REQUEST FOR PROPOSALS 2008-03

FORECLOSURE PREVENTION COUNSELING TRAINING AND/OR TECHNICAL ASSISTANCE SERVICES

for

FLORIDA HOUSING FINANCE CORPORATION

April 18, 2008
SECTION ONE
INTRODUCTION

A. All of the major economic forecasts are predicting a dramatic increase in foreclosures over the next two years. Florida has already seen a significant increase in foreclosures in many counties in 2007. Most experts in the field agree that the majority of foreclosures are the result of aggressive sub-prime lending practices, using various forms of adjustable rate loan products.

B. Many borrowers could have avoided foreclosure if they had been aware of their rights and other options available to them. There are several non-profits throughout the state that provide foreclosure intervention services for borrowers and have successful track records providing these services. However, there are not enough of these agencies to provide the services needed in the areas facing the greatest increase in foreclosures.

C. As the only statewide housing finance agency in Florida, Florida Housing Finance Corporation (Florida Housing) is in a unique position to work with lenders, borrowers, non-profits and local governments across the state to provide direction and assistance with the growing level of delinquent mortgages. Florida Housing has entered into a foreclosure mitigation counseling grant program agreement with NeighborWorks America for the disbursement and expenditure of grant funds for foreclosure prevention. Florida Housing is soliciting sealed Responses from qualified Offerors that propose to provide one or more of the Foreclosure Prevention Strategy components below:

- Training to non-profit and community-based organizations on how to provide effective foreclosure counseling services; and/or
- Technical assistance to non-profit and community-based organizations providing foreclosure counseling.

The services sought shall be performed in accordance with the terms and conditions set forth in this Request for Proposals (RFP), and any other terms and conditions in any contract subsequently awarded. Offerors shall be selected through Florida Housing’s review of each response, considering the factors identified in this RFP, and any other factors that Florida Housing considers relevant to serving the best interests of Florida Housing and its mission.

SECTION TWO
DEFINITIONS

For purposes of this document, the terms reflected below shall be defined as follows:

“Board” The Board of Directors of Florida Housing Finance Corporation.
| **“Committee”** | The review committee comprised only of employees of Florida Housing that is established pursuant to Fla. Admin. Code R. 67-49.007. |
| **“Contract”** | The document containing the terms and conditions of this RFP and any other term and condition that the parties agree to. |
| **“Contractor”** | A person or entity providing the professional services described in Section Four of this RFP. |
| **“Days”** | Calendar days, unless otherwise specified. |
| **“Effective Date”** | The date the last party signs the Contract(s) that is (are) awarded as a result of this RFP. |
| **“Florida Housing”** | Florida Housing Finance Corporation, a public corporation and public body corporate and politic created by Section 420.504, Fla. Stat. |
| **“Foreclosure Prevention Strategy”** | The plan of operation provided by the Contractor that outlines the strategies and course of conduct to be used for foreclosure counseling training and/or technical assistance provision. |
| **“Interested Party”** | A person or entity that obtains a copy of the RFP from Florida Housing. |
| **“Offeror”** | Any person or entity who has the capability in all respects to perform fully the requirements contained in this RFP and submits a response to this RFP. |
| **“Response”** | The written submission by an Offeror to this RFP. |
| **“RFP”** | This Request for Proposals, including all exhibits referenced in this document and all other documents incorporated by reference. |
| **“Staff”** | Any employee of Florida Housing, including the Executive Director. |
“Sub-grantee(s)”
An organization to which Florida Housing awards a sub-grant under the foreclosure mitigation counseling grant program agreement between Florida Housing and NeighborWorks America.

“Threshold Item”
A mandatory requirement of the RFP. Failure to meet any requirement in the RFP designated as a “Threshold Item” shall result in rejection (no further action) of a Response.

“Website”
The Florida Housing Finance Corporation website, the Universal Resource Locator (URL) of which is www.floridahousing.org

SECTION THREE
PROCEDURES AND PROVISIONS

A. An Offeror must submit an original and eight (8) copies of the Response in a sealed envelope marked “RFP 2008-03.” Each envelope or package containing Responses must clearly state the name of the Offeror. The Response that is the original must clearly indicate “Original” on that Response. Florida Housing shall not accept a faxed or e-mailed Response. Florida Housing must receive any Responses on or before 2:00 p.m., Eastern Time, on Friday, May 16, 2008. Responses shall be opened at that time. Responses must be addressed to:

Robin L. Grantham
Contracts Administrator
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
(850) 488-4197; Fax (850) 414-6548
Email: robin.grantham@floridahousing.org

B. This RFP does not commit Florida Housing to award a Contract to any Offeror or to pay any costs incurred in the preparation or mailing of a Response.

