

PORT ST. LUCIE CITY COUNCIL
AGENDA ITEM REQUEST

COUNCIL ITEM 7H
DATE 1/23/12

Meeting Date: January 23, 2012

Public Hearing _____ Ordinance _____ Resolution _____ Motion X

Item: Contract #20100004, Homebuyer Education and Housing Counseling Services for the Neighborhood Stabilization Program (NSP), Renewal #1 with CredAbility (formerly Consumer Credit Counseling Services)

Recommended Action:

Approval to renew the fixed price contract with CredAbility (formerly Consumer Credit Counseling Service of Palm Beach County and the Treasure Coast of Florida) for an additional one year term based on Section XXI of the existing contract with a new contract expiration date of December 31, 2012. The services of this contract are to assist and train homebuyers for the Neighborhood Stabilization Program (NSP).

Vendor/Contractor has indicated that they do have a Drug-Free Workplace Program in place.

Exhibits: Department memo attached [x] yes [] no

Copy of contract renewal document.
Change of name press release.

Summary Explanation/Background Information:

Prior to purchasing a refurbished house the potential homebuyer must attend an eight hour training class covering required HUD topics, including but not limited to evaluating mortgage readiness; fair housing (including whether or not the beneficiary belongs to a protected class and how to recognize discrimination); credit report analysis and repair; budgeting for mortgage payments; improving money management skills; selecting a real estate agent and home inspector.

The need for the above is: A Housing and Urban Development (HUD) Certified Homebuyer Education Provider that will provide the required eight hour housing counseling training through the Neighborhood Stabilization Program for clients of the City of Port St. Lucie exclusively.

Expenditures will depend on the number of homebuyers taking the eight hour class. An estimate of 85 clients are expected in this renewal year of the NSP program.

Department requests expenditure from the following:

Fund	116/114	Neighborhood Stabilization Program
Cost Center	5500	Economic Environment-SHIP Fund
Object Code	549111	Other Current Charges & Obligations
Project	00000	

Director of OMB concurs with award: ASP

City Manager concurs with award: JAB

Department requests 0 minutes to make a presentation.

RECEIVED

Submitted by: Tricia Swift-Pollard
Title: Tricia Swift-Pollard
Director, Community Services

Date Submitted: JAN 13 2012
City Manager's Office

Contract Renewal Form

Contract # 20100004

Date: 01/18/2012

Contract Title: NSP Housing Counseling Services

Contractor's Name: Consumer Credit Counseling Service of Palm Beach County and the Treasure Coast

Current Expiration: 01/17/2012

Revised Expiration: 01/17/2013

The above contract is hereby renewed pursuant to Section XXI until the revised expiration date indicated above. All other terms and conditions of the original contract and/or Addenda are unchanged, with the exception that the City's performance and obligation to pay is contingent upon an annual appropriation by City Council for the period of this contract beyond September 30th of this year.

As a result of the Contractor's acceptance to provide the "Renewal Option" as specified in the original contract, the following modifications to the original contract will become effective January 18, 2012.

1. The contract period is now 01/18/2010 through 01/17/2013.
2. Prices applicable to the above period will be as stated and agreed upon in the original contract under Section III, Compensation:

“The maximum cost for teaching the class will be \$1,500.

The minimum price for holding an eight (8) hour class will be \$1,000 plus the price per student at \$50 each. There will be a minimum of ten (10) participants per class, and a maximum of forty (40). Any number of participants over ten (10) and a maximum of forty (40) will be included in the \$1,500. “

3. All Neighborhood Stabilization Program (NSP) 1 and 3 project awards shall adhere to the following requirements:

Section 3 Compliance:

- a. To ensure compliance with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135 the City shall give preference for project awards to Contractors who are certified as Section 3 business concerns.
- b. Credit for meeting Section 3 eligibility criteria shall be incorporated into the evaluation of the award as follows: The eligible contractor will be determined to have the lowest responsive bid if that bid is not more than 5% higher than the total bid price of the lowest responsive bid from any responsible bidder. All other evaluation criteria remain unchanged.
- c. Contractors shall to the greatest extent feasible assist in informing Section 3 businesses and residents (low and very low income persons in Port St. Lucie) of employment opportunities made available through NSP funding.

