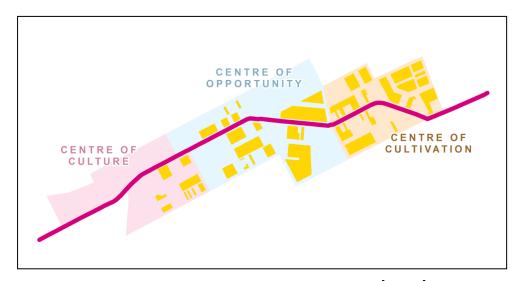




Urban Redevelopment Authority of Pittsburgh



REQUEST FOR QUALIFICATIONS (RFQ)
Scattered Sites along Centre Avenue

Middle Hill Neighborhood in the City of Pittsburgh

REVISED: August 12th, 2019

Issue Date: Monday, July 22, 2019

Qualifications Due Date: Tuesday, October 22, 2019 at Noon ET

URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH REQUEST FOR QUALIFICATIONS (RFQ) Scattered Sites along Centre Avenue, Middle Hill

1. OBJECTIVE

The Urban Redevelopment Authority of Pittsburgh (URA) is requesting qualifications from one or more developers or development teams (Developer(s)) to participate in the revitalization of the Centre Avenue Corridor in the Middle Hill neighborhood of the City of Pittsburgh (City). Interested Developers are invited to submit qualifications and project concepts to purchase and redevelop any of the scattered, publicly-owned sites listed in this Request for Qualifications (RFQ).

The goal of this RFQ is to select Developers to work to implement uses and further the concepts that have been articulated by the community as described in the 2015 Centre Avenue Corridor Redevelopment and Design Plan (Corridor Plan) included as Exhibit "A", and Greater Hill District Master Plan (GHDMP) included as Exhibit "B". Central to these plans are the following priorities: creating opportunities for minority and local Developers; revitalizing Centre Avenue as the neighborhood's primary retail, institutional, and cultural node as well as a strong residential neighborhood; building upon the African American cultural legacy; creating family-friendly housing without displacement; fostering economic empowerment; and producing comprehensive sustainability and quality design. Interested Developers should familiarize themselves with the principles in these planning documents, and any future proposed development should reflect these concepts.

The URA anticipates issuing this RFQ in phases and selecting multiple Developers throughout the numerous phases. Following the initial due date listed below, the URA will:

- review and evaluate responses received,
- solicit community input, and if appropriate,
- make recommendations for consideration by the URA Board of Directors.

Following initial URA Board vote, the URA will then re-release this RFQ, amended to reflect a revised list of available sites accounting for projects and commitments made in prior phase(s).

Any recommendation to the URA Board of Directors is neither a commitment of financial nor other public subsidy and must be taken into consideration by Developers. There is the availability of several sources of pre-development and project financing as described in Section 4d in this RFQ. Developers meeting the thresholds or requirements will have the opportunity to apply for or pursue these sources independent from this RFQ evaluation and selection process.

2. TENTATIVE SCHEDULE

A tentative schedule for the selection process is below. This schedule is subject to change. Developers must be available for the following meetings, interviews, and deadlines.

RFQ Issue Date	Monday, July 22, 2019
RFQ Q & A Session <u>and</u> Teaming Event for MWBE Firms that Provide Professional Services ^a	Wednesday, August 14, 2019 at 1:00 P.M.
Site Tour 1 ^b	Monday, August 19, 2019 at 9:00 A.M. Meet at the corner of Centre Avenue and Elmore Street.
Site Tour 2 ^c	Tuesday, September 24, 2019 at 9:00 A.M. Meet at the corner of Centre Avenue and Elmore Street.
Qualifications Due Date	Tuesday, October 22, 2019 at Noon ET
Community Meeting with Qualified Projects	Late November 2019
URA Board Meeting	January 9, 2020

Please note: The below opportunities for more information and due diligence are encouraged but not mandatory. Private appointments will not be scheduled.

