

Request for Qualifications:

Master Contract for Construction Services

for

Indianapolis Housing Agency

Issue Date: Friday, September 19, 2025

Pre-submission Conference: 10:00 AM Friday, September 25, 2025

Final Day for Questions: 11:00 AM Friday, October 3, 2025

Response to Questions: Thursday, October 9, 2025

Submission Deadline: 11:00AM Friday, October 10, 2025

2025 Master Contract for Construction Services Request for Qualifications

Announcement

INDIANAPOLIS HOUSING AGENCY

REQUEST FOR QUALIFICATIONS FOR MASTER CONTRACT FOR CONSTRUCTION SERVICES

RFQ-091925

The Indianapolis Housing Agency (IHA) is responsible for the development, maintenance, and management of all public housing developments in its jurisdiction, with oversight and funding provided by the U.S. Department of Housing and Urban Development (HUD).

The purpose of this Request for Qualifications (RFQ) is to acquire one or more qualified and licensed general contractors to enter into a Master Contract for Construction Services with expertise in all phases of construction as required to perform a variety of rehabilitation, modernization, and other construction projects ranging in value between \$5-thousand and \$10-million. Selected contractors will enter into an Indefinite Delivery/Indefinite Quantity (ID/IQ) contract with IHA for construction service projects. IHA anticipates Contracts will be issued to multiple Contractors under this RFQ. Contractors may be awarded various projects ("Projects") as may arise, based on the nature of the services required and the qualifications and resources of the Contractors, and often in competition with other Contractors who have also entered into ID/IQ contracts. The contracts are known as ID/IQ contracts because the scope and number of projects and tasks are unknown at the time of

contract execution. The term of these ID/IQ contracts in support of the Projects will be an initial three (3) year term, with a two (2) year option to extend. If a specific Project has been awarded that extends beyond the Contract term, the Contract will continue until the Project has been completed, regardless of Project duration.

The RFQ Package, comprised of the instructions and requirements governing this solicitation process, as well as the scope of services to be performed, and other pertinent information, may be obtained by emailing a request to JBrown@Indyhousing.org. Questions may be submitted via e-mail to JBrown@Indyhousing.org until 2 pm EST July 10, 2025. All firms must provide an email address where all subsequent communications from IHA will be sent.

All interested firms are invited to a pre-submission meeting to be held on site at IHA on **Friday, September 25, 2025, at 10:00 AM EST**. A sample of IHA's facilities and apartment units will be made available for inspection during the pre-submission meeting.

Electronic submissions are to be emailed no later than 11:00am EST Friday, October 10, 2025, to the IHA Contracting Officer, Jacquelyne Brown at JBrown@Indyhousing.org. Responses will be evaluated and scored based on the criteria set forth in the RFQ. IHA is an equal opportunity employer that does not discriminate regarding sex, age, national origin, religious creed, civil status, war veteran, handicap or disabled status.

IHA reserves the right to reject any and/or all proposals and to waive any informality in the procurement process. IHA will not be liable for any claims, loss, damages or respondent costs resulting from any part of this RFQ process. This announcement complies with the requirements of applicable federal and local laws and regulations.

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PART I - GENERAL BACKGROUND INFORMATION

Introduction

The IHA is organized as a Municipal Corporation under the laws of the State of Indiana. It owns and operates public housing units in Indianapolis. The mission of IHA is to promote adequate and affordable housing, economic opportunity, and suitable living environment free from discrimination for low-income, very low-income, and extremely low-income families in IHA's jurisdiction.

The HUD team, along with IHA and their consultant(s), collectively "the Team", will implement the terms of this RFQ, conduct any Contractor negotiations and communications, and will assist with all construction efforts with the selected Contractor(s). HUD and IHA are committed to the timely and successful substantial rehabilitation of IHA's public housing portfolio.

IHA is in receipt of numerous emergency and special capital grants, as well as annual capital grants from HUD to make substantial improvements to IHA's housing units. IHA anticipates some Service Work Orders through this Master Contract for construction projects.

- **Various Projects:** Other various projects which may have a construction cost magnitude up to \$250,000. These miscellaneous projects are anticipated to be separate from major rehabilitation projects. They may include building, unit, or systems repairs and will normally be short-term projects. Depending on the complexity of the scope of work, these projects may be design/build and may not have an architectural design. New housing construction may be included under this contract, but there are no current immediate plans to develop new units.

