



**BOARD OF CONTRACT AND SUPPLY
CITY OF PROVIDENCE, RHODE ISLAND**

REQUEST FOR PROPOSALS

Item Description: HOMEOWNERSHIP & FINANCIAL LITERACY

Procurement/MinuteTraq #: 45501

Date to be opened: 7/1/2024

Issuing Department: RECOVERY OFFICE

QUESTIONS

- Please direct questions related to the bidding process, how to fill out forms, and how to submit a bid (Pages 1-8) to the Purchasing Department.
 - Email: purchasing@providenceri.gov
 - Please use the subject line “**Solicitation Question**”
- Please direct questions relative to the Minority and Women’s Business Enterprise Program and the corresponding forms (Pages 9-13) to the MBE/WBE Outreach Director for the City of Providence, Grace Diaz
 - Email: gdiaz@providenceri.gov
 - Please use subject line “**MBE WBE Forms**”
- Please direct questions relative to the specifications outlined (beginning on page 14) to the issuing department’s subject matter expert:
 - Name: Michaela Antunes
 - Title: Director of Communications for Economic Development
 - Email Address: mantunes@providenceri.gov

Pre-bid Conference

There is no pre-bid conference scheduled for this item.

Deadline for questions submissions:



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INSTRUCTIONS FOR SUBMISSION

Meeting Date: 6/3/2024

Bids may be submitted up to **2:15 P.M.** on the above meeting date at the **Department of the City Clerk, Room 311, City Hall, 25 Dorrance Street, Providence.** At 2:15 P.M. all bids will be publicly opened and read at the Board of Contract Meeting in Conference Room 305, on the 3rd floor of City Hall.

- Bidders must submit **2 copies** of their bid in sealed envelopes or packages labeled with the captioned **Item Description** and the **City Department to which the solicitation and bid are related and must include the company name and address on the envelope as well.** (On page 1).
- If required by the Department, please keep the original bid bond and check in only one of the envelopes.
- Communications to the Board of Contract and Supply that are not competitive sealed bids (i.e. product information/samples) should have “**NOT A BID**” written on the envelope or wrapper.
- Only use form versions and templates included in this solicitation. If you have an old version of a form do not recycle it for use in this bid.
- The bid envelope and information relative to the bid must be addressed to:

**Board of Contract and Supply
Department of the City Clerk – City Hall, Room 311
25 Dorrance Street
Providence, RI 02903**

****PLEASE NOTE:** This bid may include details regarding information that you will need to provide (such as proof of licenses) to the issuing department before the formalization of an award.

This information is NOT requested to be provided in your initial bid by design.

All bids submitted to the City Clerk become public record. Failure to follow instructions could result in information considered private being posted to the city’s Open Meetings Portal and made available as a public record. The City has made a conscious effort to avoid the posting of sensitive information on the City’s Open Meetings Portal, by requesting that such sensitive information be submitted to the issuing department only at their request.



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BID PACKAGE CHECKLIST

Digital forms are available in the City of Providence Purchasing Department Office or online at

<http://www.providenceri.gov/purchasing/how-to-submit-a-bid/>

The bid package **MUST** include the following, in this order:

- Bid Form 1: Bidder's Blank as the cover page/ 1st page (*see page 6 of this document*)
- Bid Form 2: Certification of Bidder as 2nd page (*see page 7 of this document*)
- Bid Form 3: Certificate Regarding Public Records (*see page 8 of this document*)
- Bid Form 4: Affidavit of City Vendor (*see pages 9 and 10 of this document*)
- Forms from the Minority and Women Business Enterprise Program: Based on Bidder Category. *See forms and instructions enclosed (pages 11-112) or on:*
<https://www.providenceri.gov/purchasing/minority-women-owned-business-mbewbe-procurement-program/>

***Please note: MBE/WBE forms must be completed for EVERY bid submitted and must be inclusive of ALL required signatures. Forms without all required signatures will be considered incomplete.**

- Bidder's Proposal/Packet: Formal response to the specifications outlined in this RFP, including pricing information and details related to the good(s) or service(s) being provided. Please be mindful of formatting responses as requested to ensure clarity.
- Financial Assurance, *if requested* (as indicated on page 5 of this document under "Bid Terms")

All of the above listed documents are REQUIRED. (With the exception of financial assurances, which are only required if specified on page 5.)