- a. Interested Developers should plan to attend the Q&A Session and Teaming Event. Light snacks will be provided. This event will provide interested respondents with an opportunity to connect, and potentially team, with minority and women-owned business enterprise (MWBE) firms which provide professional services. Architectural, community engagement, and engineering firms will be among the MWBE firms present. The Q&A Session and Teaming Event will be located at the Jeron X. Grayson Center (1852 Enoch Street, Pittsburgh, PA 15219). Please RSVP your attendance to Claren Healey, chealey@ura.org.
- b. Structures included in the RFQ will be made available to tour. Representatives from the URA and City will be available. RSVP your attendance to Claren Healey, chealey@ura.org.
- c. A second Site Tour will be closer to the qualifications due date. Structures included in the RFQ will be made available to tour. Representatives from the URA and City will be available. RSVP your attendance to Claren Healey, chealey@ura.org.

3. SITE INFORMATION

Neighborhood / Middle Hill Neighborhood / Centre Avenue

Location: 5th Ward, City of Pittsburgh

Council District: 6

Councilperson: R. Daniel Lavelle

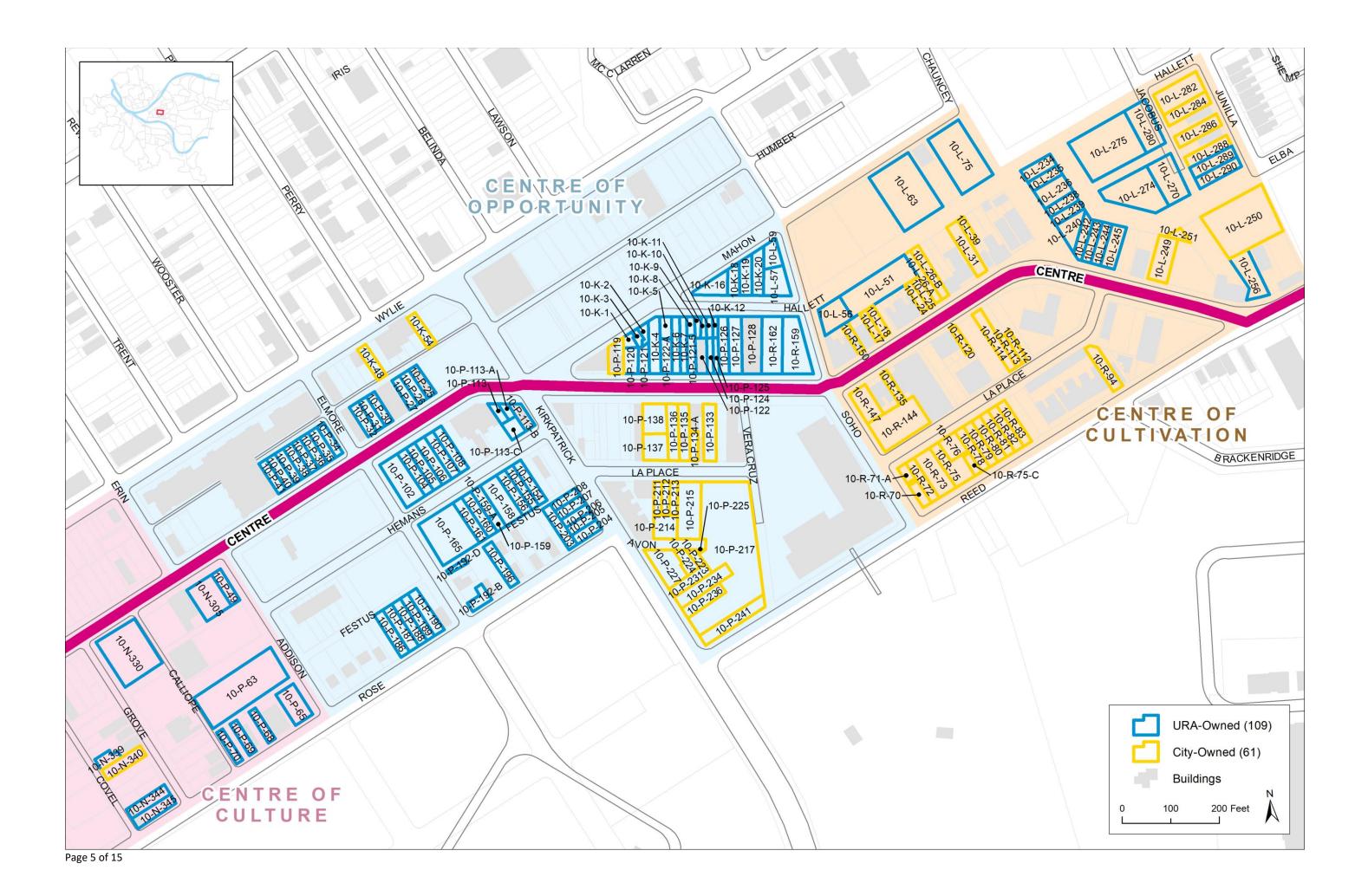
Zoning: LNC – Local Neighborhood Commercial

RM-M - Residential Multifamily Medium Density

Please see Section 4c for more information on zoning, including the potential adoption of a community plan.