C. All services under the Contract awarded are to be performed solely by the Contractor(s), and may not be subcontracted or assigned without the prior written approval and consent of Florida Housing.

D. Florida Housing reserves the right to:

1. Waive minor deficiencies and informalities;
2. Accept or reject any or all Responses received as a result of this RFP;

3. Obtain information concerning any or all Offerors from any source;

4. Schedule an oral interview before the Committee and/or the Board from any or all Offerors;

5. Select for Contract negotiation or for award, a Response other than that with the highest score if, in the judgment of Florida Housing, its public’s best interest shall be served; and

6. Negotiate with the successful Offerors with respect to any additional terms or conditions of the Contract.

E. Any Interested Party may submit any question regarding this RFP in writing via mail, fax, or e-mail to Robin Grantham at the address given in Section Three, paragraph A. All questions are due by 5:00 p.m., Eastern Time, on Wednesday, April 30, 2008. Phone calls shall not be accepted. Florida Housing expects to respond to all questions by 5:00 p.m., Eastern Time, on Friday, May 2, 2008. Florida Housing shall post a copy of all questions received and their answers on Florida Housing’s Website at: http://www.floridahousing.org/Home/BusinessLegal/Solicitations/RequestForProposals.htm Florida Housing shall also send a copy of those questions and answers in writing to any Interested Party that requests a copy. Florida Housing shall determine the method of sending its answers, which may include regular U.S. mail, overnight delivery, fax, e-mail or any combination of the above. Only written responses or statements from Robin Grantham or her designee that are posted on the Website shall bind Florida Housing. No other means of communication, whether oral or written, shall be construed as an official response or statement from Florida Housing.

F. Any person who wishes to protest the specifications of this RFP must file a protest in compliance with Section 120.57(3), Fla. Stat., and Fla. Admin. Code R. 28-110. Failure to file a protest within the time prescribed in Section 120.57(3), Fla. Stat., shall constitute a waiver of proceedings under Chapter 120, Fla. Stat.

G. The term provided in the Contract shall be for one (1) year. If the parties mutually agree in writing, the Contract may be renewed twice. Each renewal shall be for an additional one-year period. Renewals shall be contingent upon satisfactory performance evaluations by Florida Housing.

H. Pursuant to Fla. Admin. Code R. 67-49.004, Florida Housing may modify the terms of the RFP at any point prior to two (2) weeks of the due date for Responses. A notice of such modification shall be posted on Florida Housing’s Website and shall be provided to potential Offerors who requested copies of the RFP. The deadline for receipt of Responses may be extended as deemed necessary by Florida Housing.
I. From time to time and in accordance with its procurement rules, Florida Housing contracts with vendors ("Florida Housing Contract Vendor") to provide certain services. Prior to ordering any services in connection with this RFP, whether on behalf of the Offeror, Florida Housing, or any third party, the successful Offeror shall first consult with Florida Housing’s Contract Administrator and if such services are available through a Florida Housing Contract Vendor, the successful Offeror shall utilize the Florida Housing Contract Vendor to provide such services. Any costs or expense incurred for services provided by a vendor other than a Florida Housing Contract Vendor (when such services are available through a Florida Housing Contract Vendor), shall not be eligible for payment hereunder; rather, all such costs or expense shall be the sole responsibility of the successful Offeror.

SECTION FOUR
OBJECTIVES AND SCOPE OF SERVICES

The Contractor shall perform and render the services identified below as an independent Contractor and not as an agent, representative, or employee of Florida Housing. These services shall be known as “Contractor and professional services” and may include, but are not limited to, the provision of advice and assistance to Florida Housing in the following areas:

A. OBJECTIVES

The work being procured includes, but is not limited to, the following components:

- Training component; and/or
- Technical assistance component.

These are described individually below.