*****Failure to meet specified deadlines, follow specific submission instructions, or enclose all required documents with all applicable signatures will result in disqualification, or in an inability to appropriately evaluate bids.**



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NOTICE TO VENDORS

1. The Board of Contract and Supply will make the award to the lowest qualified and responsible bidder.
2. In determining the lowest responsible bidder, cash discounts based on preferable payment terms will not be considered.
3. Where prices are the same, the Board of Contract and Supply reserves the right to award to one bidder, or to split the award.
4. No proposal will be accepted if the bid is made in collusion with any other bidder.
5. Bids may be submitted on an “equal in quality” basis. The City reserves the right to decide equality. Bidders must indicate brand or the make being offered and submit detailed specifications if other than brand requested.
6. A bidder who is an out-of-state corporation shall qualify or register to transact business in this State, in accordance with the Rhode Island Business Corporation Act, RIGL Sec. 7-1.2-1401, et seq.
7. The Board of Contract and Supply reserves the right to reject any and all bids.
8. Competing bids may be viewed in person at the Department of the City Clerk, City Hall, Providence, immediately upon the conclusion of the formal Board of Contract and Supply meeting during which the bids were unsealed/opened. Bids may also be accessed electronically on the internet via the City’s [Open Meetings Portal](#).
9. As the City of Providence is exempt from the payment of Federal Excise Taxes and Rhode Island Sales Tax, prices quoted are not to include these taxes.
10. In case of error in the extension of prices quoted, the unit price will govern.
11. The contractor will **NOT** be permitted to: a) assign or underlet the contract, or b) assign either legally or equitably any monies or any claim thereto without the previous written consent of the City Purchasing Director.
12. Delivery dates must be shown in the bid. If no delivery date is specified, it will be assumed that an immediate delivery from stock will be made.
13. A certificate of insurance will normally be required of a successful vendor.
14. For many contracts involving construction, alteration and/or repair work, State law provisions concerning payment of prevailing wage rates apply ([RIGL Sec. 37-13-1 et seq.](#))
15. No goods should be delivered, or work started without a Purchase Order.
16. **Submit 2 copies of the bid to the City Clerk, unless the specification section of this document indicates otherwise.**
17. Bidder must certify that it does not unlawfully discriminate on the basis of race, color, national origin, gender, gender identity or expression, sexual orientation and/or religion in its business and hiring practices and that all of its employees are lawfully employed under all applicable federal, state and local laws, rules and regulations. (See Bid Form 2.)



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BID TERMS

1. Financial assurances may be required in order to be a successful bidder for Commodity or Construction and Service contracts. If either of the first two checkboxes below is checked, the specified assurance must accompany a bid, or the bid will not be considered by the Board of Contract and Supply. The third checkbox indicates the lowest responsible bidder will be contacted and required to post a bond to be awarded the contract.
 - a) A certified check for \$_____ must be deposited with the City Clerk as a guarantee that the Contract will be signed and delivered by the bidder.
 - b) A bid bond in the amount of _____ per centum (%) of the proposed total price, must be deposited with the City Clerk as a guarantee that the contract will be signed and delivered by the bidder; and the amount of such bid bond shall be retained for the use of the City as liquidated damages in case of default. Any person signing a bid bond as an attorney-in-fact shall include with the bid bond an original, or a photocopy or facsimile of an original, power of attorney.
 - c) A performance and payment bond with a satisfactory surety company will be posted by the bidder in a sum equal to one hundred per centum (100%) of the awarded contract.
 - d) No financial assurance is necessary for this item.
2. Awards will be made within **nighty (90) days of bid opening**. All bid prices will be considered firm, unless qualified otherwise. Requests for price increases will not be honored.
3. Failure to deliver within the time quoted or failure to meet specifications may result in default in accordance with the general specifications. It is agreed that deliveries and/or completion are subject to strikes, lockouts, accidents, and Acts of God.

The following entry applies only for COMMODITY BID TERMS:

4. Payment for partial delivery will not be allowed except when provided for in blanket or term contracts.

The following entries apply only for CONSTRUCTION AND SERVICE BID TERMS:

5. Only one shipping charge will be applied in the event of partial deliveries for blanket or term contracts.
6. Prior to commencing performance under the contract, the successful bidder shall attest to compliance with the provisions of the Rhode Island Worker's Compensation Act, [RIGL 28-29-1, et seq.](#) If exempt from compliance, the successful bidder shall submit a sworn Affidavit by a corporate officer to that effect, which shall accompany the signed contract.
7. Prior to commencing performance under the contract, the successful bidder shall, submit a certificate of insurance, in a form and in an amount satisfactory to the City.