Parcels:

A map of the corridor and available sites can be found on the next page. A complete listing of the available parcels can be found as Exhibit "C." Note, the URA intends to acquire all City-owned properties along the Corridor as included in this RFQ and subsequently convey all parcels through the URA's Disposition Process Overview (Exhibit "D").



4. BACKGROUND

a. URA Information

The URA is the economic development agency for the City, committed to creating jobs, expanding the City's tax base, and improving the vitality of businesses and neighborhoods within the City. Incorporated in 1946 as one of the first redevelopment authorities in the United States, the URA achieves this mission by assembling, preparing and conveying sites for major mixed-use developments and by providing a portfolio of programs that include financing for business location, relocation, and expansion, housing construction and rehabilitation, and home purchases and improvements, among many others. The URA conducts these activities using unique powers granted by the Commonwealth's Urban Redevelopment Law to deploy and attach conditions to the use of public subsidy and the disposition of publicly-owned land. The URA is also committed to equitable development and incorporates best practices for equity and inclusion into its internal and external policies and activities.

The URA is a legal entity separate and distinct from the City. The URA works closely with the City in fulfilling its redevelopment mission.

Additional information regarding the URA may be found on the URA's website at www.ura.org.

b. Neighborhood Context

The Hill District is the historic and cultural center of Pittsburgh's African American community nestled in between the employment centers of Downtown Pittsburgh and Oakland. Comprised of five neighborhoods, the Hill District was originally populated by new immigrants to the City post-Revolutionary War. It had become a nationally-renowned African American economic and cultural center by the 1920s, boasting arts and culture legends such as Duke Ellington, Ella Fitzgerald, Count Basie and Cab Calloway. The Pittsburgh Keystones, one of the first African American owned Negro League baseball franchises, operated in the Hill from 1921 to 1922 at the Central Amusement Park Stadium.

The Great Depression and federal housing policies wreaked economic and physical havoc on the Hill. By 1954, there were nearly 3,500 public housing units there. Within the next decade, 95 acres in the Lower Hill were leveled under the Urban Renewal Program and the Federal Aid Highway Act to build the since-demolished Civic Arena; former home to NHL's Penguins. More than 8,000 residents, businesses and institutions were displaced.

The Hill District remains physically separated from Downtown by large expanses of parking lots and a 1960s-era depressed highway which sits on what was once a thriving neighborhood, the Lower Hill. Efforts are underway to reconnect the Hill District to Downtown Pittsburgh, including the redevelopment of the 28-acre former Civic Arena site, reconnecting portions of the original Lower Hill street grid, and building a 3-acre "Cap" park over the depressed I-579 Highway so

pedestrians can safely and comfortably travel between the Hill District and Downtown.

Despite the economic and social dislocations, the Hill continues to be a center of African American culture in the region and continues to foster cultural creativity. The Hill District is a predominantly African American neighborhood with 88.3% of residents being African American, compared to a 26.3% City average.¹

The Hill has had flourishing development along Centre Avenue through the Middle Hill. Most new commercial investment has been made between the 1800 and 2100 blocks of Centre Avenue, as new retail and institutions like the AUBA Triangle Shops complex (including a new 29,500ft² supermarket and Duquesne University-operated pharmacy) have opened. There are several significant neighborhood anchors along the corridor including the newly constructed Thelma Lovette Family YMCA and a new Carnegie Library branch.

c. Neighborhood Planning Initiatives

The Corridor Plan, completed in June 2015, was drafted as an embodiment of the aspirations for the business district and identified three nodes along the length of Centre Avenue that would each hold its own character: Centre of Culture, Centre of Opportunity and Centre of Cultivation. It advocates for mixed-use development with active, programmed ground floors. The Corridor Plan prioritized the realization of that vision through implementing projects such as the restoration and re-use of the New Granada Theater, Nafasi on Centre and MOKA Art Gallery. When complete, the New Granada will anchor the Centre of Culture and include theater, event, and office spaces. Nafasi on Centre and MOKA will both provide artists with live-work space within the Centre of Opportunity. A copy of the plan is included as Exhibit "A."

