REQUEST FOR QUALIFICATIONS
Contract Services for
Older Adult Home Modification Program
for Twin Cities Habitat for Humanity, Inc.

I. INTRODUCTION
Twin Cities Habitat for Humanity, Inc. (TCHFH), a Minnesota non-profit housing provider, located at 1954 University Ave W, St Paul, MN 55104, is seeking proposals from qualified service providers to provide contract services for a pilot program called the Older Adult Home Modification Program (OAHMP) administered by the federal department of Housing and Urban Development – FR-6400-N-69. Service providers will perform home modifications and limited safety repair activities for low-income older homeowners that fulfill grant requirements.

II. OLDER ADULT HOME MODIFICATION PROGRAM DESCRIPTION
The goal of the OAHMP home modification program is to enable low-income elderly persons to remain in their homes through low-cost, low barrier, high impact home modifications to reduce older adults’ risk of falling, improve general safety, increase accessibility, and to improve their functional abilities in their home. This will enable older adults to remain in their homes, that is, to “age in place,” rather than move to nursing homes or other assisted care facilities.

Twin Cities Habitat for Humanity is looking for experienced service providers who will deliver home modification services to qualified beneficiaries. Eligible Service Providers need to provide, and/or partner with additional entities, client intake and eligibility services, licensed occupational therapists to provide home assessments, complete home modifications, ensure required evaluations are completed, and provide proper documentation and compliance with HUD grant requirements. Further details for the OAHMP and required compliance are listed below.

III. OAHMP PROJECT OVERVIEW AND DELIVERABLES
Term of fulfillment
- Two years: From November 1, 2022 – October 31, 2023

Funding available
- Approximately $5,000/home of funding is available for specific costs associated with fulfilling OAHMP requirements

Homeowners served
- Serve 110 homeowners with home modifications and safety repairs over the 2-year fulfillment period

Homeowner Qualifications
- Older adult homeowners over the age of 62
- Participants must own their homes. The structures can be single or multi-unit homes. For the purpose of this project, mobile homes (trailers) are considered single family homes and are qualified to participate in the OAHMP service
- Homeowners must be at or below 80% AMI for the Twin Cities 7 County Region
- Homeowners must reside in the Twin Cities Seven County Metro Area that includes Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties

**Partnerships**
- Community referral partners are critical to success and ensuring clients meet target demographics
- Must partner or hire occupational therapists that will perform and/or oversee client assessments and ensure that the home modifications address the client’s specific goals and needs and promotes their full participation in daily life activities

**Client and home services**
- Person-centered approach to the home assessments that motivates and supports older adults
- Home modifications (See Appendix B for qualifying modifications)
- Safety repairs (See Appendix B for qualifying repairs)
- Post services evaluation

**Home modifications and safety repairs work scope**
- Home modifications and safety repairs will be limited only to “Maintenance Repair Activities” described in the project details and HUD Maintenance Activities Appendix B
  - Important Note: No Home Modifications/Repairs construction activities listed and described as “Rehabilitation Repairs” in the OAHMP appendix will be allowed to be performed on any of the qualified homes.

**Deliverables**
- Provide assessments for 110 older homeowners
- Provide home modifications and safety repairs for 110 older homeowners
- Provide pre work and post work (within 4-6 months of work completed) evaluation surveys (provided by Twin Cities Habitat for Humanity and HUD) for each homeowner served.
- Must be able to provide person-centered services in partnership with an Occupational Therapist, that put the needs and desires of the older adult at the center of project work scope
- Must collect project and evaluation data and input into HUD cloud HGGMS portal
  - NOTE: Training is required and will be provided
- Must be able to request subcontract payment draw requests on a regular basis (maximum monthly, minimum quarterly) in a form suitable for TCHFH to submit through the HUD eLOCCS portal
- Must keep records of assessments, work scope and homeowner project details in a digital file location of TCHFH’s choosing. Must provide to Twin Cities Habitat and HUD upon request.

**Meetings**
- Monthly updates with TCHFH
- Updates with HUD and TCHFH (as much as monthly)
- Participate in HUD required trainings (usually quarterly)
- As needed for proper reporting, work with a HUD designated Grant Technical Representative to fulfill all data collection and input requirements

**IV. OAHMP PROJECT DETAILS**
See Appendix A for program model details, beneficiary eligibility determinations, program services model, reporting requirements, program consistency, cooperation in research and evaluation, data collection, and eligible costs.
V. MINIMUM QUALIFICATIONS
Service providers must be a duly organized entity in the State of Minnesota with Worker’s Compensation (state minimum) and General Liability with limits of not less than $1,000,000 per occurrence and with an additional $1,000,000 umbrella policy. See Appendix C for specific insurance requirements.

Service providers must not be listed on the US Department of HUD debarment list of excluded parties list.

VII. PREFERRED QUALIFICATIONS (with evaluation point allocation)

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<tr>
<th>#</th>
<th>Qualification measures</th>
<th>Max possible points</th>
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<tbody>
<tr>
<td>1</td>
<td>Capacity of Service Provider and relevant experience</td>
<td>35</td>
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<tr>
<td>2</td>
<td>Program strategy and management</td>
<td>50</td>
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<td>3</td>
<td>Budget and fees proposal</td>
<td>15</td>
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<td>4</td>
<td>MBE, WBE, or Section 3 certified business and/or partner agencies</td>
<td>10</td>
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<td></td>
<td>Total potential points</td>
<td>110</td>
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Qualification Measures – details:
1. Capacity of Service Provider and relevant experience - considerations and assessment items
   a. Capability and qualifications of key personnel
   b. Organizational experience – provide examples similar program design & experience
   c. Partnerships – provide examples of existing and past collaborations
   d. Financial Capacity – demonstrate financial capacity to cover costs of home modifications up front until draw requests are reimbursed (30-90 days depending upon frequency of subcontractor submission of draw requests)

2. Program Strategy and Management
   a. Program Strategy – provide overview of the structure of your proposed program. Describe how your proposed program will meet the objectives of the OAHMP program.
   b. Program Administration & Oversight – describe how you will administer the services. Describe existing and expanding administration procedures. Address outreach, referrals and management of clients, data collection and reporting, project and task management, scheduling, workload management, experience with IT systems and computer applications used for administration, capacity for financial management, and experience with programs involving federal funds.
   c. Client and home assessments – describe process and procedures for client intake and home assessment process
   d. Addressing additional needs of clients – describe policies and procedures utilized when encountering clients whose homes are in need of major repairs.
   e. Planning and project timeline – show a timeline with your proposed schedule of projects and key milestones
f. Contractor Capacity – describe and explain your plans and strategy for timely completion of projects, quality control measures, and experience with older adult clientele

