regarding your tax-exempt status.

Our records indicate that a determination letter was issued in December 1997, that recognized you as exempt from Federal income tax, and discloses that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Our records also indicate you are not a private foundation within the meaning of section 509(a) of the Code because you are described in section(s) 509(a)(1) and 170(b)(1)(A)(vi).

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

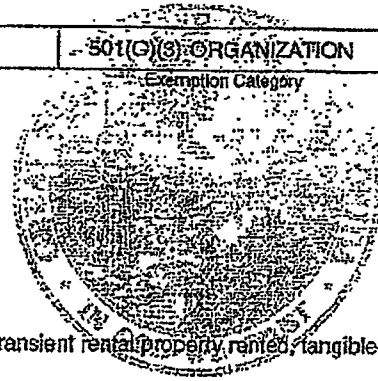
Sincerely yours,

Michele M. Sullivan, Oper. Mgr.  
Accounts Management Operations I

85-8012572224C-2	01/31/2009	01/31/2014	501(C)(3) ORGANIZATION
Certificate Number	Effective Date	Expiration Date	Exemption Category

This certifies that

ST JOHNS HOUSING PARTNERSHIP INC  
525 W KING ST  
ST AUGUSTINE FL 32084-4099



is exempt from the payment of Florida sales and use tax on real property rented, transient rental property rented, tangible personal property purchased or rented, or services purchased.



### Important Information for Exempt Organizations

DR-14  
R. 04/05

1. You must provide all vendors and suppliers with an exemption certificate before making tax-exempt purchases. See Rule 12A-1.038, Florida Administrative Code (FAC).
2. Your *Consumer's Certificate of Exemption* is to be used solely by your organization for your organization's customary nonprofit activities.
3. Purchases made by an individual on behalf of the organization are taxable, even if the individual will be reimbursed by the organization.
4. This exemption applies only to purchases your organization makes. The sale or lease to others by your organization of tangible personal property, sleeping accommodations or other real property is taxable. Your organization must register, and collect and remit sales and use tax on such taxable transactions. Note: Churches are exempt from this requirement except when they are the lessor of real property (Rule 12A-1.070, FAC).
5. It is a criminal offense to fraudulently present this certificate to evade the payment of sales tax. Under no circumstances should this certificate be used for the personal benefit of any individual. Violators will be liable for payment of the sales tax plus a penalty of 200% of the tax, and may be subject to conviction of a third degree felony. Any violation will necessitate the revocation of this certificate.
6. If you have questions regarding your exemption certificate, please contact the Exemption Unit of Central Registration at 850-487-4130. The mailing address is PO BOX 6480, Tallahassee, FL 32314-6480.



# CERTIFICATE OF LIABILITY INSURANCE

OP ID: LB

DATE (MM/DD/YYYY)

11/06/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

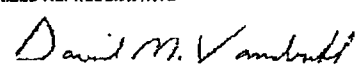
<b>PRODUCER</b> Vandroff Insurance Agency Inc. 5150 Belfort Road #200 Jacksonville, FL 32256 Charles F. Ward Jr.	Phone: 904-296-3390 Fax: 904-296-6144	<b>CONTACT NAME:</b> Linda Beasley <b>PHONE (A/C, No, Ext):</b> 904-296-3390 <b>FAX (A/C, No):</b> 904-296-6144 <b>E-MAIL ADDRESS:</b> linda@vandroff-insurance.com <b>PRODUCER CUSTOMER ID #:</b> STJH0-1
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> St. Johns Housing Partnership Bill Lazar P.O. Box 1086 St. Augustine, FL 32085	<b>INSURER A:</b> American Interstate Insurance <b>NAIC #</b> 31895	
	<b>INSURER B:</b> Mid Continent Casualty Co	
	<b>INSURER C:</b> Fidelity and Deposit Co	
	<b>INSURER D:</b> United States Liability Co.	
	<b>INSURER E:</b> Travelers Insurance Company <b>25615</b>	
	<b>INSURER F:</b> AIG Life Insurance Company	

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> GENERAL LIABILITY	X		04GL000812811	02/06/2013	02/06/2014	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ excluded
D	<input checked="" type="checkbox"/> D & O - \$1,000,000			ND1007292L	02/06/2013	02/06/2014	PERSONAL & ADV INJURY \$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 2,000,000
	<input checked="" type="checkbox"/> POLICY	<input type="checkbox"/> PRO-JECT	<input type="checkbox"/> LOC				PRODUCTS - COMP/OP AGG \$ 2,000,000
E	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY			BA9653M452	12/04/2012	12/04/2013	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
E	<input checked="" type="checkbox"/> SCHEDULED AUTOS			BA9653M452	12/04/2012	12/04/2013	PROPERTY DAMAGE (Per accident) \$
E	<input checked="" type="checkbox"/> HIRED AUTOS			BA9653M452	12/04/2012	12/04/2013	\$
	<input checked="" type="checkbox"/> NON-OWNED AUTOS						\$
	<input type="checkbox"/> UMBRELLA LIAB	<input type="checkbox"/> OCCUR					EACH OCCURRENCE \$
	<input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE					AGGREGATE \$
	<input type="checkbox"/> DEDUCTIBLE						\$
	<input type="checkbox"/> RETENTION \$						\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WCFL1981032013	01/01/2013	01/01/2014	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	N/A				E.L. EACH ACCIDENT \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 100,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Crime			CCP006029707	02/06/2013	02/06/2014	emp dish 100,000
D	Acc Death & Dismem			9116921-A	02/06/2013	02/06/2014	volunteer see notes