The GHDMP was completed in June 2011 and is broken down into two components: Program Initiatives – policies and programs that will help attain community goals, and Urban Design Proposals – projects to improve the physical environment and leverage development. The Centre View section of the plan calls for reinforcement of Centre Avenue as the Hill District's primary retail, institutional, and cultural node as well as a strong residential neighborhood. A copy of the plan is included as Exhibit "B."

The City and community partners will shortly begin a process to update and enhance the GHDMP. This approximately year-long process is intended to culminate in the formal adoption of the neighborhood plan. Once adopted by the Planning Commission, the plan will become City policy and guide public and private investments in the area. New land use regulations, transportation and infrastructure improvements, and public programs may also be recommended by the plan.

d. Public Funding and Other Considerations

Interested Developer(s) should note the following:

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¹ 2012-2016 American Community Survey 5-Year Estimate

- Developer(s) are wholly responsible for securing project financing.
- There is no commitment by the URA to provide subsidy for this project. Proposals must take this into consideration.
- There is no commitment by the URA to provide public funding for any additional infrastructure. Proposals must take this into consideration.
- The selected Developer(s) may need to display the ability to acquire privately held property should plan(s) include properties not owned by the URA.
- Preferred reuse should include ground floor commercial with compatible multi-story residential, office, and /or flexible space.
 - In addition to mixed use, Developer(s) should anticipate that the redevelopment of Centre Avenue will include varying levels of affordable and market rate housing and commercial space. Developer(s) should take this into consideration when formulating project concepts.
- The Housing Authority of the City of Pittsburgh (HACP) is committed to expanding and preserving affordable housing in the City. HACP may be able to provide financial assistance through its Project Based Voucher & Gap Financing program (PBV/Gap Financing) for mixed-income residential developments to Developer(s) awarded through this RFQ process. Selected Developer(s) with relevant concepts including eligible residential housing will be expected to respond to a separate PBV/Gap Financing Request for Proposals by HACP following initial URA Board approval. The PBV/Gap Financing RFQ is intended to provide affordable housing assistance within a desired mixed-income development; in this case, to be located within this delineated Centre of Opportunity along Centre Avenue. Among the anticipated affordable units to be generated out of this RFQ may include the replacement of housing units for Bedford Dwellings public housing. The PBV/Gap Financing RFQ is a competitive selection process.

More information on the PBV/Gap Financing Program Guidelines can be found in Exhibit "E." Questions about the HACP program should be directed to Jung Wook (JW) Kim, Director of Planning and Development at JungWook.Kim@hacp.org or 412-456-5020.

• Equitable Empowerment Fund (EEF): The URA has partnered with Neighborhood Allies to provide technical resources to improve access to small-scale, community-based neighborhood development opportunity. Respondents are encouraged to reach out to Neighborhood Allies to seek technical assistance in building out their RFQ response packet. Technical assistance can include RFQ language/packet development, budget and proforma development, site analysis, feasibility analysis, and general project support to ensure that the vision for the parcel is feasible and fits within the community plan. Small grants of up to \$5,000 may be available to those who meet the minimum requirements. Please note that grants are not awarded to individuals. Grants are utilized to secure

resources that may be necessary to support the preparation of the RFQ packet. Please email sharedrealestate@neighborhoodallies.org or call 412-471-3727 ext. 211 to find out how to seek assistance with building your RFQ response packet. More information on the EEF can be found in Exhibit "K".

• Neighborhood Initiatives Fund (NIF): The NIF Program is designed to increase visibility and accessibility to funding and reduce barriers for small businesses and nonprofit developers in doing business with the URA. It provides grants to help unlock the economic and placemaking potential within neighborhoods, and support vision-to-action community investment strategies that build an equitable Pittsburgh for neighborhood scale projects. These projects include efforts that encourage neighborhood investment through land reclamation, historic preservation, vacant property activation, public infrastructure improvements and/or other eligible efforts. Nonprofit organizations are eligible to apply. For-profit entities will be considered for funding, if partnered with a community-based non-profit entity. Two tiers of grants are available. Tier 1 is up to \$20,000 in funding, with no match. Tier 2 grants will fund up to \$100,000 with a required 2:1 match. More information can be found in Exhibit "F." Questions about the NIF should be directed to Matt Reitzell at mreitzell@ura.org or (412) 255-6560.