3. Budget and Fees Proposal
   a. Prepare a program budget that addresses the number of home modifications your team are proposing to complete. Show your budget time-phased by quarter at minimum, monthly preferred, for duration of the fulfillment term.
   b. Budget should summarize # of projects proposed and $ cost per project.
   c. Budget Categories include:
      i. Direct project costs – materials, staff time related to projects, OT assessments, home assessments, consultants related to project execution, etc.
      ii. Indirect costs – costs incurred for a common or joint purpose benefitting other/additional programs or activities not specifically associated with this opportunity. Examples: office space, support services (eg. HR, IT, etc).
      iii. Assignment of Administrative costs from direct or indirect costs. Must not exceed 10% of total budget.

4. MBE, WBE, or Section 3 certified business and/or partner agencies
   a. Provide certifications if your entity is an MBE, WBE, or Section 3 business.
   b. Provide certifications if your partner agencies are MBE, WBE, or Section 3 businesses.
   c. Provide plans for how you plan to partner and collaborate with organizations who are local and well suited to work with target clientele for the OAHMP program.

VIII. FORM OF PROPOSALS
Proposals must consist of the following information in the order indicated below:

1. Cover letter stating interest in project with signature of duly authorized principal
2. Description of entity and staff who might be assigned to this project
3. Evidence of Minimum Qualifications
4. Evidence of Preferred Qualifications

IX. SUBMITTAL OF PROPOSALS
Proposals shall be emailed to TCHFH with the subject line “Contract Services proposal for OAHMP”

X. ACCEPTANCE OR REJECTION OF PROPOSALS:
TCHFH reserves the right to reject any and/or all Proposals when such rejection is in the interest of TCHFH. TCHFH reserves the right to waive any information and technicalities in selection. Contract will be awarded on the basis of the factors which are listed above. TCHFH reserves the right, however, to award contract to its best interest.

XI. GENERAL INFORMATION
Responses will be received by email at ben.post@tchabitat.org until 12:00 pm (noon) on Tuesday, September 6th, 2022. RFQ responses received after the time and date stated will not be accepted. Responses received on time will be opened privately.

TCHFH shall hold the responses for up to 5 days for purposes of reviewing the information. TCHFH shall announce the successful Respondent on or before 7 days from the final date of receipt of responses.
Responder should carefully review the pre-requisites for responding which will be adhered to when interviewing the responder. Proposal will be evaluated to determine the responder that is responsive to the solicitation and is most advantageous to TCHFH, price, capacity, experience, and other factors considered.

TCHFH RESERVES THE RIGHT TO WAIVE IRREGULARITIES AND TO REJECT ANY AND ALL PROPOSALS.

Questions may be addressed electronically to Ben Post at ben.post@tchabitat.org

XII. APPENDICES

I. Appendix A – OAHMP Project Details & Requirements
II. Appendix B – HUD List of Allowable Maintenance Activities
III. Appendix C – Insurance Requirements
Appendix A – OAHMP Project Details & Requirements

The Program Model
Must incorporate two core concepts: first, as people age, their needs change, and they may need adaptations to their physical environment to live safely at home; second, for any intervention to have the highest impact, the individual’s personal goals and needs must be a driver in determining the actual intervention. The OAHMP model focuses on low-cost, high-impact home modifications. Examples of these home modifications include installation of grab bars, railings, and lever-handled doorknobs and faucets, as well as the installation of adaptive equipment, such as temporary ramp, tub/shower transfer bench, handheld shower head, raised toilet seat, risers for chairs and sofas, and non-slip strips for tub/shower or stairs. The OAHMP model primarily relies on the expertise of a licensed Occupational Therapist (OT) to ensure that the home modification addresses the client’s specific goals and needs and promotes their full participation in daily life activities. The OT is trained to evaluate clients’ functional abilities and the home environment and has knowledge of the range of low-cost, high-impact environmental modifications and adaptive equipment used to optimize the home environment and increase independence. To help maximize the breadth of the program, the OAHMP also supports using licensed OT Assistants and Certified Aging-in-Place Specialists whose work under the grant is overseen by licensed OTs. The OAHMP model also encourages a person-centered approach that motivates and supports older adults as they identify their goals and learn to function safely in their home. Services made available under this NOFA must be for the benefit of eligible low-income homeowners who are at least 62 years old for work in their privately owned primary residence. Because of the vulnerable nature of the persons served, awardees of an OAHMP grant are highly encouraged to ensure that the processes employed to qualify projects for home modifications avoid the potential for project implementation delays. One example of potential delay is enrolling a beneficiary whose home requires modifications beyond what HUD defines as maintenance. Proposed projects involving repair or rehabilitation above the maintenance level require an environmental review by HUD. Twin Cities Habitat for Humanity will not approve any projects that require a HUD environmental review.

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For detailed program information regarding the OAHMP grant requirements please see pages 15-22 of the OAHMP Program Manual. See following pages with Header “RFQ OAHMP – Appendix A - OAHMP Project Details & Requirements”. Where the program manual references “Grantees” that is in reference to Twin Cities Habitat for Humanity. Selected Service Providers shall provide contract services in alignment with the OAHMP program guidelines.

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stating that no part of the net earnings inures to the benefit of any private party and (iv) that you are not controlled by or under the direction of persons seeking to derive profit or gain therefrom.

E. Statutory and Regulatory Requirements Affecting Eligibility.

Eligibility Requirements for Applicants of HUD’s Grants Programs
The following requirements affect applicant eligibility. Detailed information on each requirement is posted on HUD’s Funding Opportunities Page.

- Outstanding Delinquent Federal Debts
- Debarments and/or Suspensions
- Pre-selection Review of Performance
- Sufficiency of Financial Management System
- False Statements
- Mandatory Disclosure Requirement
- Prohibition Against Lobbying Activities
- Equal Participation of Faith-Based Organizations in HUD Programs and Activities

F. Program-Specific Requirements Affecting Eligibility.

In addition to the Threshold Eligibility Requirements under III.D above, the Older Adult Home Modification Program (OAHMP) has the following requirements:

1. **Urbanized Area or Substantially Rural Designation**: Applicants must designate in their applications the target area for performing home modifications as being an urbanized area and/or substantially rural based on the definitions provided in Section I, section A.4. In determining this designation, applicants must use the Urbanized / Substantially Rural Designation of Areas Tool developed by HUD (see Appendix A). An application that does not include an urban or rural designation or includes an incorrect one shall be treated as having a curable deficiency (see section IV.D.4, below).