B. TRAINING COMPONENT

1. The training component of the proposal shall be designed to build the foreclosure counseling and intervention capacity of Sub-grantees, non-profits and community-based organizations. Florida Housing contemplates that the training shall be delivered in class room setting training sessions, lasting between three (3) to five (5) days for six (6) hours a day. In the event of space limitation, priority shall be as follows:

- Sub-grantees;
- State Housing Initiatives Partnership (SHIP) Program or HUD approved counselors that provide homebuyer education, but do not have a foreclosure counseling component; and
• Established community-based organizations (minimum 1-2 year organization) with an established homebuyer counseling program.

There shall be trainings conducted in at least three (3) different regions of the state. The scope of the training shall include, but is not limited to:

• Reasons for default;
• Ways to maximize income and reduce expenses for borrowers;
• Calculating delinquencies;
• Understanding the players in the mortgage marketplace;
• Loss-mitigation options for FHA-insured and other loans;
• Legal information about foreclosure laws and timelines;
• Tips on effectively intervening with lenders and servicers;
• Managing multiple mortgages or liens;
• The pros and cons of refinancing;
• Tax consequences of refinancing and/or debt forgiveness; and
• Tax and credit consequences should foreclosure occur.

2. Instructional Materials

The Contractor shall be responsible for securing training sites, and for furnishing all instructional materials for all training sessions. This shall include, but not be limited to: course outline; transparencies/charts/graphs used for classroom instruction; manuals and/or resource materials approved by Florida Housing; audio/visual equipment such as overhead projector, VCR, LCD projector screen, television, or other equipment necessary to present materials for instructional training and workshop delivery; any computers and software needed for training session participants.

3. Training Session Speakers

The Contractor shall provide to Florida Housing a biographical narrative of all training session speakers reflecting their knowledge, skills and expertise in the foreclosure prevention counseling and intervention arena. All speakers must be approved in writing by Florida Housing prior to making presentations.
C. TECHNICAL ASSISTANCE COMPONENT

1. The Contractor will provide specialized technical assistance and support to Sub-grantees, non-profits and community-based organizations, so they are comfortable going forward in providing foreclosure counseling services. This technical assistance shall be provided via telephone and e-mail during normal business hours. All costs associated with the installation, staffing and maintenance of the telephone and e-mail shall be paid for by the Contractor.

2. The Contractor shall deliver technical assistance to Sub-grantees, non-profits and community-based organizations who participate in the delivery of foreclosure prevention counseling and intervention. Delivery of technical assistance shall meet the following criteria:

(a) Telephone Technical Assistance

i) The Contractor shall provide telephone technical assistance through the installation and operation of a Florida toll-free telephone line to be used solely for the purpose of providing technical assistance under the Foreclosure Prevention Strategy program.

ii) The telephone line shall be answered by a knowledgeable member of the Contractor’s technical assistance team, with expertise in foreclosure counseling and loss mitigation during the business day from 9:00 a.m. to 5:00 p.m., Eastern Time, Monday through Friday, excluding observed holidays.

iii) All costs associated with the installation, staffing and maintenance of the toll-free line shall be paid for by the Contractor.

(b) E-mail Technical Assistance

i) The Contractor will have an e-mail account set up for providing technical assistance under the Foreclosure Prevention Strategy.

ii) E-mail inquiries shall be answered by a knowledgeable member of the Contractor’s technical assistance team.

(c) Technical Assistance Log

The Contractor shall maintain a monthly technical assistance log in a format acceptable to Florida Housing. This log shall contain detailed information on telephone calls and e-mails received from housing counseling organizations seeking technical assistance, and the total number of clients served.
D. REPORTING REQUIREMENTS (All reports may be submitted in an electronic format acceptable to Florida Housing)

1. Quarterly Report

   (a) The Contractor shall provide a written status report to Florida Housing each quarter. Such report shall be due on a date to be determined by Florida Housing. The report shall contain a summary of all activities conducted for the quarter. Information shall include, but not be limited to: name and experience of each organization that received training and detailed information on telephone calls and e-mails received from organizations seeking technical assistance.

   (b) As part of each quarterly report, the Contractor shall provide an accounting of all expenditures for which it is seeking reimbursement.

2. Annual Report

   A written annual report shall be provided to Florida Housing documenting all activities undertaken by the Contractor during the contract period. The written annual report shall be due by December 15th of each year.