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 St Johns Co., FL is additional insured as respects to General Liability  
 Officers excluded- Bryan McCloskey, Irene Arriola, Sandi Hunsuckle  
 RFP No 08-89 SHIP Housing Rehab Services

<b>CERTIFICATE HOLDER</b>  St Johns Co 500 San Sebastian View St Augustine, FL 32084	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  

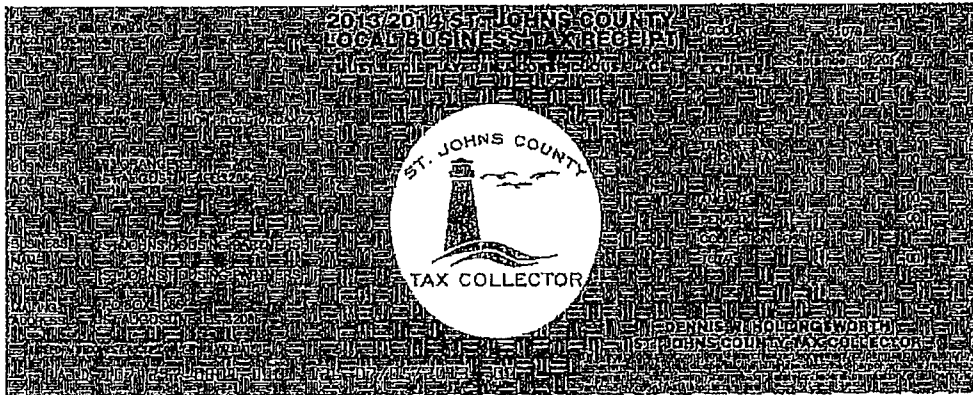
12/19/2013

19 of 22

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ACORD 25 (2009/09)

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St. Johns County Board of County Commissioners

Purchasing Division

ADDENDUM #1

December 13, 2013

To: Prospective Bidders
From: St. Johns County Purchasing Department
Subject: RFP No: 14-25; Financial Literacy & Foreclosure Intervention

This Addendum #1 is issued to further vendors' information and is hereby incorporated into the RFP Documents. Each respondent must ascertain before submitting a proposal that he/she has received all Addenda. Please return a signed copy of this Addendum with the submitted RFP Package (1 original + 4 copies). The signature page of EACH acknowledged addendum must accompany each copy of the firm's submitted proposal.

Questions/Responses:

- 1. In the RFP it specifically mentions applicants need to be HUD certified, and then mentions a specific financial literacy curriculum, National Basic Financial Literacy Standards curriculum. It's similar, but not the same as other curriculum that are usually presented in HUD and other national certification programs that we participate in. I assume it was not the County's intent to require a specific proprietary product, but that anything similar is acceptable?

Answer: The Contractor may submit curriculum for review and approval by the SJC Housing Department. Any curriculum must be approved prior to any instruction being provided by the Contractor.

- 2. Section 3 D mentions "Owner", which I assume refers to the County?

Answer: Any reference to "Owner" anywhere in the RFP Document refers to the County.

THE RFP PACKAGE DUE DATE REMAINS: Thursday, December 19, 2013 at 4:00 P.M.

Acknowledgment

[Handwritten signature]

Signature and Date

Jaime T. Locklear, CPPB
Printed Name and Title

St. Johns Housing Partnership, LLC
Company Name (Print)

Sincerely,

Jaime T. Locklear, CPPB
Contract Coordinator
Purchasing Department

END OF ADDENDUM #1

Projected Goals for RFP 14-25-12 month Plan

St. Johns Housing Partnership	Service Task	Monthly	Estimated Participants	Annual Hours/Task	Hourly Rate	Budget Cost/Task
Task	Hours to Accomplish	Events				
Intake App	1		40	480	\$ 30	\$ 14,400
Process Files-Foreclosure	5.5		16	1056	\$ 30	\$ 31,680
Workshops/Training	4	2		96	\$ 45	\$ 4,320
Interaction with Lender/Legal	6	2		744	\$ 45	\$ 33,360
Foreclosure Files-update/Tracking	5		16	960	\$ 30	\$ 28,800
Financial Literacy Classes	10	2		240	\$ 45	\$ 10,800
One on One Budgeting Sessions	2		8	192	\$ 45	\$ 8,640
<b>Total</b>			<b>480</b>		<b>\$ 270</b>	<b>\$ 132,000</b>
<b>Annual</b>						
Participants			480			
Foreclosure workshops			24			
Financial Literacy Workshops			24			





St. Johns County Board of County Commissioners

Purchasing Division

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Sincerely,

Signature and Date

Jaime T. Locklear, CPPB
Contract Coordinator
Purchasing Department

Printed Name and Title

Company Name (Print)

END OF ADDENDUM #1



**ST. JOHNS COUNTY  
BOARD OF COUNTY COMMISSIONERS**

**RFP NO: 14-25  
REQUEST FOR PROPOSALS**

**FINANCIAL LITERACY & FORECLOSURE  
INTERVENTION SERVICES**

**St. Johns County Purchasing Department  
500 San Sebastian View  
St. Augustine, FL 32084**

**FINAL: 11/06/13**

**REQUEST FOR PROPOSALS (RFP) NO: 14-25**  
**FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**

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**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**PART I: ADVERTISEMENT**

Notice is hereby given that the St. Johns County Purchasing Department is soliciting responses for **RFP No: 14-25; Financial Literacy & Foreclosure Intervention Services**. Any interested, qualified firms may submit RFP packages according to the requirements described herein to St. Johns County Purchasing located at 500 San Sebastian View, St. Augustine, FL 32084. All submitted packages are due by or before 4:00PM (EST) on **Thursday, December 19, 2013**. Any packages delivered to or received by the SJC Purchasing Department after the 4:00PM deadline will not be considered and shall be returned unopened to the addressee.