5. **SUBMISSION REQUIREMENTS**

Please note that the URA is currently using Public Purchase as its new RFQ Platform.

Developers must register online at: www.publicpurchase.com to submit their RFQ response. Additionally, five (5) hard copies and one (1) electronic copy containing one (1) PDF file (flash drive or email) should be sent to the address below on or before the due date shown on the cover of this RFQ:

Claren Healey, Development Officer
Real Estate Department
Urban Redevelopment Authority of Pittsburgh
200 Ross Street, 10th Floor
Pittsburgh, PA 15219
chealey@ura.org

All questions regarding this RFQ should be submitted through the Public Purchase platform. See Instructions for Registering on Public Purchase in Exhibit "G."

Inquiries related to MWBE participation should be directed by email to Diamonte Walker, interim deputy director, at mwbe@ura.org.

The URA will not reimburse firms for any expenses incurred in preparing responses to this RFQ.

6. RESPONSE REQUIREMENTS

The following response requirements will serve to establish a Developer's overall qualifications to complete their proposed project concept and meet requirements and obligations associated with the disposition of land by the URA.

Please note this is an RFQ, which outlines basic project concepts, capacity, and baseline feasibility. If you have more detailed plans than are required, please feel free to include as part of Other Information (Item 12) below. If your project is selected to proceed, you will be invited to submit a full Redevelopment Proposal Package which will include more detailed information, including but not limited to: drawings, schematics, and project financials (budgets, sources and uses, e.g.).

Each RFQ response should include the following:

1. RFQ Summary Sheet

This is the cover page and should include the Developer's name, contact person and contact information, see Exhibit "H."

2. Table of Contents

3. Development Team Profile

Provide a description of the development team, including but not limited to the developer, architect, engineer, etc.

4. Project Narrative

- a. Clearly describe which parcels in which you are interested
- b. Provide a brief overview of your concept for the redevelopment of the property

5. Financial Capacity

- a. Preliminary description of how you would obtain financing for the project, if selected
- b. References from lending institutions, if available
- c. Developer's financial statements (Provide one (1) copy of these documents in a separate, sealed envelope, marked "Confidential." This information will be reviewed and shredded, not returned.)

6. Experience/Qualifications

Briefly describe:

- a. Relevant experience and biography of key personnel, including their role on your team
- b. Other projects similar in scope on which any of your proposed team members currently or recently worked

7. Community Engagement Strategy

a. Briefly explain how you plan to engage the community and how you plan to incorporate their input, if selected

8. Minority and Women-Owned Business Enterprise Requirements

- a. The URA has a long history of diversity and inclusion within all its programs and other activities. The URA encourages the full participation of minority and women business owners and professionals in this effort. The URA requires that all applicants demonstrate a good faith effort to obtain minority and womenowned business participation in work performed in connection with URA initiatives. The URA acknowledges and is committed to following the GHDMP's goal of thirty percent (30%) minority and fifteen percent (15%) women participation. (See GHDMP Appendix A: Development Principles).
- b. An MWBE narrative needs to be included with the respondent's response. See Exhibit "I" for MWBE Narrative Requirements. MWBE participation can be satisfied by:
 - i. Ownership/Partnership of firm
 - ii. Use of minority or women-owned businesses as vendors
 - iii. Subcontracting with firms owned and controlled by minorities and/or women. If this is to be done, that fact, and the name of the proposed subcontracting firms, must be clearly identified in the narrative.
- c. Any questions about MWBE requirements should be directed to Diamonte Walker, interim deputy director, at mwbe@ura.org.

Notice to MWBE Firms Interested in Contracting Opportunities

If you are an MBE or WBE firm interested in working on this project, you may submit a capability statement describing your firm and the work that your firm would like to perform. Upon receipt of this statement, your firm will be added to a list of potential MWBE subcontractors, to be shared for consideration with the contract awardee. Interested firms should send capability statements to mwbe@ura.org no later than Monday, December 2, 2019. Capability statements must be within the scope of work related to this project and clearly identify the limited scope.