Method of Solicitation

This procurement will follow a two-step sealed bidding process. In Step 1, technical qualifications will be reviewed and scored. The top two ranked respondents may then be invited to submit pricing under Step 2, the sealed bidding phase.

The Team is soliciting qualification statements from firms with a documented track record of successfully completing large and small multi and single-family rehabilitation projects using public housing, or other HUD program funds. Responses will be evaluated by an evaluation committee utilizing the evaluation criteria outlined in Part IV of this RFQ. If an award is made through this solicitation, all subcontractor or partner team members identified and approved by the Team in response to this RFQ will be considered pre-procured. Should the Contractor choose to identify and add any major team members later, the Team's approval will be required.

PART II - SCOPE OF SERVICES

Summary of Services

The successful respondent(s) will be awarded an Indefinite Delivery/Indefinite Quantity (ID/IQ) Master Contract for Construction Services. IHA reserves the right to make multiple awards through this RFQ. The successful respondent(s) shall provide all necessary labor, tools, materials, and equipment to complete Project Work Orders issued by IHA pursuant to this contract for the rehabilitation, modernization, and repair of IHA's housing portfolio. Although not currently anticipated, the respondent(s) shall possess the capability to construct new housing. Project Work Orders may include, but shall not be limited to:

- Comprehensive interior rehabilitation
- HVAC system replacement
- Installation of new windows
- Installation of new doors
- Plumbing replacement
- Fire alarm system replacement
- Security camera enhancements
- Flooring replacement
- Interior wall and ceiling repairs
- Installation of new interior lighting

- Kitchen modernization
 - Bathroom modernization
 - Painting
 - Electric panel replacement
 - Fire and carbon monoxide device replacement
 - Asbestos containing materials abatement and flooring replacement
 - Exterior building repairs
 - Installation of site lighting
 - Extraordinary unit turns
 - Building systems repair
-

PART III - SUBMISSION REQUIREMENTS

Respondents shall provide their Response to the RFQ to include the information described in this Part and in the order as outlined below. Include only one copy of the financial statements in a separate file marked Confidential. These items should be emailed and clearly titled "Master Contract for Construction Services Qualifications for IHA" in the subject line to:

Jacquelyne Brown

JBrown@IndyHousing.org

1. Cover Letter

Respondents should provide a 1-2 page cover letter that includes the following:

- a. Summary of key information about the firm and its qualifications.
- b. Description of the firm size, number of employees.
- c. Name of Prime Contractor, main address, telephone and e-mail address.
- d. Contact information for the primary contact person, including email and phone number.
- e. Signature provided by an authorized principal of the Contractor's firm.

2. Prime Contractor and Team Experience

Provide an overview of the Prime Contractor and each Subcontractor Team member's experience in the construction of projects like what is requested in this solicitation. Include the following information for the last five (5) years for the Contractor and each Team Member, as applicable:

- a. State the size of the firm and the location of the office from which the work on this project is to be performed.
- b. List all Indiana construction license numbers, classifications, limits, and expiration dates of the Indiana contractor licenses held by your business. If any of your firm's license(s) are held in the name of a corporation or partnership, list the names of the qualifying individual(s) listed on the Indiana licensing board's records who meet(s) the experience and examination requirements for each license. Proposers must possess all licenses required by Indiana law, including, at a minimum, an unlimited general contractor's license in the building classification under, and shall submit proof of current licensing with their proposal
- c. List of significant (greater than \$50,000 per unit) multi-family housing or single-family housing rehabilitation projects successfully completed detailing client name and contact information; property profile to include building types and number of units associated with the project and each building; total cost and cost per unit; start and completion dates. Highlight any projects including seismic retrofit/damper installation.
- d. Provide a one-page (maximum) project profile for up to four (4) of the projects listed in (a) above.
- e. Describe experience of the major subcontractors or other Team members who will be performing services under the Master Contract for Construction Services.
- f. Provide at least 4 references of projects that are similar in scope, along with a percentage of MBE / WBE and Section 3 subcontracting, and a statement regarding Section 3 usage and experience in each of the 4 projects.