St. Johns County is soliciting RFP packages from qualified and experienced firms for financial literacy and foreclosure intervention services for the SJC Housing & Community Services Department. The required services shall include, but are not limited to: financial literacy training on household budgeting issues, banking, money management, credit development, debt management, foreclosure avoidance education, foreclosure process counseling services, and referrals to appropriate assistance programs and agencies.

RFP Packages are available for downloading from Onvia Demandstar, Inc., at their website [www.demandstar.com](http://www.demandstar.com), or by calling 800-711-1712 and request Document **#14-25**. Vendors registered with Demandstar may download most packages at no cost from the website. Download fees may apply to vendors not registered on the website. Packages are also available upon written request from Jaime Locklear, CPPB, Contract Coordinator, SJC Purchasing Department, via email at [jlocklear@sjcfl.us](mailto:jlocklear@sjcfl.us).

Any and all questions related to the RFP must be directed, *in writing*, to Jaime Locklear, CPPB, Contract Coordinator via email at [jlocklear@sjcfl.us](mailto:jlocklear@sjcfl.us), fax to (904) 209-0159, or mailed directly to SJC Purchasing, at 500 San Sebastian View, St. Augustine, FL 32084. Inquiries related to the work scope, clarification or correction **must** be in writing via fax or email to the party shown above and received no later than close of business (4:00PM) on Thursday, December 5, 2013 to allow adequate time for response and/or an addendum.

Vendors shall not contact, lobby, or otherwise communicate with any SJC employee, including any member of the Board of County Commissioners, other than the above referenced individual from the point of advertisement of the RFP until contract(s) are executed by all parties, per SJC Purchasing Code 304.6.5 "Procedures Concerning Lobbying". According to SJC policy, any such communication shall disqualify the vendor or Contractor from responding to the subject invitation to bid, request for quote, request for proposal, invitation to negotiate, or request for qualifications.

RFP Packages **MUST** be in a **SEALED** envelope or container and clearly marked: **RFP 14-25: FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**. Each package submitted must have the firm or individual's name and mailing address marked plainly on the outside of the envelope or container. Each package shall consist of one (1) original and five (5) copies of the RFP Package which shall include any and all requested documents and supplemental information.

**Deliver or Ship to: St. Johns County Purchasing Department, 500 San Sebastian View, St. Augustine, FL 32084**

Any bidder, proposer or person substantially and adversely affected by an intended decision or by any term, condition, procedure or specification with respect to any bid, invitation, solicitation of proposals or request for qualifications, shall file with the Purchasing Department for St. Johns County, a written notice of intent to protest no later than seventy two (72) hours (excluding Saturdays, Sundays, and legal holidays for employees of St. Johns County) after the posting either electronically or by other means of the notice of intended action, notice of intended award, bid tabulation, publication by posting electronically or by other means of a procedure, specification, term or condition which the person intends to protest, or the right to protest such matter shall be waived. The protest procedures may be obtained from the Purchasing Department and are included in St. Johns County's Purchasing Manual. All of the terms and conditions of the County's Purchasing Manual are incorporated by reference and are fully binding.

St. Johns County Board of County Commissioners reserves the right to accept or reject any or all bids/proposals, waive minor informalities, or award to/negotiate with the firm whose proposal best serves the interest of St. Johns County.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA  
CHERYL STRICKLAND, CLERK  
BY: \_\_\_\_\_

Deputy Clerk

**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**PART II: INTRODUCTION**

**A. General Scope of Work:**

The scope of work for the Contract(s) under this RFP includes, but is not limited to: financial literacy training on household budgeting issues, banking, money management, credit development, debt management, foreclosure avoidance education, foreclosure process counseling services, and referrals to appropriate assistance programs and agencies.

**B. RFP Contact Information for Questions:**

Any and all questions or requests for information relating to this Request for Proposal must be directed, *in writing*, to Jaime Locklear, CPPB, Contract Coordinator, SJC Purchasing Department, via email to [jlocklear@sjcfl.us](mailto:jlocklear@sjcfl.us), fax to (904) 209-0159, or via USPS delivered to 500 San Sebastian View, St. Augustine, FL 32084. Questions must be submitted as stated above, by or before four o'clock (4:00PM) on Thursday, December 5, 2013, to allow adequate time for response and/or an addendum.

Vendors shall not contact, lobby, or otherwise communicate with any SJC employee, including any member of the Board of County Commissioners, other than the above referenced individual from the point of advertisement of the RFP until contract(s) are executed by all parties, per SJC Purchasing Code 304.6.5 "Procedures Concerning Lobbying". According to SJC policy, any such communication shall disqualify the vendor or Contractor from responding to the subject invitation to bid, request for quote, request for proposal, invitation to negotiate, or request for qualifications.

**C. Addenda:**

Any and all clarifications, answers to questions, or changes to this RFP shall be provided through a County issued Addendum, posted on [www.demandstar.com](http://www.demandstar.com). Any clarifications, answers, or changes provided in any manner other than a formally issued addendum, are to be considered "unofficial" and shall not bind the County to any requirements, terms or conditions not stated herein.