3. Evaluations for Workshops and Clinics

   For each training session, the Contractor shall distribute a workshop evaluation form, acceptable to Florida Housing, to all those attending the workshop or clinic. The forms shall be distributed to attendees at the end of the workshop and collected prior to leaving. The Contractor shall submit the completed evaluation forms to Florida Housing within ten days of the completion of the training session.

SECTION FIVE
CERTIFICATION

Do not reproduce the language of Section Five in the Response. By inclusion and execution of the statement provided in this Section each Offeror certifies that:

A. The Offeror submits this Response without prior understanding, agreement, or connection with any person or entity submitting a separate Response for the same services. However, any agreement with a person or entity with whom the Response is jointly filed, and such joint filing is made clear on the face of the Response, shall be an exception so long as the Response is in all respects fair and without collusion or fraud.
B. Any material submitted in response to this RFP is a public record pursuant to Chapter 119, Fla. Stat., and subject to examination upon request, after Florida Housing provides a notice of decision pursuant to Section 120.57(3), Fla. Stat., or within 10 Days after the Response is opened, whichever is earlier.

C. The Offeror is in compliance with Section 420.512(5), Fla. Stat., which provides:

“Service providers shall comply with the following standards of conduct as a condition of eligibility to be considered or retained to provide services. For purposes of paragraphs (a), (b), and (c) only, the term ‘service provider’ means and is limited to a law firm, an investment bank, or a credit underwriter, and the agents, officers, principals, and professional employees of the service provider.

(a) A service provider may not make contributions in any amounts, directly or indirectly, for or on behalf of candidates for Governor, nor shall any service provider make a contribution in excess of $100 to any candidate for a member of the State Board of Administration other than the Governor in Florida while the service provider is included in an applicant pool from which service providers are selected to provide services to the corporation, while the service provider provides services to the corporation, and for the longer of a period of 2 years thereafter or for a period through the next general election for Governor.

(b) The service provider shall not participate in fundraising activities for or on behalf of candidates for Governor in Florida while the service provider is included in an applicant pool from which service providers are selected to provide services to the corporation, while the service provider provides services to the corporation, and for the longer of a period of 2 years thereafter or for a period through the next general election for Governor.

(c) Service providers shall provide to the corporation a statement that the service provider has not contributed to candidates for Governor or contributed in excess of the amounts allowed by this section for a member of the State Board of Administration or engaged in fundraising activities for or on behalf of candidates for Governor in Florida since the effective date of this section or during the 24 months preceding the service provider's application to provide services to the corporation, whichever period is shorter.

(d) The service provider may not engage in prohibited business solicitation communications with officers, members, or covered employees of the corporation.

(e) If a service provider is in doubt as to whether its activities, or the activities of its principals, agents, or employees, violate the provisions of this section, it may request a declaratory statement in accordance with the applicable rule and Section 120.565, Fla. Stat.

(f) If the corporation determines that a service provider has failed to meet the provisions of this section, it shall consider the magnitude of the violation and whether there has been a pattern of violations in determining whether to terminate or decline to enter into Contracts with the service provider.”
D. For the purpose of Section 420.512(5), Fla. Stat., “Prohibited Business Solicitation Communications” is defined by Section 420.503(31), Fla. Stat., which provides:

“‘Prohibited business solicitation communication’ means a private written or verbal communication between a member, officer, or covered employee of the corporation and a service provider regarding the merits of the service provider and whether the corporation should retain the services of the service provider. The term does not include:

(a) A verbal communication made on the record during a public meeting;
(b) A written communication provided to each member and officer of the corporation and made part of the record at a public meeting;
(c) A written proposal or statement of qualifications submitted to the corporation in response to a corporation advertisement seeking proposals or statements of qualifications as part of a competitive selection process.
(d) A verbal or written communication related to the contractual responsibilities of a service provider who was selected to provide services or who was included in a pool of service providers eligible to provide services as a result of a competitive selection process, so long as the communication does not relate to solicitation of business.
(e) A verbal or written communication related to a proposed method of financing or proposed projects, so long as the communication does not relate to solicitation of business.”