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BID FORM 1: Bidders Blank

1. Bids must meet the attached specifications. Any exceptions or modifications must be noted and fully explained.
2. Bidder's responses must be in ink or typewritten, and all blanks on the bid form should be completed.
3. The price or prices proposed should be stated both in **WRITING** and in **FIGURES**, and any proposal not so stated may be rejected. **Contracts exceeding twelve months must specify annual costs for each year.**
4. Bids **SHOULD BE TOTALED** so that the final cost is clearly stated (unless submitting a unit price bid), however **each item should be priced individually**. Do not group items. Awards may be made on the basis of *total* bid or by *individual items*.
5. All bids **MUST BE SIGNED IN INK.**

Name of Bidder (Firm or Individual): _____

Contact Name: _____

Business Address: _____

Business Phone #: _____

Contact Email Address: _____

Agrees to bid on (Write the "Item Description" here): _____

If the bidder's company is based in a state *other than Rhode Island*, list name and contact information for a local agent for service of process that *is located within Rhode Island* _____

Delivery Date (if applicable): _____

Name of Surety Company (if applicable): _____

Total Amount in Writing*: _____

Total Amount in Figures*: _____

****If you are submitting a unit price bid, please insert "Unit Price Bid"***

Use additional pages if necessary for additional bidding details.

Signature of Representation

Title



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BID FORM 2: Certification of Bidder
(Non-Discrimination/Hiring)

Upon behalf of _____ (Firm or Individual Bidding),

I, _____ (Name of Person Making Certification),

being its _____ (Title or "Self"), hereby certify that:

1. Bidder does not unlawfully discriminate on the basis of race, color, national origin, gender, sexual orientation and/or religion in its business and hiring practices.
2. All of Bidder's employees have been hired in compliance with all applicable federal, state and local laws, rules and regulations.

I affirm by signing below that I am duly authorized on behalf of Bidder, on
this _____ day of _____ 20_____.

Signature of Representation

Printed Name



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BID FORM 3: Certificate Regarding Public Records

Upon behalf of _____ (Firm or Individual Bidding),

I, _____ (Name of Person Making Certification),

being its _____ (Title or "Self"), hereby certify an

understanding that:

1. All bids submitted in response to Requests for Proposals (RFP's) and Requests for Qualification (RFQ's), documents contained within, and the details outlined on those documents become public record upon receipt by the City Clerk's office and opening at the corresponding Board of Contract and Supply (BOCS) meeting.
2. The Purchasing Department and the issuing department for this RFP/RFQ have made a conscious effort to request that sensitive/personal information be submitted directly to the issuing department and only at request if verification of specific details is critical the evaluation of a vendor's bid.
3. The requested supplemental information may be crucial to evaluating bids. Failure to provide such details may result in disqualification, or an inability to appropriately evaluate bids.
4. If sensitive information that has not been requested is enclosed or if a bidder opts to enclose the defined supplemental information prior to the issuing department's request in the bidding packet submitted to the City Clerk, the City of Providence has no obligation to redact those details and bears no liability associated with the information becoming public record.
5. The City of Providence observes a public and transparent bidding process. Information required in the bidding packet may not be submitted directly to the issuing department at the discretion of the bidder in order to protect other information, such as pricing terms, from becoming public. Bidders who make such an attempt will be disqualified.

I affirm by signing below that I am duly authorized on behalf of Bidder, on

this _____ day of _____ 20 _____.

Signature of Representation

Printed Name



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BID FORM 4: Affidavit of City Vendor

Per our Code of Ordinances [Sec. 21.-28.1 \(e\)](#), this form applies to a) the business, b) any political action committee whose name includes the name of the business, c) all persons holding ten (10) percent or greater equity interest or five thousand dollars (\$5,000.00) or greater cash value interest in the business at any time during the reporting period, d) all executive officers of the business entity, e) any spouse or dependent child of any individual identified in a) though d) above.

Executive officers who are not residents of the state of Rhode Island are exempted from this requirement.

Per [R.I.G.L. § 36-14-2](#), "Business" means a sole proprietorship, partnership, firm, corporation, holding company, joint stock company, receivership, trust, or any other entity recognized in law through which business for profit or not for profit is conducted.

Name of the person making this affidavit: _____

Position in the "Business" _____

Name of Entity _____

Address: _____

Phone number: _____

The number of persons or entities in your entity that are required to report under [Sec. 21.-28.1 \(e\)](#): _____

Read the following paragraph and answer one of the options:

Within the 12 month period preceding the date of this bid submission with the City of Providence, or with respect to the contracts that are not in writing within the 12 month period preceding the date of notification that the contract has reached the \$100,000 threshold, have you made campaign contributions within a calendar year to (please list all persons or entities required under [Sec. 21.-28.1 \(e\)](#)).

a. Members of the Providence City Council? Yes No

- If Yes, please complete the following:

Recipient(s) of the Contribution:

Contribution Date(s):

Contribution Amount(s):

b. Candidates for election or reelection to the Providence City Council? Yes No

- If Yes, please complete the following:

Recipient(s) of the Contribution:

Contribution Date(s):

Contribution Amount(s):



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c. The Mayor of Providence? Yes No

- If Yes, please complete the following:
 Recipient(s) of the Contribution:
 Contribution Date(s):

Contribution Amount(s):

d. Candidates for election or reelection to the office of Mayor of Providence? Yes No

- If Yes, please complete the following:
 Recipient(s) of the Contribution:
 Contribution Date(s):

Contribution Amount(s):

Signed under the pains and penalties of perjury.