2. **Program Performance.** Grantees shall take all reasonable steps to complete all activities within the approved period of performance. HUD reserves the right to terminate the cooperative agreement prior to the expiration of the period of performance if the grantee fails to make reasonable progress in implementing the approved program of activities or fails to comply with the terms of the cooperative agreement. If requested, determined to be appropriate, and subsequently approved by HUD, grantees will be eligible to receive a single extension of up to 12 months in length. To facilitate completing all activities within the approved period of performance, if awarded a grant, the applicant is committing to working in the described area and developing a work plan for which the recruitment, assessment, home modification, and evaluation elements are described.

3. **OSHA Compliance.** The requirements of the Occupational Safety and Health Administration (OSHA) (e.g., 29 CFR parts 1910 and/or 1926, as applicable) or the state or local occupational safety and health regulations, whichever are most stringent, shall be met.

4. **Civil Rights.** Grantees must comply with all fair housing and civil rights laws. (see Section VI.B of this NOFA).
5. **Privacy.** Submission of any information to databases (whether website, computer, paper, or other format) of addresses of housing units identified and treated under this project is subject to the protections of the Privacy Act of 1974, and shall not include any personal information that could identify any person affected. Grantees should also check to ensure it meets state and local privacy regulations.

6. **Economic Opportunities for Low- and Very Low-Income Persons (Section 3).** Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. § 1701u) is applicable to grants funded under this program NOFA. The purpose of Section 3 is to ensure that new training, employment and contracting opportunities created during the grant performance period will, to the greatest extent feasible, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons in the area in which the project is located. If the grantee plans to hire any new employees or award contracts to carry out the grant, it must comply with the Section 3 requirements found at 24 CFR 135.32. Additionally, any contractor, subcontractor or sub-grantee receiving contracts under the grant totaling $100,000 or more must also comply with the Section 3 requirements for any new training, hiring or sub-contracting opportunities provided under those contracts. Please refer to 24 CFR part 135, subparts B and E, and to Section 1.c. of the General Administrative Requirements and Terms for HUD Financial Assistance Awards, for additional information.

7. **Limited English Proficiency (LEP).** The Grantees shall take reasonable steps to ensure meaningful access to their program and activities for LEP individuals.

8. **Section 504.** Section 504 of the Rehabilitation Act of 1973 (Section 504) prohibits discrimination on the basis of disability in federally assisted programs or activities. HUD’s Section 504 regulation includes nondiscrimination and equal opportunity requirements. Among other obligations, recipients must provide reasonable accommodations for individuals with disabilities. A reasonable accommodation is a change, modification, exception, alteration, or adaptation in a policy, procedure, practice, program, service, or activity, including a structural modification, that may be necessary to provide a person with a disability an equal opportunity to participate in, or benefit from, a program, service or activity. For example, a grantee may need to permit an individual with a disability to complete the application or follow-up meetings at a different location or in one’s home as a reasonable accommodation, or may need to otherwise modify an existing rule in order to accommodate an individual with a disability.

In addition, a recipient must ensure effective communication with applicants and beneficiaries with visual, hearing, speech, and other communication-related disabilities. Recipients must provide appropriate auxiliary aids and services necessary to ensure effective communication, which includes ensuring that information is provided in appropriate accessible formats as needed, e.g., Braille, audio, large type, assistive listening devices, sign language interpreters, and accessible electronic communications.
Additionally, under Section 504, no qualified individual with disabilities shall be denied the benefits of, excluded from participation in, or otherwise subjected to discrimination under any program or activity receiving HUD funding because a recipient’s facilities are inaccessible to or unusable by individuals with disabilities. 24 C.F.R. § 8.20. Recipients are also required to ensure new construction, alterations, and existing facilities are accessible for individuals with disabilities (see “Physical Accessibility” section). For more information, HUD has issued Section 504 Frequently Asked Questions and Answers to provide guidance to HUD recipients.

9. **Beneficiary Eligibility Determination.** Grantees will establish a process for determining beneficiary/client eligibility. See Beneficiary Eligibility Criteria in Section III.G.

10. **Client Referral Network.** Grantees must have relationships with organizations in the community that will refer low-income older adults to ensure that the grantee meets its target number of beneficiaries.

11. **Scope of Home Modifications.** The allowable modifications are defined as low-cost changes to the home environment that are directly related to reducing the risk of falling and improving general safety, accessibility, and functional abilities of the client. The resulting home environment is expected to make tasks easier, reduce accidents, and lengthen the amount of time the client can continue to live in their primary residence. In addition:
   a. The cost of home modifications per housing unit that is inclusive of labor, contractor services, materials and supplies associated with structural modifications and adaptive equipment, is capped at $5,000. If the cost is expected to be above the capped amount, HUD approval is required prior to contracting for the services for that unit. This capped amount excludes the salary for the Occupational Therapist (OT), licensed OT Assistant, or Certified Aging-in-Place Specialist.
   b. Grantees are not required to offer all of the modifications listed in the Table of Home Modifications/Repairs in Appendix B; however, they must publish a list of in-scope and out-of-scope modifications as part of their program documentation marketing as well as in the program policy and procedures.

12. **Occupant protection and possible temporary relocation**
   a. Occupants shall not be permitted to enter the worksite during home modification activities (unless they are employed in conducting these activities) until after the work has been completed.
   b. Occupants shall be temporarily relocated during home modification activities to a suitable, decent, safe, and similarly accessible dwelling unit (as noted in HUD’s Lead Safe Housing Rule (24 CFR 35.1345(a)(2)), except if:
      i. the activities are exterior activities only and occupants have safe access to bathroom and kitchen facilities, and, after each day’s work, sleeping areas; or
      ii. the activities include interior activities and:

(a). Will be completed within one period of 8 daytime hours, and

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i. the worksite is contained if hazardous dust or debris could be released into other areas (with occupants' belongings in the contained area moved to a safe and secure area outside of it, or covered with an impermeable covering with seams and edges sealed), and

ii. no safety, health or environmental hazards (e.g., exposed live electrical wiring, release of toxic fumes, or on-site disposal of hazardous waste) will be created; or

(b). Will be completed within 5 calendar days and

i. the worksite is protected as above, and

ii. after each day’s work, occupants have safe access to sleeping areas and bathroom and kitchen facilities.