3. Key Staff Experience

Identify the principal supervisory and management staff, including partners, managers, other supervisors, and specialists, who would be assigned to the project. Indicate whether each such person is registered or licensed to practice in Indiana. Provide information on the experience of each person and longevity with firm, including membership in professional organizations relevant to the performance of this project. List the number and nature of the professional staff to be employed on this project on a full-time basis and part-time basis.

4. Methodology

- a. Provide a sample critical path schedule from a previous project which details the key steps the project construction activities necessary to reach a satisfactory completion.
- b. The proposal should set forth a work plan which describes in detail how you propose to accomplish the tasks outlined in the scope of services. Each key point of the process should be addressed. The work plan should address at a minimum:
 - * Quality assurance program or quality management plan that would be proposed to be incorporated
 - * Project management methods, including staffing
 - * Project progress reporting
 - * Project schedule management and approach
- c. A project schedule should be a part of the proposal. This schedule should indicate the amount of time in weeks that each phase and/or activity identified will require. This information should be presented so that the review committee can see how activities relate to each other and how long the project is expected to take from contract execution to delivery of the final product. Identify scheduling software used by the firm.
- d. Provide a description of the Respondent's plans for managing the work ensuring the project remains on schedule, within budget, and meets quality requirements. Include a plan for self-inspection, minimizing punch list items, and successful contract completion.
- e. Provide a description of the Respondent's plans for engaging specialty subcontractors for activities such as hazardous materials abatement or other required services that may not be in the Prime Contractor's core capabilities.
- f. Provide an organizational chart showing the anticipated staffing structure of the Contractor and other Team Members.

5. Financial Capacity

Provide financial statements (preferably audited) for the past 3 years that provide evidence of the ability to obtain a performance bond. The statement should show assets, liabilities, and net worth of the firm and should include information on all general partners or principal shareholders. Also include bank references supporting the ability to finance major construction projects. All financial information submitted in support of this RFP will be held confidential.

NOTE: ONLY ONE COPY OF THIS INFORMATION IS REQUIRED AND IT SHOULD BE SUBMITTED IN A SEALED ENVELOPE WITH THE ORIGINAL.

6. Arbitration, Mediation, and Litigation History

List any claims, disputes ending in mediation, arbitration or litigation associated with any project (initiated either by your company or against your company) in the past five (5) years that have not been settled/adjudicated in your favor. State whether your firm has been terminated for cause on any project within the past ten (10) years and, if so, attach a description of each instance. List and briefly describe all legal actions for the past five (5) years in which the Proposer has been a debtor in bankruptcy or a defendant in a lawsuit for deficient performance under an agreement or contract and damages claimed, a respondent in an administrative action for deficient performance on a project, or a defendant in a criminal action.

7. Required Certifications

The following documents, which are included Exhibit C, must be included in the proposal and must be properly executed and/or notarized:

- HUD Form 5369 Instructions to Bidders for Contracts
- HUD Form 5369-A Representations, Certifications, and Other Statements of Bidders
- Debarment Certification
- Non-Collusive Affidavit
- Acknowledgment of Addenda
- Authorization for Background and/or Financial Information

PART IV – EVALUATION CRITERIA

Each submission will be evaluated based on its responsiveness to this RFQ, and in accordance with the Evaluation Criteria contained in the following table.

Evaluation Factors	Points
Experience and Qualifications	35

* Contractor Experience	
The degree to which the Respondent demonstrates successful experience in the construction, comprehensive rehabilitation, and modernization of multi-family and single-family affordable housing developments of comparable size and complexity.	
* Team Members Experience	
The degree to which the other Team Members proposed to be utilized provide significant value added to the construction efforts.	
* Staff Experience	
Degree to which respondent demonstrates that assigned staff of the Contractor and members of its Team have significant successful experience in their respective disciplines as required for the construction, comprehensive rehabilitation, and modernization of multi-family and single-family affordable housing developments of comparable size and complexity.	
Methodology	25
* The methodology, structure, and schedule management to ensure the project meets schedule, budget, and quality requirements for each Project Work Order.	
Fees and Financial Capacity	30
* The respondent demonstrates sufficient financial and bonding capacity to successfully complete Project Work Orders contemplated by the solicitation.	

