ON BEHALF OF THE PHILADELPHIA LAND BANK

REQUEST FOR PROPOSALS

COBBS CREEK MARKET STREET 062119
(4TH POSTING)

PHILADELPHIA, PA 19139
OCTOBER 22, 2019

PHILADELPHIA HOUSING DEVELOPMENT CORPORATION
LAND MANAGEMENT
ON BEHALF OF THE PHILADELPHIA LAND BANK
1234 MARKET STREET, 17TH FLOOR
PHILADELPHIA, PENNSYLVANIA 19107

NOTICE: The Philadelphia Land Bank is subject to the Pennsylvania Right to Know Law. Any information provided in your response to this Request for Proposals may be subject to disclosure to the public. Documents provided in response to this RFP may also be required to be disclosed by applicable law, subpoena, and/or court order.
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**Exhibits**
- A – Legal Descriptions  
- B – Site Plans  
- C – Economic Opportunity Plan  
- D – Instructions for General Application to Purchase Property  
- E – General Application to Purchase Property  
- F – Sources and Uses of Funds Worksheet  
- G – Certificate of Non-Indebtedness  
- H – Tax Status, Conflict of Interest, and Public Disclosure Forms  
- I – Campaign Disclosure Form  
- J – Form Purchase Agreement  
- K – Household Income Guidelines
I. INTRODUCTION

The Philadelphia Housing Development Corporation ("PHDC"), on behalf of the Philadelphia Land Bank ("Land Bank"), is soliciting proposals from developers to acquire and develop six (6) parcels located in the Cobbs Creek neighborhood for affordable rental in accordance with this Request for Proposals ("RFP").

The site consists of the following addresses (collectively, the "Development Site"):

1. 5334 Market Street
2. 5336 Market Street
3. 5338 Market Street
4. 5340 Market Street
5. 5342 Market Street
6. 5344 Market Street

The Development Site has an aggregate appraised fair market value of approximately $300,000.

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II. SUMMARY DATA

• Development Site: The legal description and site plan are attached as Exhibits “A” and “B”, respectively

• Deposit: The greater of $1,500 or 10% of Offer Price

• Zoning Classification: CMX-4

III. SCOPE OF DEVELOPMENT

Applicants are expected to submit competitive offer prices for the entire Development Site. The purchase of less than the entire Development Site will not be considered.

IN ADDITION TO ALL OTHER REQUIREMENTS, ALL APPLICATIONS MUST MEET EACH OF THE FOLLOWING REQUIREMENTS (A, B, AND C BELOW) TO BE CONSIDERED:
A. Not less than 60% of residential units produced shall be:
   i. reserved for renters with household incomes not to exceed 80% of the area
      median income (“AMI”) as determined by the United States Department of
      Housing and Urban Development - refer to Exhibit “K” for the annual household
      income limits; and

B. First floor must consist of commercial space and/or community amenities

C. Features and finishes for all units must be consistent throughout the development.

D. A detailed plan and strategy to market the residential units within the community
   must be provided – See Section VII.D for additional information regarding the
   contents of the marketing plan.

Any Application, as defined below, not meeting each of these requirements will be
disqualified and ineligible for consideration.

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IV. OBTAINING SUBMISSION MATERIALS

Submission materials are available on the webpage reserved for this RFP located on
PHDC’s website at www.phdcphila.org/developers/development-rfps/

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V. PRE-SUBMISSION CONFERENCE

A pre-submission conference (non-mandatory) will be held on November 5, 2019 at
10:00 AM in The Philadelphia Housing Development Corporation Boardroom, 1234
Market Street, 17th Floor, Philadelphia, PA 19107 to answer any questions regarding this
RFP. Interested parties are urged to attend this conference.

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VI. SUBMISSION SCHEDULE & DEADLINES

All Applications (as hereafter defined), along with a good faith deposit in the amount of
$1,500 or 10% of the offer price, whichever is greater, must be received on or before
4:00 PM on November 25, 2019.

Applications may be submitted either:

   (1) on-line by clicking the Online Submission button located on the webpage
       reserved for this RFP on PHDC’s website; or

   (2) by U.S. mail return receipt; by a nationally recognized delivery service (e.g.,
       FedEx), or (ii) by hand delivery. See Section VIII for the mailing address.
The only acceptable evidence of timely delivery will be (i) a U.S. mail return receipt or a receipt from a nationally recognized delivery service (e.g., FedEx) showing the date of delivery, (ii) a time-stamped receipt from the PHDC/Land Bank receptionist if hand delivering an Application or deposit; and (iii) an electronic submission date/time stamp.