(c). The OAHMP targets low-income elderly homeowners interested in home modification repairs to enable them to remain in their primary residence. While the relocations of owner occupants for a project receiving funds pursuant to this NOFA generally do not trigger the applicability of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (URA), 42 U.S.C. 6301 et seq., tenant-occupants who must be temporarily relocated may be entitled to URA benefits and assistance. These benefits and assistance include moving costs and increased housing costs during the relocation. For further guidance, see HUD Handbook 1378, available at: https://www.hud.gov/sites/dfiles/OCHCO/documents/1378CPDH.pdf.

(d). OAHMP funds may be used to cover relocation expenses related to OAHMP activities for both owner-occupants and tenant-occupants, regardless of the applicability of the URA. Relocation expenses should include moving costs and increased housing costs during the relocation.

13. Physical Accessibility Requirements. Recipients of funding under this program must comply with Section 504 and HUD’s Section 504 regulation. In terms of physical accessibility requirements, the home alterations shall be made accessible upon request of the homeowner. The OT (including, here and below, the OT Assistant) and the person doing any home modifications must consult with the homeowner regarding the specific design features to be provided. If accessibility features selected at the option of the homeowner are covered by Section 504 standards, those features shall comply with the applicable Section 504 standards. Under HUD’s Section 504 regulation, the Uniform Federal Accessibility Standards (UFAS) is the prescribed federal architectural standard. HUD also permits recipients to utilize “HUD’s Deeming Notice,” for purposes of Section 504 compliance. Both are available here: UFAS, https://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-aba-standards/ufas; HUD’s Deeming Notice, https://www.federalregister.gov/documents/2014/05/23/201411844/non_discrimination-on-the-basis-of-disability-in-federally-assisted-programs-and-activities. The homeowner is permitted to depart from particular specifications of these standards in order to accommodate his or her specific disability. For example, if the OT and the beneficiary collectively determine to insert grab bars in the bathroom, UFAS includes technical specifications for the placement of such grab bars that may be helpful for the OT and person doing the work to look to as a guidepost, however, the placement of such grab bars can vary from such specifications in order to meet the specific needs of the beneficiary. Title II of the Americans with Disabilities Act (ADA) may also apply and require compliance with additional
physical accessibility requirements. Title II of the ADA covers the programs, activities, and services provided by public entities (state and local governments and their instrumentalities and special purpose districts). For more information, please visit the Department of Justice’s (DOJ) ADA page, [https://www.ada.gov/](https://www.ada.gov/), and DOJ’s Title II implementing regulation at 28 C.F.R. part 35 (Title II).

For more information on federal accessibility requirements, please visit HUD’s website, [https://www.hud.gov/program_offices/fair_housing_equal_opp/physical_accessibility](https://www.hud.gov/program_offices/fair_housing_equal_opp/physical_accessibility).

14. **Program Services Model.** The minimum requirements of the services to be provided by the Grantee are as follows:
   a. All services are voluntary for the beneficiary. Consent of the client or legal guardian is required before delivery of services. Grantees are strongly encouraged to work with the client to complete all phases of the program model; however, the client or legal guardian may opt out at any time.
   b. The home modifications and other services must be designed to improve general safety, improve accessibility, and improve functional abilities of the client to make tasks easier, reduce accidents and the risk of falls, and lengthen the amount of time the client can continue to safely live in their primary residence.
   c. The Program Services Model shall include the following components:
      i. **Initial Interview and In-Home Assessment conducted by a Licensed Occupational Therapist (OT), or a licensed OT Assistant or Certified Aging-in-Place Specialists whose work under the grant is overseen by a licensed OT.** The OT will conduct the initial interview with the client and care takers (if available) in their home and assess the home for safety and hazards, including the client’s fall risk, and/or the client’s functional abilities with ADLs and IADLs.
      ii. **Work Order by the OT, or a licensed OT Assistant or a Certified Aging-in-Place Specialist whose work under the grant is overseen by a licensed OT.** With the client’s consent, the OT will prioritize the necessary home modifications and complete a work order and any additional specifications (e.g., placing tape on walls to indicate position of grab bars).
      iii. **Home Modification Work.** The work must be performed by a licensed, or in accordance with local and state regulations, contractor qualified to perform the required work.
      iv. **Follow-up Assessment and Inspection.** The OT will conduct an in-home follow-up assessment, accompanied by appropriate education and training for the client in the safe and proper use of adaptive equipment. The OT will also inspect the work of the repair person to ensure that it meets the requirements and complete a work order for any required adjustments.
d. At least one standardized assessment tool shall be used to collect information before and after the home modification intervention. At a minimum, the assessment tool(s) shall cover the functional abilities of the client and/or the safety and hazards in the home. (Note: HUD will contract for the evaluation of this program and grantees may be required to use one or more some standard assessment tools as part of the evaluation process).

e. The program services shall not be a replacement of home care visits ordered by a provider for a person with specific rehabilitative or skilled nursing needs, such as follow-up from a hospitalization, inpatient rehabilitation, or other acute or skilled post-discharge need.

f. If an applicant wishes not to use the Program Services Model described above, the applicant must provide a justification to deviations to the Model described above, and clearly provide a detailed overview of the model they intend to use, and document the validation of why their proposed model is better for its program than the Program Services Model, along with the step-by-step process for accomplishment of the performance goals of all components described in paragraphs c.i. – iv. above. If a grant is awarded, acceptance of the deviations will be at the discretion of HUD.

15. **Duplication of Benefits.** The grantee shall avoid obvious duplication of Medicare or Medicaid benefits received—such as adaptive equipment already ordered by a medical provider—but neither the grantee nor the beneficiary is required to determine whether Medicare or Medicaid benefits exist for the services or equipment provided under this grant.