* Fees, as a percentage, are consistent with HUD guidelines.	
Commitment to Minority/Women Business Enterprises (M/WBE) and Section 3 Participation	10
* The respondent's demonstrated understanding of the M/WBE program and level of participation in past projects as a percentage of subcontracts awarded for the projects used as references.	
* The respondent's demonstrated understanding of the Section 3 program and level of participation in past projects as a percentage of subcontracts awarded for the projects used as references.	
TOTAL POSSIBLE POINTS	100

PART V – SELECTION PROCESS

Once responses to this RFQ are received, an evaluation of the responses will be conducted in accordance with the criteria of this RFQ. Upon completion of the evaluation, the Selection Panel may or may not select one or more firms to invite to an oral interview. The Selection Panel may conduct oral interview(s) with those firms whose proposals qualify for selection, meet the requirements and are within the competitive range.

Oral Interview: The primary objective of the oral interview is to test a respondent's understanding of the work that IHA will require under the prospective contract. The secondary objective of the oral interview is to further assess the strength of the respondent's proposal.

Evaluation Criteria: The evaluation panel will use both objective and subjective criteria to evaluate each proposal submittal received; award of points for each listed factor will be based upon the documentation that the proposer submits within his/her proposal submittal. The scores will then be averaged for each evaluation factor and then the weighted average score for each evaluation factor will be combined to calculate the overall score.

Potential "Competitive Range" or "Best and Finals" Negotiations: The Authority reserves the right to, as detailed within Section 7.2.N through Section 7.2.R of HUD Procurement

Handbook 7460.8 REV 2, conduct a “Best and Finals” Negotiation, which may include oral interviews, with all firms deemed to be in the competitive range. All interviews are at the sole discretion of the Authority.

IHA reserves the right to accept or reject any or all proposals, to take exception to the RFQ specifications, or to waive any formality. IHA reserves the right to waive any minor irregularity or technicalities in the proposals received. Firms may be excluded from further consideration for failure to comply with the specifications of this RFQ. The recommendation of IHA staff, IHA Executive Director, as well as IHA’s Board of Commissioners shall be final.

PART VI – FORM OF CONTRACT

IHA MASTER CONTRACT FOR CONSTRUCTION SERVICES COVERSHEET

CONTRACT NUMBER [#]

MASTER CONTRACT FOR CONSTRUCTION SERVICES (General construction and construction related services for all phases of construction)

This Master Contract for Construction Services (“Contract”) is made as of _____, **2025**, between the IHA and _____ (“Contractor”) (each individually a “Party” and collectively the “Parties”).

WITNESSETH, that for and in consideration of the mutual covenants herein contained, the Parties hereto agree as follows:

1. Term.

1.1. This Contract is effective as of [Date] (“Effective Date”) and expires on [Date] (“Expiration Date”). This is the Initial 3-Year Term.

1.2. This Contract includes 1 option of 2 years (“Option Term” or “Subsequent Term”), which shall be exercised and administered at the IHA discretion and as indicated in the General Conditions to the Master Contract for Construction Services (“General Conditions”), which are attached hereto and incorporated herein as Exhibit A. The Initial Term plus all Option Term(s) cumulatively shall not exceed five (5) years in length.

1.3. Notwithstanding the foregoing, the Contract remains in effect until the completion of all obligations by both Parties under any Service Work Orders authorized during the Initial Term or Option Term.

2. Purpose/Scope.

2.1. The purpose of this Contract is to establish a master contract for construction services related to a variety of construction related activities including possible new construction, modifications, renovation, and repairs at IHA properties including but is not limited to: general and specialized construction activities for example demolition, carpentry, mechanical, electrical, plumbing, HVAC, security/fire systems, roofing, tile, cabinetry, masonry, hazardous materials abatement, and workstation modifications, or other incidental related work as directed by IHA's Contracting Officer. It is anticipated that some Projects may require some limited design and/or preparation of construction documents necessary for a turn-key operation based on job walks conducted by the IHA Contracting Officer Rep and for the purposes of obtaining permits. It is intended that the Contractor will deliver a total and complete construction project as requested. Contractor agrees to provide all necessary expertise and services to professionally and diligently prosecute the work authorized by the Project specific Service Work Order(s) ("SWO") to be issued by the IHA. A Statement of Work will be provided with each Service Work Order; the contract terms and conditions, and the specifications, drawings and special conditions will be provided with the Service Work Order, when applicable. This purpose is for administrative reference only and does not define, limit, or construe the scope or extent of the Contract.