E. The Offeror is in compliance with Section 287.133(2)(a), Fla. Stat., which provides in pertinent part:

A person or affiliate, who has been placed on the convicted vendor list, following a conviction for a public entity crime, may not:

a. submit a bid on a contract to provide any goods or services to a public entity;

b. submit a bid on a contract with a public entity for the construction or repair of a public building or public work;

c. submit bids on leases of real property to a public entity;

d. be awarded or perform work as a contractor, supplier, subcontractor, or Contractor under a contract with any public entity, and;

e. transact business with any public entity in excess of the threshold amount provided in Section 287.017, Fla. Stat., for CATEGORY TWO: $25,000, for a period of 36 months from the date of being placed on the convicted vendor list.
F. The Offeror acknowledges that any Offeror selected shall be prohibited from engaging in activities in connection with services related to Florida Housing transactions that produce direct or indirect financial gain for the Offeror other than the compensation agreed upon in the Contract that results from this RFP, unless that Offeror has written consent from Florida Housing’s Executive Director after Florida Housing has been fully informed of such activities in writing.

G. In addition to the conflict of interest rules imposed by the Florida Statutes, the Offeror(s) that is (are) selected to provide these services may not engage in any actual, apparent, or potential conflict of interest. Should any such actual apparent, or potential conflict of interest come into being subsequent to the effective date of the Contract and prior to the conclusion of the Contract, the Offeror shall provide notification (Notice of Conflict of Interest) to Florida Housing, through first class certified mail, return receipt requested, within 10 working days, seeking written consent from Florida Housing’s Executive Director. If the Offeror is found to be in non-compliance with this provision, without written consent from Florida Housing’s Executive Director, any compensation received in connection with the Contract shall be subject to forfeiture to Florida Housing.

H. The Offeror, in submitting this Response, acknowledges and agrees that the terms and conditions of this RFP, as well as any modifications thereto, shall be incorporated into any Contract offered as a result of this RFP. Such terms and conditions include, but are not limited to, the obligation of any successful Offeror to order any services to be provided in connection with this RFP from a Florida Housing Contract Vendor as provided in Section Three, paragraph I. hereof.

I. Certification Statement

THE FOLLOWING SHALL BE REPEATED IN THE APPLICANT’S RESPONSE AND SIGNED BY AN INDIVIDUAL AUTHORIZED TO BIND THE APPLICANT. FAILURE TO INCLUDE THE CERTIFICATION STATEMENT BEARING AN ORIGINAL SIGNATURE SHALL RESULT IN REJECTION OF THE RESPONSE.

“I agree to abide by all conditions of RFP 2008-03 and certify that all information provided in this Response is true and correct, that I am authorized to sign this Response as the Applicant and that I am in compliance with all requirements of the RFP, including but not limited to, the certification requirements stated in Section Five of this RFP.”

___________________________________________
Authorized Signature (Original)

___________________________________________
Print Name and Title
SECTION SIX
INFORMATION TO BE PROVIDED IN RESPONSE

In providing the following information, restate each item and sub-item (with its letter and number), and limit your Response to one bound volume. Responses to the items must be included immediately after the restated items without any reference to any appendix.

A. COVER LETTER

Each proposal must be accompanied by a cover letter that contains a general statement of the purpose of submission and includes the following information:

1. The name, job title, address, office and cellular telephone numbers, fax number, and e-mail address of a primary contact person who shall be responsible for day-to-day contact with Florida Housing, and any backup personnel who would be accessible if the primary contact cannot be reached.

2. Legal business status (individual, partnership, corporation, etc.) and address and telephone number of the Offeror.

B. GENERAL INFORMATION

1. Provide evidence of certification from the Department of State that the Offeror is qualified to do business in the State of Florida.

2. Provide a copy of the declaration page for proof of professional liability errors and omissions insurance which includes the following:
   - Name of carrier and policy number;
   - Effective date of insurance;
   - Policy exclusions, if any;
   - Current coverage amounts;
   - Parties covered;
   - Type of coverage.

C. EXPERIENCE, RESOURCES AND QUALIFICATIONS

1. Describe the Offeror’s experience in providing foreclosure counseling and intervention training on a professional level to non-profit organizations.

2. Describe the Offeror’s existing curriculum on foreclosure counseling and intervention.
3. Provide a timeline for implementation of the Foreclosure Prevention Strategy.

4. Identify all personnel to be assigned by the Offeror to the Foreclosure Prevention Strategy, and for each person identified provide the following:
   - Length of time dealing with affordable housing;
   - Particular areas of expertise; and
   - Percentage of time each person will be dedicated to the Foreclosure Prevention Strategy.

D. HISTORY

Provide a brief history of the Offeror, including the year organized, ownership, and the total number of employees.