16. **Structural Modification Direct-Hire/Contractor Requirements.** The following requirements apply to all Grantee personnel (staff, contractors) who make structural modifications in a client’s home. The personnel:

   a. Must participate in an onboarding process designed by the grantee before performing work that reflects the program’s desired approach to interacting with older adults and their caregivers and families;
   b. Must be licensed, bonded, and insured in accordance with state and local requirements;
   c. For mobile homes and manufactured homes, must follow state licensing requirements for repair/modification of mobile homes and manufactured homes, as applicable; and
   d. Must provide a warranty period acceptable to the grantee for all home modifications (e.g., one year).

17. **Reporting Requirements.** Grantees must comply with HUD funded evaluations and provide data to HUD on a quarterly basis, as required by the OMB Uniform Guidance at 2 CFR §§ 200.327 and 200.328.

18. **Environmental Review.** Compliance with 24 CFR part 50 procedures is explained in Section VI.B.17.

   a. In order to expedite home modifications in accordance with the Congressional directive that this program be “low barrier”, activities shall be selected so as to minimize the likelihood and scope of an environmental review (see the table in
Appendix B, Home Modifications / Repairs). However, performance of activities that are required to meet the needs of low-income elderly homeowners to enable them to remain in their primary residence (see Section III.F.8, especially, its third paragraph) that may trigger an environmental review are acceptable. When required, as described in Section VI.B.17, the environmental review shall be conducted by HUD under 24 CFR part 50, with the grantee’s project decisions (including the project budget in accordance with paragraph 24.c.viii, below) made in accordance with the review results.

19. **Addressing the Needs of Vulnerable Population.** Grantees must put policies and plans in place that address how to respond when they encounter clients who are highly vulnerable or whose homes are in need of major repairs. See Section V.A. Review Factors.

20. **Program Consistency.** Grantees shall participate in mandatory training provided by HUD:
   a. **Initial training.** This is a one-time training for at least two representatives, including the program manager, about the goals and principles of the grant program, the guidelines, grant requirements, procedures that all the grantees must follow, and the elements that are common across all the grantee programs. The orientation shall be in-person unless HUD makes it virtual out of necessity.
   b. **Annual Program Manager School - Specialized Staff Training.** This is training specific to staff roles. Program managers will receive training in grants management, hiring, contracting, procurement, reporting, and other program administration topics. Occupational therapists and maintenance/repair staff may receive training in such topics as how to work with older clients, motivational interviewing techniques, client and home assessments, and creating the home modification work order. The initial training shall be in-person or virtual at HUD’s discretion; the trainings after the first shall be virtual.

If your grant agreement is not signed prior to the New Grantee Orientation, you will be reimbursed for any reasonable costs you incur to attend the New Grantee Orientation that are allowable in accordance with 2 CFR part 200, especially 2 CFR 200.458 and 2 CFR 200.474. HUD reserves the right to disallow costs that are not reasonable, allowable and allocable in accordance with OMB Cost Principles, 2 CFR part 200, subpart E.

In addition, grantees are highly encouraged to participate in any additional training or technical assistance provided through HUD’s technical assistance providers. Prior approval by HUD is required.

21. **Cooperation with Related Research and Evaluation.** Grantees must cooperate fully with any research or evaluation sponsored by HUD or another government agency associated with this grant program, including preservation of project data and records and compiling requested information in formats provided by the researchers, evaluators or HUD. This may include the compiling of certain relevant local demographic, dwelling unit, and participant data not contemplated in the original proposal. Participant data must be subject to the Privacy Rule of the Health Insurance Portability and Accountability Act.
of 1996 (HIPAA). HIPAA and the Privacy Rule can be found at [www.hhs.gov/ocr/privacy/](http://www.hhs.gov/ocr/privacy/). For the program in this NOFA, HUD does not expect research to be conducted that could affect human subjects.

22. **Data Collection.** You must collect, maintain, and provide to HUD the data necessary to document and evaluate grant program outputs and outcomes. HUD will contract with an organization to coordinate evaluation activities, including the capturing of outcome data.

23. **Sustainability.** Grantees must implement a strategy to build community capacity for home modification programs and services that will continue after the grant performance period ends. See Section V.A. Review Factors.

24. **Procurement Requirements.** All goods and services must be procured through a competitive process. Recipients must follow federal procurement requirements as defined in 2 CFR §§ 200.317 – 200.326, as applicable. The designation of an entity as a subrecipient or contractor must follow program policies and 2 CFR 200.330.

25. **Budget.** Recipients must maintain a current account of all allowable costs and activities. Allowable costs shall be in accordance with the cost principles applicable to the organization incurring the costs. Specifically, see, as applicable, 2 CFR 225 - Cost Principles for State, Local, and Indian Tribal Governments, or 2 CFR 230 - Cost Principles for Nonprofit Organizations.

Allowable costs include the following:

a. **Program Operations.** Program Operation costs are program implementation, management, and oversight activities that are directly attributable and specifically identified with this grant. All costs must be reasonable and clearly detailed. Examples of costs may include but are not limited to the following:
   i. Staff and contractor recruitment.
   ii. Salaries and wages for direct hires or contractors working directly on activities supported by this grant.
   iii. Fringe benefits for direct hires working directly on activities supported by this grant. Fringe benefits are allowable as a direct cost in proportion to the salary charged to the grant, to the extent that such payments are made under formally established and consistently applied organizational policies.
   iv. Program marketing/advertising and printing.
   v. Procurement of materials and supplies for program administration. Materials and supplies are defined as tangible personal property other than equipment, costing less than $5,000. Materials and supplies that are necessary to carry out the project are allowable as prescribed in 2 CFR § 200.453.
   vi. Local travel.
b. **Information Technology and IT Services.** Costs are directly attributable to tracking service activities and collecting program monitoring data. Examples of such costs may include but are not limited to the following:
   i. Procurement and maintenance of database and other tools
   ii. Information technology consulting services

c. **Client Intake, Assessment, and Reasonable Accommodations.** Costs directly attributable to activities that ensure the client’s needs and goals are fully understood and that they get the maximum benefit from the program to address their needs and goals. Examples of such costs may include but are not limited to the following:
   i. Assistance to client in locating proof of eligibility
   ii. Fees to use standardized assessment tools
   iii. Occupational therapist services
   iv. Registered nurse services (only if required by evidence-based model) as described in section I.A.1, Background, which do not include medical treatment. Examples of registered nurse services are assessing a client’s goals related to pain, depressive symptoms, medication use, strength, and balance, and facilitating communication with a primary care practitioner.
   v. Social worker services
   vi. Translation (Limited English Proficiency) services
   vii. Development of list of resources to refer the client to, which will address needs outside of the scope of this program
   viii. Any costs associated with providing a reasonable accommodation for a beneficiary with a disability or a potential beneficiary applying to participate in the program.
   ix. Any costs associated with ensuring effective communication with applicants and beneficiaries with visual, hearing, speech, and other communication-related disabilities.