Please note: Providing a capability statement does not guarantee that your firm will be contacted or contracted to work on this project.

The URA will not make an official recommendation as to which MWBE firms the project awardee must utilize. All capability statements submitted by qualifying firms,

by December 2, 2019, will be shared with the selected Developer to aid in the Developer's good faith effort to meet the **thirty percent (30%) MBE and fifteen percent (15%) WBE goals for the project.** MWBE firms which provide professional services are highly encouraged to attend the Q & A sessions <u>and</u> MWBE Teaming Event, and/or community meetings to make direct connections early in the process.

9. Other Information

a. Please provide any other information you believe is pertinent to the URA's consideration of your firm.

7. EVALUATION CRITERIA

Developer(s) will be evaluated based on, but not limited to, the criteria listed below:

- 1. Appropriateness of proposed plan as it relates to the Corridor Plan (Exhibit "A")
- 2. Developer's experience in completing similar projects
- 3. Ability to assemble a team with the appropriate specialties
- 4. Demonstration of financial capacity
- 5. Commitment to Minority and Women-Owned Business Enterprise (MWBE) participation
- 6. Willingness to engage the community and commitment to follow the URA's Expression of Community Input process, (Exhibit "J"), for community participation and interaction for the project
- 7. Commitment to giving community residents first consideration for employment opportunities and to market any available commercial space to current community business owners

The URA shall be the sole judge as to which Developer(s) meet the evaluation criteria and reserves the right, in its sole discretion, to reject any or all responses received, to waive any submission requirements contained within this RFQ, and to waive any irregularities in any submitted response. The URA reserves the right to verify the accuracy of all information submitted.

One or more Developers may be asked to present their responses to the community for input. As stated in Section 8 below, the URA Board must approve all Developers who purchase URA land. One or more Developers may be recommended to the URA Board based on the overall quality of the responses to this RFQ.

The URA does not sell land for speculative purposes. Any such proposal to acquire and hold any portion of the site with construction to occur when, and if, it is successfully marketed will be rejected.

The evaluation of the respondent's qualifications, experience and capacity will be based upon information in the proposal submitted by the respondent, interviews, investigation of projects completed by the respondent, assessment of performance in previous undertakings (if applicable), and other pertinent factors. The URA will follow its Disposition Process (see Section 8 below) which includes significant design review and construction oversight.

8. DISPOSITION PROCESS OVERVIEW

Should the URA Board select a respondent as a Developer, such Developer will be required to comply with the URA's Disposition Process. The URA will not close on a property until all the terms of the disposition process are fulfilled. See Exhibit "D" for Disposition Process Overview.

As set forth in the Disposition Process Overview, the URA Board must approve each Developer who purchases URA property and must also approve each Developer's plans for URA property. The Developer must be willing to enter into a written Disposition Contract with the URA. The Disposition Contract is the binding document that details the Developer's plan to design, finance, purchase, and construct the redevelopment project.

Closing on the sale of URA-owned property may occur only after execution of a Disposition Contract, approval of the final construction documents, issuance of a building permit, and the satisfaction of all conditions set forth in the Disposition Process Overview and the Disposition Contract. The purchase of the property will occur simultaneously with the closing on the Developer's construction financing.

9. LEGAL INFORMATION

The URA shall have the right to verify the accuracy of all information submitted and to make such investigation as it deems necessary to determine the ability of a Developer(s) to perform the obligations in the response. The URA in its discretion reserves the right to reject any response for any reason, including when the available evidence or information does not satisfy the URA that the Developer(s) is qualified to carry out properly the obligations of the response; is a person or firm of good reputation or character for strict, complete and faithful performance of business obligations; or if the Developer(s) refuses to cooperate with and assist the URA in the making of such investigation.