The County shall make every possible, good faith effort to issue any and all addenda no later than seven (7) days prior to the due date for proposals. Any addenda issued after this date, shall be for material, necessary clarifications to the Request for Proposal only.

**D. Due Date & Location:**

Packages submitted in response to this Request for Proposals must be delivered to, and received by the SJC Purchasing Department by or before four o'clock (4:00PM) on Thursday, December 19, 2013. Any packages received after this deadline will be deemed unresponsive, and shall be returned to the addressee unopened. RFP Packages shall be delivered to SJC Purchasing Department, 500 San Sebastian View, St. Augustine, FL 32084

**E. Proposal Packaging Instructions:**

RFP Packages must be submitted in a **SEALED** envelope/container and clearly marked on the exterior of the package: "**RFP No: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**". Each package submitted must also have the respondent's company name and mailing address marked plainly on the exterior of the envelope/container. Each package must consist of one (1) original and five (5) copies of the respondent's proposal, which shall include all required documents and any supplemental information.

**F. Evaluation Criteria:**

It is the intention of St. Johns County to evaluate, rank and short list the respondents that submit RFP Packages from highest to lowest utilizing the evaluation criteria listed below. Evaluation of the responses to this RFP will comply with the specific criteria as follows:

<u>Evaluation Criteria:</u>	<u>Maximum Possible Points:</u>
A. RFP Package Format	05
B. Experience/Past Performance	10
C. Past Performance w/ St. Johns County	05
D. Qualifications	10
E. Pricing	10

**G. Evaluation of Proposals:**

All properly submitted RFP Packages shall be evaluated by an Evaluation Committee. Each Evaluation Committee Team Member will receive a set of all of the RFP Packages submitted, a copy of the RFP Document, an Evaluator's Score Sheet, and shall evaluate each RFP Package according to the criteria described herein. Each Evaluation Team Member shall evaluate the RFP Packages individually, with no communication, coordination, or influence from any other Evaluation

Team Member, or any other individual other than the designated Purchasing Representative stated herein. Scores for each Respondent shall be recorded on the Evaluator's Score Sheet. A public Evaluation Meeting will be held by the SJC Purchasing Department to record the scores from each Evaluation Committee Member, and rank the scores highest to lowest.

The County desires to avoid the expense to all parties of unnecessary presentations; however, the County may elect to conduct oral interviews or presentations from one or more of the respondents in order to make a final determination of the top rankings. If the County elects to conduct oral interviews or presentations, selected firms will be notified. All such presentations or interviews shall be open to the public.

County Staff may consider any evidence available regarding financial, technical, other qualifications and abilities of a respondent, including past performance (experience) with the County prior to recommending approval of award to the St. Johns County Board of County Commissioners.

The St. Johns County Board of County Commissioners reserves the right to reject any or all proposals, waive minor formalities or award to / negotiate with the firms whose proposals best serve the interests of the County.

**H. Contract Award:**

Recommendation shall be made to the Board of County Commissioners by County Staff to enter into negotiations with the highest ranked firm with the intention of coming to agreement over terms, conditions, and pricing in order to award a Contract for the services described herein.

**I. Contract Performance:**

At any point in time during the term of the Contract with the awarded Contractor, County Staff may review records of performance to ensure that the Contractor is continuing to provide sufficient financial support, equipment and organization as prescribed herein. The County may place said contract on probationary status and implement termination procedures if the County determines that a Contractor no longer possesses the financial support, equipment and/or organization which would have been necessary during the RFP evaluation period in order to comply with this demonstration of competency section.

**PART III: GENERAL REQUIREMENTS**

**A. Objective:**

St. Johns County is soliciting RFP Packages from qualified and licensed firms or individuals who are interested in providing financial literacy and foreclosure intervention services under a Continuing Contract. The awarded Contractor shall be selected through an Evaluation Process which involves an Evaluation Committee that will rank all submitted RFP Packages. The submitting firms or individuals will be ranked highest to lowest, and approved by the Board of County Commissioners. Once approved, the County shall enter into negotiations with the top ranked firm or individual. If negotiations with the top ranked firm fail, the County shall move to the next highest ranked firm and begin negotiations. This process may continue until a contract is awarded, or all respondent options have been exhausted.

**B. Scope of Work:**

The Scope of Services under this RFP includes, but is not limited to: financial literacy training on household budgeting issues, banking, money management, credit development, debt management, foreclosure avoidance education, foreclosure process counseling services, and referrals to appropriate assistance programs and agencies.

**1. Financial Literacy Services**

The Contractor shall teach a minimum of two (2) classes each quarter, lasting two (2) to three (3) hours, on money management, banking, credit, budgeting, debt management, and financing modeled after the National Basic Financial Literacy Standards curriculum as outlined for twenty five (25) to one hundred twenty five (125) total participants.

a. **Classes:** Classes may be scheduled during evening hours and may be separated into three (3) sessions of two (2) to three (3) hours each. As an alternative, one (1) Saturday class of six (6) to eight (8) hours may be substituted for two (2) evening classes if demand dictates.

**I. Class Curriculum:**

Standard I: Money Management – Recognize how cash flow management and net worth analysis can be used as tools to achieve financial goals.