Position



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MBE/WBE Participation Plan

Please complete separate forms for each MBE/WBE subcontractor/supplier to be utilized on the solicitation.

Bidder's Name:				
Bidder's Address:				
Point of Contact:				
Telephone:				
Email:				
Procurement #:				
Project Name:				
Which one of the following describes your business' status in terms of Minority and/or Woman Owned Business Enterprise certification with the State of Rhode Island? (Check all that apply).	<input type="checkbox"/> MBE	<input type="checkbox"/> WBE	<input type="checkbox"/> Neither MBE nor WBE	
<p>This form is intended to capture commitments between the prime contractor/vendor and MBE/WBE subcontractors and suppliers, including a description of the work to be performed and the percentage of the work as submitted to the prime contractor/vendor. Please note that all MBE/WBE subcontractors/suppliers must be certified by the Office of Diversity, Equity and Opportunity at the time of bid. The MBE/WBE Directory can be found here. Please visit, the City's MBE/WBE page for details of the program (e.g. instructions and requirements).</p> <ul style="list-style-type: none"> Nonprofit organizations are not required to complete the rest of this form. Construction projects unable to identify subcontractors prior to bid submission (e.g. Design Build) are required to provide updates to the MBE/WBE Outreach Office 				
Name of Subcontractor/Supplier:				
Type of RI Certification:	<input type="checkbox"/> MBE	<input type="checkbox"/> WBE	<input type="checkbox"/> Neither	
Address:				
Point of Contact:				
Telephone:				
Email:				
Detailed Description of Work to Be Performed by Subcontractor or Materials to be Supplied by Supplier Per the Scope of Work provided in the RFP				
Total Contract Value (\$):		Subcontract Value (\$):		Participation Rate (%):
Anticipated Date of Performance:				
I certify under penalty of perjury that the forgoing statements are true and correct.				
Prime Contractor/Vendor Signature	Title			Date
Subcontractor/Supplier Signature	Title			Date

***If you did not meet the 20% MBE/WBE combined participation goal, submit a Waiver Request Form.**



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MBE/WBE Waiver Request Form

**Fill out this form only if you did not meet the 20% MBE/WBE participation goal.
State-certified MBE or WBE Prime Bidders are NOT REQUIRED to fill out this form.**

Submit this form to the City of Providence MBE/WBE Outreach Director, Grace Diaz, at gdi@providenceri.gov or mbe-wbe@providenceri.gov, for review **prior to bid submission**. This waiver applies only to the current bid which you are submitting to the City of Providence and does not apply to other bids your company may submit in the future. **In case a waiver is needed, City Department Directors should not recommend a bidder for an award if this form is not included, absent or is not signed by the city of Providence MBE/WBE director.**

Prime Bidder: _____ Contact Email and Phone _____
Company Name, Address: _____ Trade _____
Project /Item Description (as seen on RFP): _____

To receive a waiver, you must list the certified MBE and/or WBE companies you contacted, the name of the primary individual with whom you interacted, and the reason the MBE/WBE company could not participate on this project.

MBE/WBE Company Name	Individual's Name	Company Name	Why did you choose not to work with this company?

I acknowledge the City of Providence's goal of a combined MBE/WBE participation is 20% of the total bid value. I am requesting a waiver of _____ % MBE/WBE (20% minus the value of **Box F** on the Subcontractor Disclosure Form). If an opportunity is identified to subcontract any task associated with the fulfillment of this contract, a good faith effort will be made to select MBE/WBE certified businesses as partners.

Signature of Prime Contractor /
or Duly Authorized Representative

Printed Name

Date Signed

Signature of City of Providence
MBE/WBE Outreach Director /
or Duly Authorized Representative

Printed Name of City of Providence
MBE/WBE Outreach Director

Date Signed



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BID PACKAGE SPECIFICATIONS

SECTION 1: Background

On March 11, 2021, President Biden signed the American Rescue Plan Act (ARPA) of 2021 into law to bring direct and immediate relief to families and workers. The act provides \$350 billion in funding to states, counties, municipalities, and other governmental units across the country. These Coronavirus State and Local Fiscal Recovery Funds (SLFRF) are to be used by state and local governments to address the devastating public health and economic impacts of the COVID-19 pandemic. Providence received approximately \$166 million in SLRF funds, which were distributed via municipal ordinance into various categories in May 2021, June 2022 and November 2023.