- 1. <u>Inspection of Parcel</u>: Developer(s)s shall be given an opportunity to inspect the property. If the Developer(s) is selected and elects to proceed after exercising its due diligence, it shall acquire or take possession of the parcel(s) in "AS-IS" CONDITION, unless otherwise agreed to by the URA in its discretion, in a Disposition Contract.
- 2. <u>Building Permits, Zoning Variances and Financial Viability</u>: The sale of the property in no way guarantees or warrants grading permits, building permits, zoning variances or

- financial viability. The URA reserves the right to refuse to sell the property until a Developer(s) obtains all necessary permits.
- 3. <u>Disclaimer of Liability</u>: Developer(s) acknowledge by submitting information and proposals to the URA that the URA does not undertake any obligations and shall have no liability with respect to the development program, this RFQ and responses thereto, nor with respect to any matters related to any submission by a Developer(s).
- 4. Minority and Women-Owned Business Enterprises (MWBE) Requirements: The URA requires that all applicants demonstrate a good faith effort to obtain minority and women-owned business participation in work performed in connection with URA initiatives. The URA acknowledges the GHDMP's goal of thirty percent (30%) minority and fifteen percent (15%) women participation in planning and/or professional service activities. Any questions about MWBE requirements should be directed to Diamonte Walker, interim deputy director, at mwbe@ura.org.
- 5. <u>Sustainability Requirements</u>: Selected Developer(s) will be required to demonstrate a good faith effort to incorporate environmentally sustainable features and practices into their development plan. Successful Developer(s) will be required to submit a final p4 Performance Measures evaluation for the project for review by a p4 Review Committee.
- 6. <u>Minority Workforce Inclusion (MWI) Requirements</u>: In accordance with City of Pittsburgh Executive Order Number 2018-03, the URA requires that all respondents demonstrate and document a good faith effort to meet or exceed the City's 12 percent (12%) minority workforce inclusion goal for all URA projects with total project costs of \$500,000 or greater. Any questions about MWI requirements should be directed to Diamonte Walker, interim deputy director, at mwbe@ura.org.
- 7. The Developer, for itself and its employees, contractors and primary subcontractors, agrees not to discriminate against or segregate any person or group of persons on any unlawful basis in the construction, sale, transfer, use, occupancy, tenure, or enjoyment of the property or any improvements erected or to be erected thereon, or any part thereof.
- 8. The URA reserves the right to accept an offer or proposal other than the highest offer.
- 9. The URA reserves the right to negotiate with any, all, or none of the Developers and to recommend (an)other Developer(s) in the event the originally selected Developer(s) defaults or fails to execute a Disposition Contract.
- 10. The URA shall be the sole judge as to which, if any, proposal(s) and Developer(s) best meet the selection criteria. Notwithstanding anything in this RFQ to the contrary, URA reserves the right to reject any or all proposals received, to waive any submission requirements contained within this RFQ and to waive any irregularities in any submitted proposal.

- 11. This RFQ is submitted subject to errors, omissions and/or withdrawal without notice by the URA at any time.
- 12. All proposals, including attachments, supplementary materials, addenda, etc., shall become the property of the URA and will not be returned.
- 13. Addenda will be posted on Public Purchase. All such addenda shall become part of the RFQ documents, and all Developers shall be bound by such addenda, whether or not received by the Developer(s).
- 14. <u>Conflicts of Interest</u>: Responsive firms and their team members must have no conflicts of interest with regards to any other work performed by the Developer(s) for the URA, the City or any related entity.
- 15. <u>RFQ Compliance</u>: All responsive firms must adhere to the instructions contained in this RFQ in preparing the submitted proposal.
- 16. <u>Waiver of Defects</u>: The URA shall be the sole judge as to which Developer(s)(s) best meet the selection criteria. The URA reserves the right to reject any or all proposals submitted. The URA reserves the right to reject any proposal for failure to comply with the requirements of this RFQ. The URA further reserves the right, in its sole discretion, to waive any such defect(s) or failure(s). Submission of a response indicates acceptance by the firm of the conditions contained in this RFQ.
- 17. <u>Non-discrimination</u>: Each responsive firm agrees not to discriminate, whether in employment, contracting or otherwise, in violation of any federal, state, or local law and/or on the basis of sexual orientation, gender identity and/or gender expression.

10. ATTACHED EXHIBITS

- A. 2015 Centre Avenue Corridor Redevelopment and Design Plan
- B. Greater Hill District Master Plan
- C. List of Available Parcels
- D. Disposition Process Overview
- E. PBV & Gap Financing Program Guidelines
- F. Neighborhood Initiatives Fund (NIF) Guidelines
- G. Instructions for Registering on Public Purchase
- H. RFQ Summary Sheet
- I. MWBE Narrative Requirements
- J. Expression of Community Input
- K. <u>Equitable Empowerment Fund Flier</u>