1. Money Management Benchmarks:

a. Cash Flow Management

i. Identify the components of a budget

- ii. Create personalized budget documents
- iii. Revise budgets to reflect current cash flow
- b. Personal Net Worth
  - i. Identify the components of a personal net worth statement
  - ii. Create personalized net worth statements
  - iii. Understand that net worth will fluctuate as values of assets and liabilities change
- c. Financial Goal Setting
  - i. Differentiate between short and long term financial goals
  - ii. Prioritize their financial goals
  - iii. Construct a realistic financial goal action plan
  - iv. Revise financial goals as life circumstances change

**Standard II: Credit – Know how and where to obtain credit, and the implications of using and misusing credit**

1. Credit Benchmarks:
  - a. Obtaining Credit
    - i. Differentiate among types of credit
    - ii. Understand which types of credit are better suited for particular purposes than other types
    - iii. Identify types of financial institutions where credit can be obtained
    - iv. Understand how the credit application process works
  - b. Utilization of Credit
    - i. Comprehend the legal implications of using credit
    - ii. Understand what a credit report is, how to dispute errors in credit reports, and what a consumer's rights are regarding credit reports
    - iii. Understand what credit scores mean and the significance of their use in modern life
    - iv. Recognize what precautions can be taken to prevent identity theft and fraud, and what to do if victimized

**Standard III: Debt Management – Recognize how using debt can be a tool in asset building**

1. Debt Management Benchmarks:
  - a. Debt Measurement
    - i. Know what tools are available to them to measure debt load
    - ii. Determine what their appropriate debt load is
    - iii. Evaluate which professionals can assist in dealing with excessive debt issues
  - b. Debt Resolution
    - i. Recognize the warning signs of excessive consumer debt
    - ii. Understand options available to assist with excessive debt loads
    - iii. Evaluate which professionals can assist in dealing with excessive debt issues

**2. Foreclosure Intervention & Prevention**

The Contractor shall assess financial information related to home mortgages and household budgeting issues, crises and pending foreclosures, provide foreclosure avoidance education, foreclosure process counseling services, and provide referrals to appropriate assistance programs and agencies.

The Contractor shall also provide assistance and direction to applicants for foreclosure prevention programs as well as lender foreclosure alternatives such as modifications, forbearance, re-finance, deed-in-lieu, short sale, etc

**3. Income Verification/Certification for Non-Profit Developer Strategy Clients**

The Contractor may be required to initiate and complete eligibility files and records on each client referred under the Non-Profit Developer Strategy of the SHIP Local Housing Assistance Plan, the NSP Rental Program, and other programs/strategies that require income verification (i.e. Disaster Recovery). Each file shall consist of all income and asset verifications for entire household, as specified by SHIP requirements, Florida Housing Finance Corporation directives and/or County Requirements.

The Contractor shall comply with requirements of SHIP Program as set forth in Chapter 420.907 – 420.9079 Florida Statutes, Chapter 67-37 Florida Administrative Code, current board adopted Local Housing Assistance Plan (LHAP), declarations of the Affordable Housing Advisory Committee (AHAC) and local program guidelines as directed by the

SJC Housing Programs Administrator/SHIP Administrator as applicable.

**C. Minimum Qualifications**

Respondents must be currently licensed to do business in the State of Florida, and upon award, must show proof of a Local Business Tax Receipt (formerly referred to as an Occupational License).

In order for firms or individuals interested in submitting an RFP Package to be eligible for award under this project, Respondents must also meet, and show proof of the following qualifications:

1. Each Respondent must function as private or public nonprofit organization. The agency must submit evidence of nonprofit status as demonstrated by Section 501 (c) of the Internal Revenue Code;
2. Each Respondent must have a current certification as a HUD approved agency to federal programs such as: HARP, HAMP, TARP, Hardest Hit, etc;
3. Each Respondent must have successfully administered a housing counseling program for a minimum of one (1) year;
4. Each Respondent must have served in the geographical area where the required services shall be performed.

Copies of any and all licenses, permits, certifications must be submitted on Attachment "D" – Licenses/Permits and included with each copy of the Respondents' RFP Package. All other relevant documentation proving the Respondent's qualifications must be submitted with each copy of the RFP Package.

**D. Sub-Contractors**

If the Contractor elects to sub-contract with any firm, for any portion of the work, the Contractor shall be responsible for all work performed by any sub-contractor and the Contractor shall not be relieved of any obligations under this Contract. Any and all costs for the use of any sub-contractor for any portion of the work required under this Contract shall be included in the Bidder's submitted hourly pricing.

Each Respondent shall submit to the Owner a list of any and all Subcontractors proposed to be used if awarded the contract. Each Respondent must include this information with each copy of the submitted RFP Package, and attach a copy of any and all licenses and certificates for each proposed sub-contractor. If no Subcontractors are proposed, so state therein.

Upon request by the Owner, the successful Respondent shall within seven (7) days thereafter, submit all data required to establish to the satisfaction of the Owner, the capability, capacity, and responsibility of the Subcontractors to perform the work for which they are proposed.

Prior to the award of the Contract, the Owner will notify the Respondent in writing if the Owner, after due investigation, has reasonable and substantial objection to any person or organization proposed as a Subcontractor. The Respondent then may, at his option, withdraw his proposal or submit an acceptable substitute at no increase in pricing. If the Respondent fails to submit an acceptable substitute within seven (7) days of the original notification, the Owner then may, at his option, disqualify the Respondent, at no cost to the Owner.

The Owner reserves the right to disqualify any Contractor, Subcontractor, or Vendor due to previously documented project problems, either with performance or quality.

Subcontractors and other persons and organizations proposed by Respondent(s) and accepted by the Owner, must be used on the work for which they were proposed and accepted and shall not be changed except with the written approval of the Owner.