In June 2022, the City of Providence approved an ordinance which included \$10,000,000 for the COVID-19 Equities Program. The purpose of this funding is to address the lingering disparities resulting from injuries suffered by African Heritage and Indigenous communities as outlined in the A Matter of Truth report. The Providence Municipal Reparations Commission was formed to provide clear recommendations to the City on appropriate policies, programs, and projects to begin addressing lingering disparities. The commission authored a detailed 11-point investment strategy that articulates specific recommendations, grounded in community feedback and research, for how the City should spend the \$10,000,000 COVID-19 Equities Fund. Further, the commission authored a set of ARPA-compliant eligibility criteria that specifies the intended recipients of the funding and/or programming resulting in the administration of the \$10,000,000. Details of the eligibility criteria can be found on [pages 12-14 of the 11-point investment strategy report](#).

As noted in the aforementioned report, Providence has the greatest overall income inequality of any other city in the State of Rhode Island and one of the highest nationwide. Concurrently, the state of Rhode Island is facing a housing shortage. This crisis acutely impacts Providence residents and families, as nearly half of renters in Providence are considered cost-burdened, and eighty percent of Providence households cannot afford the city's median home price. As housing and economic stability are foundational to a household's quality of life, supporting residents with high quality financial literacy and homeownership assistance improves their ability to build and retain wealth.

The City of Providence, recognizing the urgent need to enhance housing stability and financial literacy opportunities for residents, is seeking proposals for the development and implementation or expansion of a comprehensive Housing and Financial Literacy Program. This initiative aims to empower individuals and families, particularly first-generation homebuyers from historically disadvantaged communities, to achieve long-term financial stability and homeownership. The program seeks to collaborate with HUD-certified housing counseling centers and/or wealth-building nonprofits to deliver these critical services.

There is \$1,000,000 in total federal ARPA funds available to projects through this funding opportunity. Award minimum: \$100,000. Award maximum: \$1,000,000.

The City of Providence ("City") reserves the right to fund in whole or in part, any, all, or none of the applications submitted in response to this RFP. The City reserves the right to renew or increase overall funding available



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through this RFP. If less than 100% of available funds are initially awarded in this funding round, the City reserves the right to make additional awards on a rolling basis to applicants that are awarded through this round, or to applicants that applied but did not receive an initial award. In both instances, applicants must meet the requirements of this RFP and have demonstrated adequate utilization of prior ARPA or comparable federal funds (if appropriate).



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SECTION 2: Goals

- To equip participants with the knowledge and skills needed for financial decision-making, focusing on budgeting, credit building, and wealth management.
- To provide targeted housing counseling and support services to assist participants in navigating the homebuying process, understanding mortgage options, and preventing foreclosure.
- To encourage wealth building by integrating Individual Development Accounts (IDAs) as a cornerstone of the program, offering matched savings opportunities to incentivize participation and facilitate asset accumulation.
- To lessen the financial burden of acquiring property for eligible first-time homebuyers.
- To capitalize the funds through matching gifts and/or other funding from partner institutions.

SECTION 3: Scope of Services

The City of Providence is soliciting proposals for qualified entities to expand and/or develop and implement financial literacy and homeownership programs. Providers will be tasked with administering comprehensive programs that educate, empower, and provide financial assistance to eligible first-time homebuyers.

This provider must:

- Develop and/or expand a program with the intention of meeting the recommendations of the [Reparations Commission Report](#).
- Submit a plan that outlines program objectives, delivery mechanisms, participant recruitment and support strategies, and a framework for incorporating IDAs.
- Design and implement a marketing plan for the program that ensures robust and diverse participation by low-income households and promotes community investment.
- Track and report on the impact of the program to encourage external investment.
- Disburse financial assistance to respective home buyers based on eligibility criteria.

Program Requirements

A. Qualified Applicants

Qualified entities must have established and demonstrated experience in delivering housing counseling, financial literacy training, and/or wealth-building programs, with a preference for HUD-certified agencies serving in-target Census Tracts, Black, Indigenous, and other People of Color (BIPOC) populations, and/or first-generation home buyers.

This RFP will be solicited as a funding opportunity for subgrantees, not vendors. This approach allows selected agencies to retain significant decision-making authority and flexibility in program design, ensuring that initiatives can be tailored to meet the unique needs of Providence's diverse communities.

The following entities are eligible to apply.