d. **Home Modifications and Adaptive Equipment.** Costs that are directly attributable to the implementation of recommended home modifications and adaptive equipment specified by the Occupational Therapist, OT Assistant or Certified Aging in Place Specialist operating under the supervision of the OT based on the interview and assessment of the client and home environment. Examples of such costs may include but are not limited to the following:
   i. Procurement of equipment associated with the home modification. Equipment means tangible nonexpendable personal property charged directly to the grant, having a useful life of more than one year and an acquisition cost of $5,000 or less; however, procurement of equipment with unit cost in excess of $5,000 is allowable if prior written approval is obtained from HUD.
   ii. Procurement of adaptive equipment, materials, and supplies associated with the home modification. Materials and supplies are defined as tangible personal property other than equipment, costing less than $5,000.
Materials and supplies that are necessary to carry out the project are allowable as prescribed 2 CFR § 200.453.

iii. Costs associated with making a specific home modification or adaptive equipment accessible for a beneficiary with a disability.

e. Professional Development. Costs directly attributable to activities that are intended to improve the organization’s ability to ensure high-quality program outcomes and to share information about the program with industry groups. Examples of such costs may include but are not limited to the following:
   i. Certification and/or training in aging in place or related areas, including travel costs and training fees
   ii. Peer group conference registration and travel (requires prior approval by HUD).

f. Indirect Costs. Indirect costs are incurred for a common or joint purpose benefiting other programs or activities, and not directly attributable or specifically identified with this grant. Reimbursement is determined by the cognizant agency’s negotiated indirect cost rate or if no negotiated rate, the flat 10% de minimis indirect cost rate will be applied. See section IV.F. below.

Unallowable costs:

a. The federal requirements for the determination of allowable and unallowable direct and indirect facilities and administrative costs established under Subpart E, Cost Principles, of OMB’s regulations at 2 CFR 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, apply to the grants under this NOFA.

b. The procedures of section F.5, Collection of Unallowable Costs and Erroneous Payments, of Appendix VII to Part 200, shall be followed, namely, that costs specifically identified as unallowable and charged to Federal awards either directly or indirectly will be refunded (including interest chargeable in accordance with applicable Federal cognizant agency for indirect costs regulations).

26. Maintenance /Repair Activities. To the greatest extent possible, HUD strongly encourages installation of any adaptive equipment (i.e., assistive device or everyday item) or other home modifications that address IADLs and ADLs that meet the definition of maintenance/Repair; refer to the Maintenance Repair column of the Table of Home Modifications/Repairs in Appendix B. The table is not exhaustive. Maintenance activities, for purposes of making an environmental determination, are defined as those that slow or halt deterioration of a building and do not materially add to its value or adapt it to new uses (i.e., non-residential to residential). General examples of maintenance activities for environmental review purposes are as follows:

a. Cleaning activities;

b. Protective or preventative measures to keep a building, its systems, and its grounds in working order;

c. Replacement of appliances that are not permanently affixed to the building;

d. Periodic replacement of a limited number of component parts of a building feature or system that are subject to normal wear and tear;
e. Replacement of a damaged or malfunctioning component part of a building feature or system. (Replacement of all or most parts or an entire system is NOT maintenance.)

f. If the scope and extent of the project do not qualify as maintenance, then the project requires HUD to complete an environmental review and approve the project prior to commitment or expenditure of grant or match funds.

27. Administrative Costs.

a. You can utilize up to 10 percent of the federal award for payments of reasonable grant administrative costs related to planning and executing the project, preparation/submission of HUD reports, etc. Administrative costs must be reflected under each appropriate line items (e.g., salaries, fringe, supplies, on the Form HUD-424_CBW) and a detailed cost element breakdown in the budget narrative must be provided. The 10 percent administrative cost cap for this program must include any indirect cost rates placed in the HUD share budget columns, as well as the sum of the budget line items that have inherent administrative costs per OLHCHH Policy Guidance 2015-01, plus any administrative costs of sub recipient organizations (also detailed by budget line item and budget narrative). There are two categories of administrative costs: direct administrative costs and indirect costs. For the purposes of this grant, all direct administrative costs and all indirect costs count towards the 10 percent administrative cost limit. (See Section IV.F, Indirect Cost Rate, for information.)

b. Direct Administrative Costs. Direct administrative costs are the reasonable, necessary, allocable, and otherwise allowable costs of general management, oversight, and coordination of the grant (i.e., program administration). Such costs include, but are not necessarily limited to, expenditures for: Salaries, wages, fringe benefits, and related costs of the recipient's staff engaged in program administration that can be specifically identified with the grant. (See OLHCHH Policy Guidance 2012-01 [www.hud.gov/sites/documents/PGI_2012-01.PDF].)

G. Criteria for Beneficiaries.

This program has eligibility criteria for beneficiaries.

The beneficiary must be:

1. the elderly low-income homeowner of the primary residence where the home modifications will be installed;
2. elderly: at least 62 years of age;
3. low income: family income less than or equal to 80% of local area median income (AMI) (see below).

Where the home is owned by two or more individuals, at least one of the owners must meet age criterion 2 above and must live in the residence most of the time. A home owned by one member of a married couple, as recognized by the State, that is the primary residence of either or both members of the couple is eligible if the member(s) residing meet the elderly and low-income beneficiary criteria above.
Per-home benefit limits are not multiplied by the number of low-income elderly adults residing in the home.

Because the AMI low income determination under criterion 3 above is based on jurisdiction in which the residence is located, family income and family size, (see www.huduser.gov/portal/datasets/il/il20/IncomeLimitsMethodology-FY20.pdf), the total family income, not just the income of the homeowner(s), will be used to determine the low income eligibility.

For 2020, the income limits for low-income households are shown for each part of the country at www.huduser.gov/portal/datasets/il/il20/Section8-IncomeLimits-FY20.docx, and are based on the number of persons in the household. For determining income eligibility in subsequent years, see HUD’s Income limits website (as of the publication of this NOFA, at www.huduser.gov/portal/datasets/il.html), which will list the income limits and the income limits methodology for that year.