**E. Contractor Equipment**

The Contractor is required to provide any and all equipment necessary to perform the services stated herein, which are required by the Contract Agreement.

**PART IV: CONTRACT REQUIREMENTS**

**A. Insurance Requirements**

The CONTRACTOR shall not commence work under this Contract until he/she has obtained all insurance required under this section and such insurance has been approved by the COUNTY. All insurance policies shall be issued by companies authorized to do business under the laws of the State of Florida. The CONTRACTOR shall furnish proof of Insurance to the COUNTY prior to the commencement of operations. The Certificate(s) shall clearly indicate the CONTRACTOR has obtained insurance of the type, amount, and classification as required by contract and that no material change or cancellation of the insurance shall be effective without thirty (30) days prior written notice to the COUNTY. Certificates shall specifically include the COUNTY as Additional Insured for all lines of coverage except Workers' Compensation and Professional Liability. A copy of the endorsement must accompany the certificate. Compliance with the foregoing



requirements shall not relieve the CONTRACTOR of its liability and obligations under this Contract.

Certificate Holder Address: St. Johns County, a political subdivision of the State of Florida  
500 San Sebastian View  
St. Augustine, FL 32084

The CONTRACTOR shall maintain during the life of this Contract, Comprehensive General Liability Insurance with minimum limits of \$1,000,000 per occurrence, \$2,000,000 aggregate, to protect the CONTRACTOR from claims for damages for bodily injury, including wrongful death, as well as from claims of property damages which may arise from any operations under this contract, whether such operations be by the CONTRACTOR or by anyone directly employed by or contracting with the CONTRACTOR.

The CONTRACTOR shall maintain during the life of the contract, Professional Liability or Errors and Omissions Insurance with minimum limits of \$1,000,000, if applicable.

The CONTRACTOR shall maintain during the life of this Contract, Comprehensive Automobile Liability Insurance with minimum limits of \$300,000 combined single limit for bodily injury and property damage liability to protect the CONTRACTOR from claims for damages for bodily injury, including the ownership, use, or maintenance of owned and non-owned automobiles, including rented/hired automobiles whether such operations be by the CONTRACTOR or by anyone directly or indirectly employed by a CONTRACTOR.

The CONTRACTOR shall maintain during the life of this Contract, adequate Workers' Compensation Insurance in at least such amounts as is required by the law for all of its employees per Florida Statute 440.02.

In the event of unusual circumstances, the County Administrator or his designee may adjust these insurance requirements.

**B. Licenses, Permits & Fees**

The Contractor shall be responsible for obtaining and holding any and all necessary licenses, permits, certifications required to perform the work described herein throughout the duration of the Contract. Payment of any fees or fines resulting in the lack of permits, licenses or certifications shall be the sole responsibility of the Contractor.

**C. Contract Agreement & Term**

The Contract Agreement for Financial Literacy & Foreclosure Intervention Services shall be on a form furnished by St. Johns County. The initial Contract Term shall be for a period of one (1) year, with the opportunity to extend the contract for up to four (4) one-year extension periods. The extension of this Contract Agreement shall be contingent upon satisfactory performance by the Contractor and the approval of the SJC Housing Department and Purchasing Department Director/Manager. The County is under no obligation under this contract to exercise any of the available extensions.

In the event that a Contract Agreement is attached to the RFP, such attached Contract Agreement is for discussion purposes only, and not necessarily reflective of any Contract that may be ultimately entered into by the County. In the event that a Contract Agreement is not attached to the RFP, it is expressly understood that the Board of County Commissioner's (Board's) preference/selection of any proposal does not constitute an award of a Contract Agreement with the County. It is anticipated that subsequent to the Board's preference/selection of any Proposal, Contract Negotiations will follow between the County and the selected Proposer. It is further expressly understood that no contractual relationship exists with the County until a Contract has been executed by both the County, and the selected Proposer. The County reserves the right to delete, add to, or modify one or more components of the selected Proposer's Proposal, in order to accommodate changed or evolving circumstances that the County may have encountered, since the issuance of the RFP. It is further understood, no Proposer (whether selected or not) may seek or claim any award and/or re-imburement from the County for any expenses, costs, and/or fees (including attorney's fees) borne by any Proposer, during the entire RFP process. Such expenses, costs, and/or fees (including attorney's fees) are the sole responsibility of the Proposer.

**D. Governing Laws & Regulations**

It shall be the responsibility of the Contractor to be familiar and comply with any and all federal, state, and local laws, ordinances, rules and regulations relevant to the services to be performed under this Contract. The Contract Agreement shall be governed by the laws of the State of Florida and the County both as to interpretation and performance.

**E. Termination**

Failure on the part of the Contractor to comply with any portion of the duties and obligations under the Contract Agreement shall be cause for termination. If the Contractor fails to perform any aspect of the responsibilities described herein, St. Johns County shall provide written notification stating any and all items of non-compliance. The Contractor shall then have seven (7) consecutive calendar days to correct any and all items of non-compliance. If the items of non-compliance are not

corrected, or acceptable corrective action, as approved by the County, has not been taken within the seven (7) consecutive calendar days, the Contract Agreement may be terminated by St. Johns County for cause, upon giving fourteen (14) consecutive calendar days written notice to the Contractor.

In addition to the above, the County may terminate the Contract Agreement at any time, without cause, upon thirty (30) days written notice to the Concessionaire of intention to do so.