The dates indicated below are estimates only. PHDC and the Land Bank reserve the right, in their sole and absolute discretion, to alter this schedule as deemed necessary or appropriate.

<table>
<thead>
<tr>
<th>Schedule</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP Posted</td>
<td>October 22, 2019</td>
</tr>
<tr>
<td>Pre-submission Conference</td>
<td>November 5, 2019 at 10:00 AM</td>
</tr>
<tr>
<td>Questions Due*</td>
<td>November 8, 2019 at 4:00 PM</td>
</tr>
<tr>
<td>Questions and Answers Posted</td>
<td>November 11, 2019</td>
</tr>
<tr>
<td>Submissions Deadline</td>
<td>November 25, 2019 at 4:00 PM</td>
</tr>
<tr>
<td>Applicant Interviews</td>
<td>Week of December 9, 2019</td>
</tr>
<tr>
<td>Estimated Selection Date</td>
<td>December 20, 2019</td>
</tr>
</tbody>
</table>

* All questions regarding this RFP must be submitted in writing by email to: RFP@phdc.phila.gov with the subject line “Questions – Cobbs Creek Market Street RFP”.

Questions will not be accepted by telephone. Questions will only be accepted until November 8, 2019 at 4:00 PM. All questions and a response to each will be posted on the webpage reserved for this RFP located on PHDC’s website no later than November 11, 2019.

VII. SUBMISSION REQUIREMENTS

A. Application

A completed General Application to Purchase Property attached as Exhibit “E” (“General Application Form”) along with all other required attachments, forms, and supporting documentation (collectively and together with the General Application Form, “Application”) must be submitted.

YOU ARE STRONGLY ENCOURAGED TO UTILIZE THE INSTRUCTIONS FOR GENERAL APPLICATION TO PURCHASE PROPERTY ATTACHED AS EXHIBIT “D” (“INSTRUCTIONS”) AND THE CHECKLIST ATTACHED TO THE INSTRUCTIONS.

Each Application must include the following items:
1. Application to Purchase Property attached as Exhibit “E”
2. Tax Status Certification Request, Conflict of Interest, and Additional Disclosures Form attached as Exhibit “H”
3. Certificate of Non-Indebtedness attached as Exhibit “G”
4. Sources and Uses of Funds Worksheet attached as Exhibit “F”
5. Proof of Funds (see Instructions)
6. Preliminary Plans (see Instructions)
7. List of Completed Projects, if applicable (see Instructions)
8. List of Publicly Owned Property Acquired, if applicable (see Instructions)
9. Development Team Qualifications (see Instructions)
10. Organizational Documents, if applicable (see Instructions)
11. Campaign Disclosure Forms attached as Exhibit “I” (applicable for nominal and discounted pricing only)
12. Narrative and Cover Letter (see Section B below)
13. Economic Opportunity Plan (see Section C below)
14. Marketing Plan (see Section D below)
15. Deposit (see Section E below)

B. Narrative

A cover letter and written narrative describing the proposed development must be provided. The cover letter and narrative should be no longer than eight (8) pages in length with 1-inch margins and 12-point font size.

Cover Letter

The cover letter, no longer than two (2) pages, should be addressed to Angel Rodriguez, Senior Vice President of Land Management, and summarize and describe the proposed development. The following elements must also be included and highlighted within the letter:

- Offer Price – A lump sum offer price is required. Applications that seek a cash development subsidy will not be considered. Any deviations between your offer price and the appraised value of $300,000 must be explained.
- General overview of the development, including number and types of structures and units, square footage, and total development costs
- Any required zoning variances or exceptions.