Additional beneficiary criteria: The grantee may impose additional beneficiary criteria. For example:

1. physical condition of the primary residence
2. previous home modification benefits received under this program

The grantee must comply with all civil rights and nondiscrimination requirements and ensure that any additional beneficiary criteria do not result in discrimination against any federally protected class. See 24 C.F.R. § 5.105(a).

IV. Application and Submission Information.
A. Obtaining an Application Package.

Instructions for Applicants.
You must download both the Application Instructions and the Application Package from Grants.gov. You must verify that the CFDA Number and CFDA Description on the first page of the Application Package, and the Funding Opportunity Title and the Funding Opportunity Number match the Program and NOFA to which you are applying.

The Application Package contains the portable document forms (PDFs) available on Grants.gov, such as the SF-424 Family. The Instruction Download contains official copies of the NOFA and forms necessary for a complete application. The Instruction Download may include Microsoft Word, Microsoft Excel and additional documents.

An applicant demonstrating good cause may request a waiver from the requirement for electronic submission. For example, a lack of available Internet access in the geographic area in which your business offices are located. Lack of SAM registration or valid DUNS is not good cause. If you cannot submit your application electronically, you must ask in writing for a waiver of the electronic grant submission requirements. HUD will not grant a waiver if HUD does not receive your written request at least 15 days before the application deadline and if you do not
Appendix B - HUD Allowable List of Home Modifications/Repairs

See following pages with Header “RFQ OAHMP – Appendix B - HUD List of Allowable Maintenance Activities”. Only examples listed in the Column listed “Examples of OAHMP Maintenance Repair Activities” are eligible. Items listed in the Column “Examples of OAHMP Rehabilitation Repair” are not eligible for this program.
population is at least half rural or less than half rural, respectively.

**Target area with one jurisdiction:**

If your target area consists of one jurisdiction, and it is in the rurality classification category you intended to apply in, copy Table 1 (the row of headers and the row of information) into your application. You may, if you wish, narrow the table column widths.

If your target area is not the rurality classification category you intended to apply in, you may delete the information in Table 1, and select another jurisdiction, using the same procedure as before, and determine if your new jurisdiction has the rurality status you want it to have. When you are satisfied with the rurality status of your target area jurisdiction, copy and paste Table 1 into your application. You may, if you wish, narrow the table column widths.

**Target area with multiple jurisdictions:**

If your target area consists of multiple jurisdictions, see the additional instructions below Table 1, which involves repeating the steps above for each jurisdiction, copying the values of the jurisdictions cells in Table 1 into the first blank row of Table 2.

The bottom row of Table 2 provides the overall classification of your target area, indicating that, overall, it is substantially rural or not substantially rural.

If this is the rurality classification category you intended to apply in, copy and paste Table 2 into your application, deleting blank rows, and, if you wish, narrowing column widths.

If this is not the rurality classification category you intended to apply in, you may delete the information in one or more of the rows of Table 2; only the jurisdictions remaining in Table 2 are used to determine the substantially rural or not (“rurality”) status. You may, if you wish, add jurisdictions to Table 2, using the same procedure as before, and determine if your new set of jurisdictions has the rurality status you want it to have. (The spreadsheet is not concerned with blank rows; you need not move rows up in the spreadsheet to fill in the blank rows.)

When you are satisfied with the rurality status of your target area, copy and paste Table 2 into your application, deleting blank rows, and, if you wish, narrowing column widths.

**Appendix B - Home Modifications/Repairs**

<table>
<thead>
<tr>
<th>Feature or System</th>
<th>Examples of OAHMP Maintenance Repair Activities</th>
<th>Examples of OAHMP Rehabilitation Repair</th>
</tr>
</thead>
</table>
| Site              | • adding or replacing address number so it is visible from the street for emergency responders  
|                   | • power-washing slippery exterior surfaces     | • construction of new walkways, driveways or parking areas, or replacement thereof |
| Building          | • adding exterior lighting at                  | • roof installation                   |
| Exterior | entrances (to include automatic sensors)  
| | • installing new or adjusting mailbox to make it easier to reach  
| | • fixing gutters and downspouts if causing safety hazard  
| | • manufactured / mobile home skirting  
| | • gutter and/or downspout installation  
| Exterior walkways and steps | • graded ground ramps  
| | • installing temporary/modular ramps (placed on top of the ground) for accessibility for individuals with a disability  
| | • placing temporary anti-slip tape or colored tape or paint on surfaces  
| | • applying directional signage or marking for wayfinding  
| | • installing handrails on both sides of steps and/or pathways  
| | • repairing cracked, broken, or uneven pathways (pavement, brick, etc.)  
| | • installing pathway lighting  
| | • installing permanent ramps (with footings set into the ground) for accessibility  
| | • installing exterior stairlift  
| | • installing wheelchair platform and lift  
| Exterior Windows and Doors | • installing automatic doors or automatic door openers  
| | • installing magnetic screen door  
| | • replacing door lock with one that is easier to operate  
| | • replacing doorknobs with lever-style handles  
| | • adding or adjusting peephole or viewing panel to correct height for client  
| | • eliminating trip hazards at entry threshold  
| | • installing “tap-n-go” or other hands-free door hold open capability  
| | • adjusting windows to make them easier to open and close  
| | • widening exterior doorway to accommodate a walker or wheelchair  
| | • replacement of exterior door  
| | • replacement of windows  