## **PART V: REQUEST FOR PROPOSALS SUBMITTAL**

### **A. Confidentiality**

The County shall not discuss or disclose proposals or their proposed cost with competing firms during the selection process or otherwise disclose them to the public except as may be required under the Federal and State Freedom of Information Acts and other relevant law. Proprietary information that is submitted must be identified as such at the time of submission, and shall not be disclosed to the public or competing vendors at any point in time.

After a contract is awarded in whole or in part, this RFP and all responses are considered public information, except for material that qualifies as proprietary information or trade secrets under Federal, State and Local law. To properly designate material as trade secrets or proprietary information, the Respondent must invoke the protections of this provision prior to or upon submission of the data or other materials, and must identify the data or other materials to be protected and state the reasons why protection is necessary.

To invoke the provision of Florida Statute 624.4213, Trade Secrets, or other applicable law, the requesting firm must mark each page of such document or specific portion of a document claimed to be a trade secret must be clearly marked as "trade secret." All material marked as a trade secret must be separated from all non-trade secret material, such as being submitted in a separate envelope clearly marked as "trade secret." If the office or department receives a public records request for a document or information that is marked and certified as a trade secret, the office or department shall promptly notify the person that certified the document as a trade secret.

To invoke the provisions of Florida Statute 812.081, Trade Secrets, or other applicable law, the requesting firm must complete an Affidavit for Trade Secret Confidentiality, signed by an officer of the company, and submit the affidavit with the information classified as "Trade Secret" with other proposal documents. The affidavit must reference the applicable law or laws under which trade secret status is to be granted.

No responsibility is to be attached to the Purchasing Director or purchasing representatives for the premature opening or disclosure of a proposal not properly addressed and identified.

### **B. Respondent Responsibilities**

Respondents are responsible for any and all costs associated with developing and submitting an RFP Package in response to this Request for Proposals. Respondents are also solely responsible for any and all costs associated with interviews and/or presentations requested by the County. It is expressly understood that no Respondent may seek or claim any award and/or re-imbursement from the County for any expenses, costs, and/or fees (including attorneys' fees) borne by any Respondent, during the entire RFP process. Such expenses, costs, and/or fees (including attorneys' fees) are the sole responsibility of the Respondent.

All RFP Packages received in response to this Request for Proposals shall become the property of St. Johns County and will not be returned. In the event of contract award, all documentation produced as part of the contract will become the exclusive property of St. Johns County.

By submitting an RFP Package, each Respondent certifies that the proposer has fully read and understands any and all instructions in the Request for Proposals, and has full knowledge of the scope, nature, and quality of work to be performed. All RFP Packages submitted shall be binding for ninety (90) consecutive calendar days following the submittal due date.

### **C. RFP Package Submittal Format**

All RFP Packages must follow the same format, and shall be evaluated partially based on the Respondent's ability to follow the instructions herein. To receive points from evaluation, the RFP Package format must sufficiently address and demonstrate all required components, and follow the order of sections described below. The aim of the required format is to simplify the preparation and evaluation of the RFP Packages.

All RFP Packages must include the following components:

<u>Section</u>	<u>Topic</u>
1	Letter of Introduction
2	Experience / Past Performance
	a. Attachment C – Experience / Past Performance
3	Past Performance w/ St. Johns County
	a. Attachment D – Past Performance w/ St. Johns County
4	Qualifications
	a. Attachment B – Licenses & Certificates
5	Method of Compensation
	a. Attachment E – Pricing
6	Other Required Forms
	a. Attachment A – Affidavit
	b. Any Issued Addenda

#### 1. RFP Package Components

All of the components outlined below must be included with each copy of the RFP Package and submitted as follows: one (1) original, and five (5) copies on 8 ½" x 11" pages, numbered, with headings typewritten with no smaller than 10 size font, and sections and sub-sections identified appropriately.

**Section 1: Letter of Introduction** – Respondents shall provide a one or two page letter of introduction. The letter of introduction should include the following:

- A brief statement of the respondent's understanding of the services to be provided;
- Highlights of the Respondent's qualifications and ability to perform the project services;
- The Respondent's Company type (sole proprietorship, partnership, corporation, joint venture, etc), Company name and business address – must include location address of office that will administer this Contract;
- All contact information, including name, title, phone number, fax number, e-mail address, and street address of any contact person(s) in Respondent's organization who will respond to questions regarding the submitted RFP Package;
- FEIN, SSN (in the case of sole proprietorship or partnership), Principals, Corporate Information
- A letter of Designation of Authority for any representative of the firm who may be submitting the RFP or signing any documents on behalf of the firm who is not the Owner or Principal of the firm;

**Section 2: Experience/Past Performance** – Respondents shall demonstrate any and all services of similar size and scope as those described herein performed within the past five (5) years. Respondents shall provide the following information for this category: entity/agency for which services were provided, brief description of services performed, total dollar value of services performed, and dates of services performed. This information shall be submitted on Attachment "C" provided herein.

**Section 3: Past Performance w/ St. Johns County** – Respondents shall demonstrate any and all services of similar size and scope as those described herein performed for St. Johns County within the past five (5) years. Respondents shall provide the following information for this category: brief description of services performed, total dollar value of services performed, and dates of services performed. If a Respondent has no experience performing similar services D" – provided herein.

**Section 4: Qualifications** – Respondents shall submit sufficient documentation to fully demonstrate the necessary qualifications to perform the services required under this contract. Under this section, Respondents shall submit any and all current and valid licenses and/or certifications held by the Respondent's firm or key personnel that are relevant to the scope of work to be performed under this contract. This information shall be submitted on Attachment "B" – Licenses and/or Certifications provided herein. Copies of current and valid licenses and/or certificates must be attached as backup.