- Established community-based organizations
- Private non-profit agencies/institutions
- Public agencies

B. Period of Performance



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The required period of performance of this RFP begins upon contract signing and ends on June 30, 2026.

C. Participant Eligibility

To be eligible to participate in the funded programming, programs must be targeted to applicants who are residents of Providence and meet at least one of the below qualifications:

- **First-Generation Homebuyers:** People whose parents or guardians never owned a home during the homebuyer’s lifetime or lost the home to a foreclosure or short sale and do not own a home now. Anyone who lived in foster care also qualifies as a first-generation home buyer.
- **Qualified Census Tracts and Neighborhoods:** Under the final U.S. Treasury ARPA rule, recipients of funding “were allowed to presume that families residing in Qualified Census Tracts (QCT) or receiving services provided by Tribal governments were disproportionately impacted by the pandemic.” Providence QCTs eligible for these programs include Upper and Lower South Providence, Washington Park, Mount Hope (Lippitt Hill), Olneyville, Fox Point, Hartford, Elmwood, Smith Hill, Wanskuck, and Manton.
- **Indigenous People:** People who are a part of social and cultural groups that share collective ancestral ties before the European settlement of Providence and Rhode Island, including the natural resources where they live, inhabit, or from which they have been displaced.
- **African Heritage People:** An ethnic group consisting of people with ancestry originating from sub-Saharan Africa. Today, the city’s African heritage residents include, but are not limited to, African American, African, Bi-racial, Afro-Latino, Cape Verdean, and Afro-Caribbean.
- **Residents Facing Poverty:** Providence residents in households earning less than 50% of the Area Median Income that are considered to be very low-income. Preference given to residents of households earning less than 30% of AMI who are considered to be extremely low-income households.

PROGRAM DESIGN

PART A: Administrative Requirements

If selected as a provider through this RFP, you must:

- Develop, in collaboration with the City of Providence, clear policies for reviewing applications, awarding money, and tracking outcomes
- Interview applicants and choose participants.

PART B: Maintenance of Effort and Stand Alone

- Programs funded through this RFP must not supplant other funds. Proposals must be for programs *in addition to* those already provided by the applicant agency. Applications must be for new programs or expansion of existing programs if they meet the qualifications.
- If funds from other sources will be used in the total budget costs for the proposed program, those outside funds must be assured by date of application. Reliance on other funding applied for but not yet awarded is not permitted. We wish to avoid any instance where a program we approve cannot be implemented because braided funds were not received.



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PART D. Partnership Agreements

- Respondents partnering with other agencies and employers must complete and sign Partnership Agreements detailing the services to be provided. The signed agreements **must** be included with the proposal. Form is included in the Response Packet.

SECTION 4: Required Activities

- Recipients will be required to submit quarterly outcome reporting, which shall include general participant information, participant demographics, total number of participants, and amounts awarded.

SECTION 5: Outcomes and/or Outputs

Increased financial stability and improved credit scores; decreased financial burden of purchasing a home in Providence for first-gen, first-time homebuyers from historically excluded communities.

SECTION 6: Qualifications

The City of Providence seeks applications from organizations that have demonstrated experience and capacity to provide effective, high-quality financial literacy, wealth-building, and/or homeownership programs. Successful applicants will have a robust track record of building strong, meaningful relationships with members of historically excluded communities. Applicants are allowed to sub-contract or apply as a coalition.

Proposal Components:

1. **Contact Information:** Organization name, contact person, address, phone, and email. If applying as a collaborative, please identify a lead applicant and provide the information for each partner organization.
2. **Proposal Narrative** (maximum 10 pages, single-spaced)
 - A. **Work Plan:** Describe the proposed work plan to meet the program goals and activities set out in the Scope of Services.
 - B. **Organizational Experience:** Describe the organization's experience in administering financial literacy, homeownership counseling, and/or wealth-building programs.
 - C. **Staffing:** Provide the following:
 - Roles and qualifications of all relevant organization staff
 - If you are collaborating with other organizations to staff or consult on this project, please identify the roles and responsibilities of all partnering organizations.
3. **Timeline:** On a separate sheet include the proposed timeline of work.
4. **Commitment Letters:** If applying with partners, provide letters of commitment from all partner organizations (other than lead) certifying their role and responsibilities in the proposed work plan.
5. **Supporting documents:** (maximum 10 pages) Optional: Provide documents, links, communications materials, etc. that provide any relevant background information about the organization and experience with similar projects.



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6. Budget

- **Funding proposal:** In Excel format, provide a spreadsheet that includes costs and descriptions for allowable expenses. Additional budget lines or categories may be added as appropriate. Indirect costs may not exceed 10% of the total direct costs.
- **Funding timeline:** In Excel or Word format, please identify how your proposed budget will be spent by June 30, 2026.