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<table>
<thead>
<tr>
<th><strong>Interior Walls, Windows, and Ceilings</strong></th>
<th><strong>Interior Doors and Hallways</strong></th>
<th><strong>Flooring</strong></th>
</tr>
</thead>
</table>
| - fixing broken window pane(s), storm window(s) or damaged entry door  
  - adding storm windows or storm doors | - adjusting or replacing hardware for drapes, shades, and/or curtains to make them easier to use  
  - building shelf to improve hands-free activity or to improve accessibility  
  - patching or mending cracked plaster  
  - patching or fixing holes or cracks in drywall | - installing new drywall or paneling  
  - installing new acoustical ceiling |
| - installing new drywall or paneling  
  - installing new acoustical ceiling | - installing different door type  
  - widening interior doorways to accommodate a walker or wheelchair  
  - widening hallways to accommodate a walker or wheelchair | - repairing flooring transitions so there is zero height difference between them  
  - repairing floor tile to remove uneven surfaces  
  - repairing floors to remove uneven surfaces  
  - stripping floors and resealing when incidental to other work  
  - installing linoleum/vinyl flooring to remove uneven surfaces that pose extensive slipping or tripping hazards  
  - carpet removal  
  - cleaning floor when incidental to other work | - installation of new floor if the existing floor has extensive slipping or tripping hazards resulting from deterioration or damage |
| IRC Priors/Contractor (Circulation) | • installing railings  
• maintaining chair lift/stair climber  
• replacing broken stair treads or balusters  
• applying adhesive strips with nonslip surface  
• applying adhesive tape or paint to distinguish thresholds and edges  
• carpet removal  
• installing super-pole between floor and ceiling with or without pivot arm | • installing chair lift/stair climbers |
|---|---|---|
| Bathroom/Laundry | • installing grab bars  
• adding nonskid strips to bathtub or shower floor  
• installing a hand-held or adjustable showerhead  
• installing clamp for handheld shower on wall or grab bar  
• tub cuts to enable easy entry/conversion to shower  
• installing curved shower rod  
• installing easy-to-use lever handles rather than knobs or turn handles for the sink, bathtub and shower faucets feature  
• replacing toilet with comfort-height model  
• installing pedestal or wall hung sink for wheelchair accessibility  
• insulating exposed pipes beneath the sink to protect against touching a hot pipe  
• cushioning exposed pipes beneath the sink to protect against bumping  
• replacing or adjusting position of bathroom mirror, toilet paper holder, and other accessories to meet client’s needs | • complete or substantial bathroom remodel  
• installing new wall tile  
• installing a walk-in shower or bathtub |
<table>
<thead>
<tr>
<th>Kitchens</th>
<th>Electrical/Lighting</th>
<th></th>
</tr>
</thead>
</table>
| • replacing cabinet hardware, such as replacing round knobs with D-shaped handles  
• installing new toilet handles  
• installing toilet riser with handles  
• installing toilet safety frame or rails  
• repairing toilet seats  
• installing wall soap holder  
• repairing wall tile  
• securing rugs with rubber carpet mesh or double-sided rug tape  
• unclogging sink or toilet when incidental to other work  
• moving or replacing washing machines and dryers  
• replacing broken medicine cabinet  
| • adding stick-on motion sensor lighting  
• adding task lighting under cabinets and over counters and tables  
• changing light bulbs  
• adding light switches at top and bottom of stairs for safety  
| • complete or substantial kitchen remodel  
• install lower work surface that can be used while seated  
• lowering of cabinets  
• major rewiring of building  
• installing new electrical service  
• replacing or moving electrical panels  

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**Appendix B - 6 of 7**
<table>
<thead>
<tr>
<th><strong>HVAC / Plumbing systems</strong></th>
<th><strong>Security</strong></th>
<th><strong>Life Safety</strong></th>
</tr>
</thead>
</table>
| • replacing light switches with safety and accessibility features such as glow in the dark, rocker-style switches, or other easy-to-function switches | • replacing thermostat with one that has accessibility features | • installing GFCI outlet 
• repairing electrical outlets 
• installing or servicing smoke, fire and CO detectors 
• installing or replacing doorbell that can be seen or heard by client throughout the house 
• cleaning surface mold |
| • moving light switches and electrical outlets where they are more accessible to the individual | • setting home’s water heater or replacing its thermostat, to ensure hot water is at or below 120°F to avoid scalding | • making substantial physical changes to a building to comply with fire and life safety codes 
• installing fire suppression system 
• chimney repairs 
• mold remediation |
| • adding ball chain extension to ceiling fan/light | • installing pressure-balanced, temperature-regulated sink faucets in kitchen and bath | |
Appendix C - Insurance Requirements

See following page with Header “RFQ OAHMP – Appendix C – Insurance Requirements”. Include insurance certificate in alignment with the insurance requirements listed on the document.
INSURANCE REQUIREMENTS

Project: ___________________________________________________________________________________

Subcontractor shall obtain insurance with limits at least equal to those specified below.

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Limits of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial General Liability</strong></td>
<td></td>
</tr>
<tr>
<td>Occurrence Form</td>
<td>Bodily Injury/Property Damage</td>
</tr>
<tr>
<td>Premises/Operations</td>
<td>Each Occurrence</td>
</tr>
<tr>
<td>Products/Completed Operations</td>
<td>General Aggregate (per project)</td>
</tr>
<tr>
<td>Contractual Liability</td>
<td>Products Comp/OPS Aggregate</td>
</tr>
<tr>
<td>Independent Contractors</td>
<td>Personal &amp; Advertising Injury</td>
</tr>
<tr>
<td>Personal Injury</td>
<td></td>
</tr>
<tr>
<td>Explosion/Collapse/Underground Coverage (XCU)</td>
<td></td>
</tr>
<tr>
<td><strong>Automobile</strong></td>
<td>ISO form CA 00 01 10 01 edition or its equivalent</td>
</tr>
<tr>
<td>Any Automobile</td>
<td>Bodily Injury/Property Damage (CSL)</td>
</tr>
<tr>
<td>Hired Automobiles</td>
<td></td>
</tr>
<tr>
<td>Non-Owned Automobiles</td>
<td></td>
</tr>
<tr>
<td><strong>Umbrella Liability</strong></td>
<td>ISO form CA 00 01 10 01 edition or its equivalent</td>
</tr>
<tr>
<td>Each Occurrence</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Aggregate</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

**Worker’s Compensation and Employers Liability**

Must extend to every Employee, including Owners

<table>
<thead>
<tr>
<th>Coverage “A”</th>
<th>Statutory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Accident</td>
<td>$100,000</td>
</tr>
<tr>
<td>Disease – Policy Limit</td>
<td>$500,000</td>
</tr>
<tr>
<td>Disease – Each Employee</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

The Commercial General Liability, Automobile Liability and Umbrella Liability coverage must include Twin Cities Habitat for Humanitat and others as required as ADDITIONAL INSURED. The insurance policy(ies) to which this Additional Insured endorsement is added, whether primary, excess or umbrella, shall apply on a primary basis for the Additional Insureds, and the Additional Insured’s own CGL shall be noncontributory.

The Commercial General Liability, Automobile Liability and Workers' Compensation shall include a Waiver of Subrogation in favor of the Owner.