2.2. The scope of Work that Contractor performs will only be as indicated in Service Work Order(s) which, if issued, will be processed after execution of this Contract pursuant to the Service Work Order Process provision as specifically stated in Exhibit A. That process includes the IHA's request for services and the Contractor's proposal to perform those services.

3. Contract Documents. The complete Contract consists of all Contract Documents as listed here. All obligations of the IHA and Contractor are fully set forth and described in the Contract Documents. The Contract Documents are intended to operate mutually so that Work called for in one and not mentioned in the other or vice versa is to be performed the same as if mentioned in all Contract Documents.

- This Cover Sheet & Its Master Contract for Construction Services
- Exhibit A: Additional General Conditions
- Exhibit B: Services Request Form (CONSTRUCTION ONLY)
- Exhibit C: Contractor Proposal Form (SWO)
- Exhibit C-1: Project Scope of Work & Project Plans & Project Specifications
- Form HUD-5370 General Conditions for Construction Contracts

- Form HUD-5370-EZ General Contract Conditions for Small Construction/ Development Contracts

4. Project Price and Method of Payment. IHA shall pay Contractor for all Work contracted for under this Contract as indicated in a fully executed Service Work Order.

5. Project Time. As defined herein, this is the time within which the Contractor shall complete all Work contracted for under this Contract as indicated in a fully authorized Service Work Order pursuant to the Service Work Order Process provision set forth in this Contract.

6. Insurance and Bonds. Contractor shall provide all required certificates of insurance, and payment and performance bonds as set forth in the General Conditions.

7. Classification of Contractor's License. Contractor hereby acknowledges that it currently holds valid and active Contractor's license(s).

8. Authority of Contractor's Representative. Contractor hereby certifies that its legal representative as defined in the General Conditions and the person(s) it employees on the Project at or above the level of project superintendent, each having the authority to legally bind the Contractor.

9. Validity of Alterations. Alteration or variation of the terms of this Contract shall not be valid unless made in writing and signed by the Parties, and an oral understanding or Contract that is not incorporated shall not be binding on any of the Parties.

10. Severability. If any term, covenant, condition, or provision of the Contract Documents is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions in the Contract Documents shall remain in full force and effect and shall in no way be affected, impaired, or invalidated thereby.

11. Notice and Service Thereof. Any notice required by the Contract shall be in writing, identify the Service Work Order, dated, and signed by the Party giving notice or by a duly authorized representative of that Party. Any Notice required by or with regard to this Contract shall be delivered as follows:

Notice to the IHA:

IHA

Contracting Officer Name

Address:

Notice to Contractor:

[Contractor Name]

Attn: [Contact]

[Address]

Notice shall be served and considered effective if given in one of the following manners: By personal delivery, considered delivered on the day of delivery; by overnight delivery service, considered delivered one (1) day after date deposited, as indicated by the delivery service¹³⁷; by email to the authorized representative.

12. Signature Authority. The individuals executing this Contract on behalf of each respective Party, certify that they have proper authorization to do so and to bind their respective Party.

13. Survival. The termination or expiration of the Contract shall not relieve either Party of any obligation or liability accrued hereunder prior to or subsequent to such termination or expiration, nor affect or impair the rights of either Party arising under the Contract prior to or subsequent to such termination or expiration, except as expressly provided herein.

14. Entire Contract. This Contract, consisting of all Contract Documents as defined herein, constitutes the entire Contract between the Parties with respect to the subject matter hereof and shall supersede all previous proposals, both oral and written, negotiations, representations, commitments, writing and all other communications between the Parties. No waiver, alteration, modification of, or addition to the terms and conditions contained herein shall be binding unless expressly agreed in writing by a written amendment to this Contract.

IHA'S CONTRACTING OFFICER SIGNATURE

CONTRACTOR'S SIGNATURE

IHA CONTRACTOR'S NAME (if Contractor is not an individual person, state whether Contractor is a corporation, partnership, etc.)

[CONTRACTOR NAME]

CONTRACTING OFFICER LICENSE NO.: EXP. DATE.:

BY (Authorized Signature)

BY (Authorized Signature)

PRINTED NAME AND TITLE OF PERSON SIGNING

PRINTED NAME AND TITLE OF PERSON SIGNING

Date Executed Date Executed

ADDRESS

ADDRESS

[Contractor Address]

NOTE: If the Contractor is a corporation, Contractor must attach a certified copy of the corporation's by-laws, or of the resolution of the Board of Directors of the corporation, authorizing the above person to execute this Contract and the bonds required by the Contract Documents.