7. Certificate of Good Standing of the organization’s 501c(3) status

SECTION 7: Proposal Evaluation

All proposals delivered to the City shall be initially reviewed to determine whether they are responsive or nonresponsive to the requisites of this RFP.

All responsive proposals will be evaluated and rated based on the proposal submittal requirements and evaluation criteria on the following pages. Please read information regarding each requirement and the criteria for each carefully.

The City reserves the right to award the full contract to one proposer, split the award among multiple proposers, award a partial contract for specific tasks outlined in this RFP, award no contract, and/or to re-release this RFP as it deems in the best interest of the City of Providence. Additionally, this award is not a guarantee or a promise of business. The minimal qualification required is 70 points.

Proposals will be evaluated in a two-step process, first technical specifications, then budgetary. Only proposals that achieve a score of 70 or higher in step one will be eligible to advance to step two. From there, per City ordinance, proposals with the lowest bid amount will be awarded.

Technical Specifications: Bidders must receive a minimum score of 70 to be eligible to move on to the budget evaluation.

Categories	Total Points
<p>Project Proposal</p> <ul style="list-style-type: none"> • The proposed work plan supports the project’s goals, tasks, and activities. • Methods of achieving the goals and conducting project tasks are clearly described. • Data collection and evaluation is clearly articulated. • Time commitment of staff is appropriate to the project. • Proposal provides examples of outcomes in Section 5. • Proposal includes all required documentation. • Proposal demonstrates strong organizational capacity to reach communities most impacted by COVID-19 and its negative economic consequences. 	35
<p>Timeline Proposal</p> <ul style="list-style-type: none"> • Timeline of work is feasible • Timeline clearly describes the steps necessary to complete the work plan 	15
Organization Experience	20



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<ul style="list-style-type: none"> • Demonstrated success on past projects of similar scope and complexity. • If included, supporting documents are relevant in demonstrating the organization's experience with similar projects • Includes resumes of qualified staff. • Evidence of success, progress toward intended goal of grant. • Demonstrated history of strong partnerships and community collaboration. 	
Experience Implementing Responsive Programming with Historically Underinvested Communities <ul style="list-style-type: none"> • Demonstrated previous experience implementing programming that is responsive to the needs of historically underinvested communities • Actively engaged in ensuring existing programs are responsive to the needs of historically underinvested communities • Has a clear plan to deliver programming that is responsive to the needs of historically underinvested communities 	15
Evaluation Plan <ul style="list-style-type: none"> • Proposal has effective plan to evaluate the short, medium, and/or long-term impact of the program. 	5
Total Technical Specification Eligible Points	90

18. Budget

Cost Proposal <ul style="list-style-type: none"> • Budget is in alignment with the proposed activities 	10
Total Budget Eligible Points	10



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SUPPLEMENTAL INFORMATION

If the issuing department for this RFP determines that your firm's bid is best suited to accommodate their need, you will be asked to provide proof of the following prior to formalizing an award.

An inability to provide the outlined items at the request of the department may lead to the disqualification of your bid.

*This information is **NOT** requested to be provided in your initial bid that you will submit to the City Clerk's office by the "date to be opened" noted on page 1. This list only serves as a list of items that your firm should be ready to provide on request.*

All bids submitted to the City Clerk become public record. Failure to follow instructions could result in information considered private being posted to the city's Open Meetings Portal and made available as a public record.

You must be able to provide:

- Business Tax ID will be requested after an award is approved by the Board of Contract and Supply.
- Proof of Insurance.
- Certificate of Good Standing with the Rhode Island Secretary of State.