E. TRAINING

If the Offeror intends to provide training provide the following:

1. Describe the Offeror’s plan for providing the foreclosure prevention counseling and intervention training.

2. Describe additional training services the Offeror proposes to provide.

F. TECHNICAL ASSISTANCE

If the Offeror intends to provide technical assistance provide the following:

1. Pursuant to Section Four, describe the Offeror’s plan to provide technical support to implement the foreclosure prevention and intervention training; delivery of such technical assistance; and maintenance of technical assistance through a web-based presence (i.e., a web-page) and statewide communications assistance. Such technical assistance shall include, but not be limited to those items in Section Four of this RFP. Include a timeline for the availability of the technical assistance.

2. Describe additional technical assistance activities the Offeror proposes to provide.
G. COSTS/FEES

Provide a breakdown of costs/fees for the services the Offeror wishes to provide.

1. Training Component as described in Section Four, paragraph B., including but not limited to costs/fees for trainers, travel, lodging and fees and related costs for training facilities.

2. Technical Assistance as described in Section Four, paragraph C., including but not limited to the number and costs of technical assistant providers, costs/fees associated with installation and maintenance of the telephone and e-mail.

*FINAL FEE SCHEDULE IS SUBJECT TO NEGOTIATION.*

I. DRUG-FREE WORKPLACE

If the Offeror has implemented a drug-free workplace program, pursuant to Section 287.087, Fla. Stat., the Offeror must submit a valid affidavit to demonstrate its status.

J. MINORITY BUSINESS ENTERPRISE

If the Offeror is a minority business enterprise as defined in Section 288.703, Fla. Stat., the Offeror must submit a valid affidavit to demonstrate its status.

K. Certification (Threshold Item):

*FAILURE TO INCLUDE THE CERTIFICATION STATEMENT LOCATED IN SECTION FIVE OF THIS RFP BEARING AN ORIGINAL SIGNATURE SHALL RESULT IN REJECTION OF THE RESPONSE.*

SECTION SEVEN
EVALUATION PROCESS

Individual Committee members shall evaluate and rank the Responses independently. As indicated in this section, points shall be assigned to certain items presented in Section Six of this RFP. The individual Committee members shall evaluate the Responses by reviewing the answers to each of the items and assigning points up to the maximum points allowed for each item. The Committee shall not use those items without points assigned in computing the numerical score, but shall use them as part of
their evaluation and recommendation process, for informational purposes, as a basis for possible disqualification, and to break any tie. The Committee shall also use the various scored items as a part of its evaluation and recommendation process. Based on the criteria for selection, committee members shall rank each Response with the highest rank being “1”. The Committee may conduct one or more public meetings during which members may discuss their evaluations, select Offerors most likely to be considered for award, make any adjustments deemed necessary to best serve the interests of Florida Housing’s mission, interview Offerors, and develop a recommendation or series of recommendations to the Board. The Committee and/or Staff may make a recommendation, in addition to providing the ranking information and the information from the non-scored items to the Board for the Board to use in making the final selection. The Committee and/or Staff may also give the Board a written and/or verbal narrative describing the reasons for any recommendation. In the event of a tie, Florida Housing shall give preference in the award process to the Response certifying a drug-free workplace has been implemented in accordance with Section 287.087, Fla. Stat. If a tie continues to exist, Florida Housing shall give preference to minority business enterprises as defined in Section 288.703, Fla. Stat. Staff may recommend that the Board conduct oral interviews as part of the evaluation process to select the Offeror. The Board may use the Responses, the Committee’s ranking, the non-scored items in the Responses, any other applicable or relevant information or recommendation provided by the Committee or Staff, any oral presentations of Offerors and any other information the Board deems relevant in its selection of Offerors to whom to award a Contract.

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<th>Item Reference</th>
<th>Maximum Points</th>
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<td>K. Certification Statement</td>
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SECTION EIGHT
AWARD PROCESS

Florida Housing shall provide notice of its decision, or intended decision, for this RFP on Florida Housing’s Website the next business day after the applicable Board vote. After posting, an unsuccessful applicant may file a notice of protest and a formal written protest in accordance with Section 120.57(3), Fla. Stat., et. al. Failure to file a protest within the time prescribed in Section 120.57(3), Fla. Stat., et. al. or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120, Fla. Stat.