EXHIBIT A ADDITIONAL GENERAL CONDITIONS TO THE MASTER CONTRACT FOR CONSTRUCTION SERVICES

1. Service Work Orders:

1.1. Maximum Service Work Order Amount and Contract Amount

1.1.1. The maximum amount the IHA shall be obligated to pay to Contractor under any individual Service Work Order authorized under this Contract shall not at any time exceed the Total Project Price specified on the face of the authorized Service Work Order which is applicable to that Work. No verbal agreements will be honored.

1.2. Service Work Order Authorization

1.2.1. The IHA will authorize the performance of Work and spending of funds under this Contract only via Service Work Order issued. Service Work Orders must be "accepted" by the Contractor.

1.2.2. Service Work Orders may only be authorized only during the Term of this Agreement or any Subsequent Terms. Service Work Orders must be authorized prior to the expiration date of this Agreement. The end date for services authorized in a Service Work Order may exceed the expiration date of this Agreement. The Contract remains in effect until the completion of all obligations by both Parties under any Service Work Orders authorized during the Initial Term or Option Term.

1.2.3. Service Work Orders may only be authorized for the specific Work as described in Exhibit B and Exhibit C.

1.3. Service Work Order Process

1.3.1. Services Request Form.

1.3.1.1. The IHA's Contracting Officer Rep (COR) will provide Contractor with an unsigned Services Request Form (Exhibit B), describing the Work the IHA wants performed. The IHA's COR will complete the Services Request Form and send to Contractor electronically. The contractor will provide Firm Fixed Based Pricing for the Project.

1.3.2. Contractor Proposal.

1.3.2.1. The contractor will complete and submit electronically the Contractor Proposal, substantially in the format of Exhibit C and IDIQ GC Facility Bid Form, to the IHA's COR, based upon the description of the Work requested by the Services Request Form.

1.3.2.2. Contractor acknowledges that the IHA may seek Bids from other contractors for the same or similar work for which IHA is seeking a bid from Contractor. Contractor further acknowledges that IHA is not obligated to accept a Contractor bid and that IHA reserves the right to reject or not accept a Contractor bid for any reason.

1.3.2.3. Contractor Proposals submitted shall not expire or be revoked by the Contractor for a period of ninety (90) Days following the date submitted to the IHA.

1.3.2.4. If the IHA intends to accept Contractor's bid and proceed with the Project, the IHA's COR will create a Service Work Order and create a unique SWO number for that Project.

1.3.2.5. The IHA's COR will then notify the Contractor of its Contractor bid acceptance. The IHA shall provide, via e-mail, a Service Work Order consisting of a cover page with a unique Service Work Order number, the accepted Services Request Form and Contractor's bid for that Service Work Order.

1.3.3. Authorization to Proceed with a Service Work Order.

1.3.3.1. Upon acceptance and execution of the Service Work Order by the Contractor, the IHA shall direct the Contractor to begin Work via a notice to proceed in writing according to the terms herein.

1.3.3.2. Only the following IHA's personnel are approved to authorize a SWO(s): IHA's Contracting Officer; IHA's Executive Director; and IHA Contracting Officer Rep.

1.3.4. Other Information Relating to Service Work Orders.

1.3.4.1. If the Parties agree to cancel an already authorized Service Work Order, the existing Service Work Order must be cancelled in writing via a contract modification.

1.3.4.2. There is no limit on the number of Service Work Orders the IHA may request or authorize under this Contract.

1.3.4.3. The IHA does not guarantee that Contractor will receive any authorized Service Work Order(s) under this Contract.

2. Notice to Proceed: The COR will provide a Notice to Proceed (NTP) to the Contractor for each authorized Service Work Order.

EXHIBIT C ADDITIONAL SOLICITATION DOCUMENTS

- HUD Form 5369 Instructions to Bidders for Contracts
- HUD Form 5369-A Representations, Certifications, and Other Statements of Bidders
- Debarment Certification
- Non-Collusive Affidavit
- Acknowledgment of Addenda
- Authorization for Background and/or Financial Information