Written Narrative

The narrative should describe how the proposed project best achieves all requirements of this RFP along with the following elements listed below. Please boldface each element within the body of the narrative:
1. **Economic Opportunity and Inclusion**: Describe the identified development team’s experience utilizing Certified M/W/DSBE firms - defined as Minority Business Enterprises (MBE), Woman Business Enterprises (WBE), Disabled Business Enterprises (DSBE), or Disadvantaged Business Enterprises (DBE) - and track record for engagement and inclusion of minority workforce.
   a. Describe the project’s plan for engaging M/W/DSBE firms and workforce.
   b. Describe the M/W/DSBE existing certification for all individuals, corporations, and joint venture partners with a 10% or more ownership interest (include ownership or proof of ownership).
   c. Include information for the most recent three projects identifying total development cost, MBE/WBE/DBE contractors and vendors, the percentage of participation of each and the respective dollar amounts awarded to said contractor and/or vendor.
   d. Include information for general contractor and subcontractor participation and evidence of MBE/WBE/DBE existing certification and ownership.

2. **Financial Feasibility**:
   a. Describe the financial viability and assuredness that the project being proposed will be completed within a reasonable timeframe and at the cost proposed with identified and securable financing sources.
   b. Explain whether development costs are in accordance with industry norms.
   c. Explain the project’s schedule considering the city’s entitlement and permitting processes.
   d. Explain the timing of all funding sources identified on the project budget.

3. **Development Team Experience**:
   a. Explain the applicant’s prior project experience. Detailed information should be provided for similar projects completed in the past three years and any history of development team members working together on prior projects.
   b. References for prior projects must be provided.
   c. Pictures of completed projects should be provided.
   d. Explain the applicant’s capacity to complete the proposed project based on ability to secure financing and to complete the project in accordance with the submitted project schedule given current and future projects.

4. **Public Purpose**:
   a. Explain whether the project meets or exceeds the affordable housing requirements set forth in Section III.
   b. Explain whether the project creates low-moderate jobs along with the number of jobs expected to be created.
   c. Provide a detailed description of the project
d. Describe any social impact component (e.g., access to fresh food, early childhood education, a community facility, or public open space) and the population served.

5. Project Design:
   a. Explain the overall design of the project along with the merits of the overall design. See section X, item 5 for encouraged design qualities.
   b. Explain any features for sustainable design including, without limitation, optimization of site potential, minimization of non-renewable energy consumption, environmentally preferable materials, protection and drainage of groundwater and storm water run-off, designed to LEED Silver or equivalent.
   c. Explain the accessibility features of the project. The project must be fully accessible to all individuals.
   d. List all properties to be included in the project including those not included in this RFP. Explain whether the project will require a zoning variance.

6. Offer Price: Describe how the offer price was determined and how it is appropriate given the proposed project. Any deviations between your offer price and the appraised value of $300,000 must be explained.

C. Economic Opportunity Plan

The employment of qualified M/W/DSBE firms is strongly encouraged. If the applicant is a Certified M/W/DSBE, please submit information to confirm certification as part of the Application. Applicants must complete and submit the “City of Philadelphia Economic Opportunity Plan” form attached as Exhibit “C”.

The City has established a citywide goal of 35% M/W/DSBE utilization; however, applicants are encouraged to seek the highest levels of M/W/DSBE attainment.

D. Marketing Plan and Income Eligibility

Applications must include a detailed plan and strategy to market the residential units. Describe the communications methods to be used, the intended target audience, and the timeframes associated with each method.

The marketing plan must also provide that the Philadelphia Housing Authority may exclusively market the units for the first thirty (30) days.

Income eligibility certification for each prospective purchaser of a unit will be conducted.
The selected applicant’s marketing plan will be subject to approval pursuant to the purchase agreement and, as such, will be subject to change. The selected applicant will not market, offer for sale, or enter into any sales or reservation agreement for any unit until the marketing plan is approved.

E. Deposit

Applications must include a deposit in the amount of one thousand five hundred dollars ($1,500) or ten percent (10%) of the offer price, whichever is greater.

The deposit must be submitted along with your Application by the deadline and may be submitted either:

1. using the PayPal link located on the on-line submission form; or
2. in the form of a cashier’s check, certified check, or money order made payable to the “Philadelphia Land Bank” and delivered by U.S. mail return receipt; by a nationally recognized delivery service (e.g., FedEx), or (ii) by hand delivery. See Section VIII for the mailing address.

The only acceptable evidence of timely delivery will be (i) a U.S. mail return receipt or a receipt from a nationally recognized delivery service (e.g., FedEx) showing the date of delivery, (ii) a time-stamped receipt from the PHDC/Land Bank receptionist if hand delivering an Application or deposit; and (iii) an electronic submission date/time stamp.