Respondent(s) shall demonstrate qualifications by submitting information to demonstrate the following:

**Resources**

1. In-House Staff Assigned to St. Johns County
2. Education/Experience of Key Personnel
3. Manpower & Organization of Company
4. Familiarity and Expertise with Service Requirements
5. Any and all regulatory or license agency sanctions
6. Conflict of Interest Statement (if applicable)
7. Proposed Sub-Contractors

**Section 5: Pricing** – Each Respondent shall submit the proposed hourly pricing for the services outlined on Attachment “E” – Pricing provided herein. Pricing shall be submitted as an hourly rate for each line item included.

**Section 6: Other Required Forms** – Respondents shall submit the following: Attachment “A” – Affidavit, and copies of any issued addenda in this section of the RFP Package along with any other miscellaneous back up documentation the Respondent feels is required to support the information provided in previous sections of the RFP Package.

EXAMPLE EVALUATOR'S SCORE SHEET

**ST. JOHNS COUNTY, FLORIDA  
BOARD OF COUNTY COMMISSIONERS  
CRITERIA FOR RANKING:**

**DATE:** \_\_\_\_\_  
**PROJECT:** RFP: 14-25; Financial Literacy &  
Foreclosure Intervention Services

RESPONDENTS	A. RFP Format 0 to 05	B. Experience / Past Performance 0 to 10	C. Past Performance w/ St. Johns County 0 to 05	D. Qualifications 0 to 10	E. Pricing 0 to 10	TOTALS

**SIGNATURE OF RATER:** \_\_\_\_\_ **PRINT NAME:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "A"**  
**AFFIDAVIT**

TO: ST. JOHNS COUNTY BOARD OF COUNTY COMMISSIONERS  
ST. AUGUSTINE, FLORIDA

At the time the proposal is submitted, the Respondent shall attach to his proposal a sworn statement.

The sworn statement shall be an affidavit in the following form, executed by an officer of the firm, association or corporation submitting the proposal and shall be sworn to before a person who is authorized by law to administer oaths.

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_. Before me, the undersigned authority, personally appeared \_\_\_\_\_ who, being duly sworn, deposes and says he is \_\_\_\_\_ (Title) of \_\_\_\_\_ (Firm) the respondent submitting the attached proposal for the services covered by the RFP documents for RFP No. 14-25, Financial Literacy & Foreclosure Intervention Services.

The affiant further states that no more than one proposal for the above referenced project will be submitted from the individual, his firm or corporation under the same or different name and that such respondent has no financial interest in the firm of another respondent for the same work, that neither he, his firm, association nor corporation has either directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with this firm's proposal on the above described project. Furthermore, neither the firm nor any of its officers are debarred from participating in public contract lettings in any other state.

\_\_\_\_\_  
(Bidder)

By \_\_\_\_\_

\_\_\_\_\_  
(Title)

Sworn and subscribed to before me this \_\_\_\_\_ day of \_\_\_\_\_ 2013.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

**VENDOR ON ALL COUNTY PROJECTS MUST EXECUTE AND ATTACH THIS AFFIDAVIT TO EACH PROPOSAL.**

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "B"**  
**LICENSES & CERTIFICATES**

In the space below, each Firm shall list all current and valid licenses and/or certifications held.

*The Firm shall attach a copy of each current and valid license and/or certificate listed below to this form as instructed.*

License Name	License #	Issuing Agency	Expiration Date

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "C"**  
**EXPERIENCE / PAST PERFORMANCE**

Respondents shall demonstrate any and all services of similar size and scope as those described herein performed within the past five (5) years. The required information shall be submitted in the spaces provided below. St. Johns County reserves the right to request additional information.

1. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_
2. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_
3. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_
4. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_
5. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_
6. Name of Entity/Agency: \_\_\_\_\_  
Services Provided: \_\_\_\_\_  
\_\_\_\_\_  
Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_



**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "D" - PAST PERFORMANCE w/ ST. JOHNS COUNTY**

Respondents shall demonstrate any and all services of similar size and scope performed as those described herein performed for St. Johns County within the past five (5) years. The required information shall be submitted in the spaces provided below. St. Johns County reserves the right to request additional information.

1. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_

2. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_

3. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_

4. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_

5. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_

6. Services Provided: \_\_\_\_\_  
\_\_\_\_\_

Dollar Value of Services: \_\_\_\_\_ Dates of Service: \_\_\_\_\_

**ST. JOHNS COUNTY, FL**  
**RFP NO: 14-25; FINANCIAL LITERACY & FORECLOSURE INTERVENTION SERVICES**  
**ATTACHMENT "E" - PRICING**

Respondents must submit pricing for all the following line items. Pricing must be submitted as an hourly rate for each of the services listed. This attachment must be submitted with each copy of the Respondent's RFP Package.

Foreclosure Intervention/Prevention Client Intake Appointments	\$ _____
Foreclosure Intervention/Prevention Client Files Processed	\$ _____
Foreclosure Intervention/ Prevention Workshops/Trainings Conducted	\$ _____
Foreclosure Intervention/Prevention client files managed, updated and tracked in client management software	\$ _____
Foreclosure Intervention/Prevention interaction with lender, court	\$ _____
Financial Literacy Education Class	\$ _____
One-on-one budgeting session	\$ _____
<b>Total Hourly Price:</b>	<b>\$ _____</b>

\*Note: Total Hourly Price shall be calculated by adding line items #1-7 and inserting the total in the Total Hourly Price space provided above.