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CITY OF PROVIDENCE STANDARD TERMS & CONDITIONS

1. The terms “you” and “your” contained herein refer to the person or entity that is a party to the agreement with the City of Providence (“the City”) and to such person’s or entity’s employees, officers, and agents.
2. The Request For Proposals (“RFP”) and these Standard Terms and Conditions together constitute the entire agreement of the parties (“the Agreement”) with regard to any and all matters. By your submission of a bid proposal or response to the City’s RFP, you accept these Standard Terms & Conditions and agree that they supersede any conflicting provisions provided by bid or in any terms and conditions contained or linked within a bid and/or response. Changes in the terms and conditions of the Agreement, or the scope of work thereunder, may only be made by a writing signed by the parties.
3. You are an independent contractor and in no way does this Agreement render you an employee or agent of the City or entitle you to fringe benefits, workers’ compensation, pension obligations, retirement or any other employment benefits. The City shall not deduct federal or state income taxes, social security or Medicare withholdings, or any other taxes required to be deducted by an employer, and this is your responsibility to yourself and your employees and agents.
4. You shall not assign your rights and obligations under this Agreement without the prior written consent of the City. Any assignment without prior written consent of the City shall be voidable at the election of the City. The City retains the right to refuse any and all assignments in the City’s sole and absolute discretion.
5. Invoices submitted to the City shall be payable sixty (60) days from the time of receipt by the City. Invoices shall include support documentation necessary to evidence completion of the work being invoiced. The City may request any other reasonable documentation in support of an invoice. The time for payment shall not commence, and invoices shall not be processed for payment, until you provide reasonably sufficient support documentation. In no circumstances shall the City be obligated to pay or shall you be entitled to receive interest on any overdue invoice or payment. In no circumstances shall the City be obligated to pay any costs associated with your collection of an outstanding invoice.
6. For contracts involving construction, alteration, and/or repair work, the provisions of applicable state labor law concerning payment of prevailing wage rates (R.I. Gen. Laws §§ 37-13-1 et seq., as amended) and the City’s First Source Ordinance (Providence Code of Ordinances §§ 21-91 et seq., as amended) apply.
7. With regard to any issues, claims, or controversies that may arise under this Agreement, the City shall not be required to submit to dispute resolution or mandatory/binding arbitration. Nothing prevents the parties from mutually agreeing to settle any disputes using mediation or non-binding arbitration.
8. To the fullest extent permitted by law, you shall indemnify, defend, and hold harmless the City, its employees, officers, agents, and assigns from and against any and all claims, damages, losses, allegations, demands, actions, causes of action, suits, obligations, fines, penalties, judgments, liabilities, costs and expenses, including but not limited to attorneys’ fees, of any nature whatsoever arising out of, in connection with, or resulting from the performance of the work provided in the Agreement.
9. You shall maintain throughout the term of this Agreement the insurance coverage that is required by the RFP or, if none is required in the RFP, insurance coverage that is considered in your industry to be commercially reasonable, and you agree to name the City as an additional insured on your general liability policy and on any umbrella policy you carry.
10. The City shall not subject itself to any contractual limitations on liability. The City shall have the time permitted within the applicable statute of limitations, and no less, to bring or assert any and all causes of action, suits, claims or demands the City may have arising out of, in connection with, or resulting from the performance of the work provided in the Agreement, and in no event does the City agree to limit your liability to the price of the Agreement or any other monetary limit.
11. The City may terminate this Agreement upon five (5) days’ written notice to you if you fail to observe any of the terms and conditions of this Agreement, or if the City believes your ability to perform the



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- terms and conditions of this Agreement has been materially impaired in any way, including but in no way limited to loss of insurance coverage, lapsing of a surety bond, if required, declaration of bankruptcy, or appointment of a receiver. In the event of termination by the City, you shall be entitled to just and equitable compensation for any satisfactory work completed and expenses incurred up to the date of termination.
12. Written notice hereunder shall be deemed to have been duly served if delivered in person to the individual or member of the firm or entity or to an officer of the entity for whom it was intended, or if delivered at or sent by registered or certified mail to the last business address known by the party providing notice.
 13. In no event shall the Agreement automatically renew or be extended without a writing signed by the parties.
 14. You agree that products produced or resulting from the performance of the Agreement are the sole property of the City and may not be used by you without the express written permission of the City.
 15. For any Agreement involving the sharing or exchange of data involving potentially confidential and/or personal information, you shall comply with any and all state and/or federal laws or regulations applicable to confidential and/or personal information you receive from the City, including but not limited to the Rhode Island Identity Theft Protection Act, R.I. Gen. Laws § 11-49.3-1, during the term of the Agreement. You shall implement and maintain appropriate physical, technical, and administrative security measures for the protection of, and to prevent access to, use, or disclosure of, confidential and/or personal information. In the event of a breach of such information, you shall notify the City of such breach immediately, but in no event later than twenty-four (24) hours after discovery of such breach.
 16. The Agreement is governed by the laws of the State of Rhode Island. You expressly submit yourself to and agree that any and all actions arising out of, in connection with, or resulting from the performance of the Agreement or relationship between the parties shall occur solely in the venue and jurisdiction of the State of Rhode Island or the federal court located in Rhode Island.
 17. The failure of the City to require performance of any provision shall not affect the City's right to require performance at any time thereafter, nor shall a waiver of any breach or default of this Agreement constitute a waiver of any subsequent breach or default or a waiver of the provision itself.
 18. If any term or provision of this Agreement, or the application thereof to any person or circumstance shall, in any extent, be invalid or unenforceable, the remainder of this Agreement shall not be affected thereby, and each term and provision shall be valid and enforceable to the fullest extent permitted by law.