The selected applicant’s deposit will become "hard" money upon signing the purchase agreement, the form of which is attached as Exhibit “J”.

At settlement, the deposit is converted into a “security completion” deposit (a/k/a performance deposit) and is held until the project is completed in accordance with the purchase agreement. If the selected applicant fails to timely provide the required deposit, the applicant may be disqualified at PHDC’s/Land Bank’s sole and absolute discretion.

For those applicants not selected, the deposit will be refunded within thirty (30) days after mailing of a rejection letter. Interest earned on any deposits will not be paid to any applicant.

VIII. SUBMISSION OF APPLICATIONS

All Applications, along with a good faith deposit in the amount of $1,500 or 10% of the offer price, whichever is greater, must be received no later than 4:00 PM on November 25, 2019.
Absolutely no Applications will be accepted after this time.

Applications may be submitted either:

(1) on-line by clicking the Online Submission button located on the webpage reserved for this RFP on PHDC’s website; or

(2) by U.S. mail return receipt; by a nationally recognized delivery service (e.g., FedEx), or (ii) by hand delivery. See Section VIII for the mailing address.

All Applications submitted by U.S. mail return receipt; by a nationally recognized delivery service (e.g., FedEx), or by hand delivery must:

(A) include one (1) original unbound copy of the Application, as well as a flash drive of the Application in PDF format, and

(B) be addressed to: Angel Rodriguez
Senior Vice President of Land Management
Philadelphia Housing Development Corporation
1234 Market Street, 16th Floor
Philadelphia, PA 19107

The only acceptable evidence of timely delivery will be (i) a U.S. mail return receipt or a receipt from a nationally recognized delivery service (e.g., FedEx) showing the date of delivery, (ii) a time-stamped receipt from the PHDC/Land Bank receptionist if hand delivering an Application or deposit; and (iii) an electronic submission date/time stamp.

An applicant, whether an individual, partnership, LLC, non-profit, for-profit, or other entity, may submit only one response to this RFP. Individuals that are related to each other or business entities that are related to each other or to a common entity may not submit separate Applications. PHDC and the Land Bank, in their sole and absolute discretion, may reject any Application where: 1) the applicant or principals of the applicant are substantially similar or substantially related parties; or 2) it has been determined that the applicant violated these restrictions or the spirit of these restrictions.

Neither PHDC nor the Land Bank will pay any fees, commissions, or other amounts to any parties acting as agents, brokers, consultants, or contractors as part of this transaction. Payment to any agents, brokers, consultants, or contractors are the sole responsibility of each applicant.
IX. PRELIMINARY REVIEW

Each Application will be initially reviewed to determine compliance with the Instructions, the requirements of this RFP, and the Disposition Policy. The Disposition Policy can be found on PHDC’s website at [www.phdcphila.org/land-management/maps-data-policies/policies/](http://www.phdcphila.org/land-management/maps-data-policies/policies/).

Applications that do not adhere to the Instructions, the requirements of this RFP, or are not in compliance with the Disposition Policy may be disqualified pursuant to Section XIII below.

X. EVALUATION OF APPLICATIONS

Applications deemed satisfactory following the Preliminary Review will be further evaluated using the scoring and selection criteria below. No one factor, but rather a combination of factors, will determine the successful applicant. The selected applicant will be subject to all required approvals as set forth in Section XII below and continued compliance with all applicable requirements. The Land Bank is not obligated to dispose of any property to any applicant, including the highest scoring applicant.

1. Economic Opportunity and Inclusion - (36 points max)
   Points are awarded for verifiable and meaningful MBE/WBE/DBE inclusion. To be awarded points for MBE/WBE/DBE existing certification, ownership or proof of ownership must be provided for all individuals, corporations, and joint venture partners with a 10% or more ownership interest.

   To be awarded points for past performance, documented information must be provided for most recent three projects identifying total development cost, MBE/WBE/DBE contractors and vendors, the percentage of participation of each and the respective dollar amounts awarded to said contractor and/or vendor.

   To be awarded points for General Contractor and Sub-contractor participation, evidence of MBE/WBE/DBE existing certification and ownership must be provided.

2. Financial Feasibility - (24 points max)
   Points are awarded for demonstrated financial viability and assuredness that the project being proposed will be completed within a reasonable timeframe and at the cost proposed with identified and securable financing sources. Complete project budget and cash flow must be included identifying all sources and uses in detail and a detailed operations cash flow, if applicable. All costs should be in accordance with industry norms. Schedule must identify all key milestones and timeframes must be in alignment
with the city’s entitlement and permitting processes, and the timing of all funding sources identified on the project budget form.

3. Development Team Experience - (24 points max)
Points are awarded for verifiable project experience. Detailed information should be provided for similar projects completed in the past three years and history of development team members working together on prior projects. References for all projects must be provided. Pictures of completed projects should be provided. Points are also awarded for capacity to complete the proposed project based on ability to secure financing and complete the project in accordance with the submitted project schedule given current and future projects.

4. Public Purpose - (18 points max)
To receive any points for the inclusion of affordable housing, a minimum of 10% of units must be affordable.

To receive points for low-moderate job creation, a minimum of 10 jobs must be created.

To receive points for a social impact component (e.g., access to fresh food, early childhood education, a community facility, or public open space), the use must be clearly delineated on the site plan and a detailed description of the component must be provided including specification of population served.

- Affordable Housing: All Applications must meet the affordable housing requirements set forth in Section III. Applications may include units to be rented to a mix of household income ranges. However, pursuant to Section III A and B, no less than 70% of the residential units produced shall be (i) reserved for purchasers with household incomes not to exceed 80% of AMI, and (ii) sold for a sales price not to exceed $185,000. The Land Bank encourages Applications that exceed this minimum requirement.

5. Project Design - (12 points max)
Points are awarded based on the merit of the overall design of the project.

To receive points for sustainable design, the project must include features including, without limitation, optimization of site potential, minimization of non-renewable energy consumption, environmentally preferable materials, protection and drainage of groundwater and storm water run-off, designed to LEED Silver or equivalent.

To receive points for accessibility, the project must be fully accessible to all individuals.

- Quality Urban Design: Applications that include the following are encouraged:
1. complement the existing neighborhood character;
2. eliminate front-loading garages,
3. limit curb cuts,
4. maximize green and open-space opportunities,
5. are built with quality materials and finishes,
6. demonstrate appropriate scale with the surrounding residential uses,
7. make use of structures that are sensitive to the pedestrian environment through building facades that are engaging and put “eyes on the street”;
8. incorporate crime-reducing design elements, such as adequate lighting;
9. enhance walkability and provide quality buildings by respecting the rhythms found in the size, placement, and proportion of entries and windows in other buildings;
10. avoid garages that dominate the streetscape; and
11. have dumpsters, electrical and mechanical equipment permanently screened.

- **Existing Zoning**: Efforts to comply with the existing underlying zoning are encouraged (refer to Section I for each property’s existing zoning). If this is not feasible, the Application must provide a clear, rational explanation as to why.

6. **Offer Price - (6 points max)**

Points are awarded based on whether the offer price is at, below, or above the stated value. The full offer price and all terms, limits, or exceptions must be fully explained.

The project will not necessarily be awarded to the highest bidder. Total offer price will be taken into consideration along with the other required elements of the Application. It is up to the applicant to engage in their own research to determine an appropriate and competitive offer price.

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**XI. RESERVATION OF RIGHTS AND DISCLOSURES**

BY SUBMITTING AN APPLICATION IN RESPONSE TO THIS RFP, EACH APPLICANT AFFIRMATIVELY ACKNOWLEDGES ITS ACCEPTANCE OF THE TERMS AND CONDITIONS OF THIS RFP AND OF THE TERMS AND CONDITIONS SET FORTH IN THE GENERAL APPLICATION FORM (REVISED 10-21-2019) WHICH ARE INCORPORATED HEREIN BY REFERENCE AS IF SET FORTH AT LENGTH.

ALL INFORMATION IN THIS RFP IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY OF THE INFORMATION CONTAINED IN THIS RFP, IT IS NOT, AND SHALL NOT BE CONSTRUED TO BE OR CONSTITUTE, A REPRESENTATION, WARRANTY OR GUARANTEE BY PHDC,
THE LAND BANK, OR THE CITY REGARDING THE CONTENT, COMPLETENESS, OR ACCURACY OF SUCH INFORMATION, OR THE QUALIFICATIONS OR EXPERTISE OF THE INDIVIDUAL(S) OR FIRM(S) PROVIDING OR PREPARING SUCH INFORMATION. EACH APPLICANT SHALL RELY SOLELY ON ITS OWN INSPECTION, INVESTIGATION, CONFIRMATION, AND ANALYSIS OF (I) THE DEVELOPMENT SITE; (II) THE INFORMATION CONTAINED IN OR DELIVERED PURSUANT TO THIS RFP AND (III) ANY OTHER INFORMATION THAT SUCH APPLICANT DEEMS NECESSARY OR PRUDENT IN EVALUATING AND ANALYZING THE PROPOSED PURCHASE AND DEVELOPMENT OF THE DEVELOPMENT SITE.

NO FUNDS FROM PHDC, THE LAND BANK, THE CITY, OR ANY OTHER GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY WILL BE PROVIDED FOR ANY REMEDIATION OR OTHER WORK ON THE DEVELOPMENT SITE, OR PORTION THEREOF. ALL ENVIRONMENTAL REMEDIATION INCLUDING, WITHOUT LIMITATION, ALL COSTS AND EXPENSES, WILL BE THE SOLE RESPONSIBILITY OF THE SELECTED APPLICANT AND MUST BE INCLUDED IN THE SOURCES AND USES OF FUNDS WORKSHEET ATTACHED AS EXHIBIT “F”.

GROUNDWATER TESTING WILL NOT BE PERMITTED AT ANY TIME PRIOR TO SETTLEMENT.

Any entry upon any portion of the Development Site will require that the applicant's contractors and subcontractors enter into a license agreement with the Land Bank, which will require, among other things, a security deposit and compliance with certain insurance requirements.

NOTICE: The Philadelphia Land Bank is subject to the Pennsylvania Right to Know Law. Any information provided in your response to this Request for Proposals may be subject to disclosure to the public. Documents provided in response to this RFP may also be required to be disclosed by applicable law, subpoena, and/or court order.

XII. SUMMARY OF DISPOSITION PROCESS

Below is a summary of the process and approvals needed following selection of an applicant.

1. Execution of the purchase agreement by the selected applicant
2. Approval by the Vacant Property Review Committee
3. Approval by Philadelphia City Council
4. Approval by the Land Bank Board of Directors
5. Execution of the purchase agreement by the Land Bank
6. Settlement
Prior to settlement, the selected applicant shall be responsible for securing all necessary permits, licenses, approvals, lot line relocations, variances, and any other required governmental or quasi-governmental approvals, at the applicant’s sole cost and expense.

XIII. DISQUALIFICATION

Applications must be completed in accordance with the Instructions and this RFP and submitted in their entirety by the submission deadline.

A. An applicant will be disqualified if:

1. the Application is not received by the submission deadline;
2. the applicant has not submitted a “Qualified Bid”, as defined in the Disposition Policy, which is one that adequately describes its plans for the property;
3. any required submission materials are missing, illegible, or, as applicable, unsigned or undated;
4. any terms, conditions, disclosures, acknowledgements, or certifications contained in any required form have been revised or changed;
5. the applicant violates any of the terms, conditions, disclosures, or acknowledgements contained in the General Application Form;
6. the applicant or any individual or entity identified in either question 2c or 2d of the General Application Form (collectively, “Related Individuals/Entities”) is not current, or not in a current payment agreement, with respect to any City-related obligations such as taxes, PGW, and water;

B. Except as indicated above, an applicant will be disqualified if any required submission item does not comply with the Instructions or this RPF, unless the disqualification is waived.

C. If the applicant or any of the Related Individuals/Entities has an ownership, controlling, or managing interest in any property subject to any unremediated L&I violations, then the following shall apply:

1. An unremediated violation that classifies a structure as “unfit”, “unsafe”, or “imminently dangerous” will result in the applicant being disqualified, unless the disqualification is waived.
2. If any other unremediated L&I violations exist, PHDC or the Land Bank, in their sole and absolute discretion, may deem such unremediated L&I violation as
significant and the applicant will be disqualified, unless the disqualification is waived.

D. An applicant may be disqualified due to a conflict of interest or other factor as determined by PHDC or the Land Bank, in their sole and absolute discretion.

E. An applicant will not be eligible for nominal or discounted pricing if the campaign disclosure form indicates that the applicant or any other individual or entity required to disclose campaign contributions has exceeded the allowable campaign contribution limits.

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