- d. The Contractor is strongly encouraged to provide a listing of job availability at the job site and to provide door hangers of job availability for the neighborhood residents to better target local Section 3 residents in hiring.

4. All Neighborhood Stabilization Program (NSP) 3 project awards shall adhere to the following requirements:

Vicinity Hiring Compliance:

- a) The City is required to the maximum extent feasible to provide for hiring of employees who reside in the vicinity of NSP 3 funded projects or contract with small businesses that are owned and operated by persons residing in the "vicinity." For NSP3 the vicinity is described as follows: Census Tract 2005, Block Group 2: Bordered on the West by Florida's Turnpike, on the North by Eyerly Ave., on the East by Airoso Blvd. and on the South by Port St. Lucie Blvd.
- b) To ensure compliance with NSP3 vicinity hiring the City shall give preference to project awards to Contractors who live in the above described area and have been certified by the Vicinity Hiring Certification.
- c) Credit for contractors who live in the vicinity and are certified with the Vicinity Hiring Certification shall be incorporated into the evaluation of the award as follows: The eligible contractor will be determined to have the lowest responsive bid if that bid is not more than 7% higher than the total bid price of the lowest responsive bid from any responsible bidder. All other evaluation criteria remain unchanged. If contractor is certified under Section 3 and Vicinity Hiring, the total credit is limited to not more than 7% higher than the total bid price of the lowest responsive bid from any responsible bidder.
- d) Contractors shall to the greatest extent feasible assist the City in providing for hiring of employees or contracting with small businesses owned and operated by persons residing in the vicinity.
- e) The Contractor is strongly encouraged to provide a listing of job availability at the job site and to provide door hangers of job availability for the neighborhood residents to better target local residents in hiring.

To obtain information on Section 3 eligibility and Vicinity Hiring Certification go to the City's web site at www.cityofpsl.com and click on the blue button entitled "Neighborhood Stabilization – 3. Scroll down to "Hiring of Contractors for Repair of Homes" and choose "Section 3 Compliance and/or Vicinity Hiring for NSP3". Information sheets are located in the respective areas.

5. Consumer Credit Counseling Service has changed its name to CredAbility as of May, 2010.
6. All terms and conditions of the original contract and/or Addenda shall apply and conform with original bid requirements and Contractor's response thereof.

(Balance of page intentionally left blank.)

IN WITNESS WHEREOF, the parties have executed this contract at Port St. Lucie Florida, this ____ day of January, 2012.

CITY OF PORT ST. LUCIE FLORIDA

By: _____
City Manager

ATTEST:

By: _____
City Clerk

By: _____
Authorized Representative of **CredAbility** (formerly Consumer Credit Counseling Service of Palm Beach County And the Treasure Coast)

State of: _____

County of: _____

Before me personally appeared: _____
(please print)

Please check one:

Personally known _____

Produced Identification/Type of Identification _____

Identification No. _____

known to me to be the person described in and who executed the foregoing instrument, and acknowledged to and before me that _____ executed said instrument for the purposes therein expressed.
(he/she)

WITNESS my hand and official seal, this ____ day of _____, 20____.

Notary Signature

Notary Public-State of _____ at Large

My Commission Expires _____.

Memo

To: BARBARA MOQUIN, OMB CONTRACT SPECIALIST

From: TRICIA SWIFT-POLLARD, DIRECTOR, COMMUNITY SERVICES

Date: JANUARY 6, 2012

Re: APPROVAL FOR RENEWAL OF COUNSELING SERVICES

I recommend the Consumer Credit Counseling Service of Palm Beach County and the Treasure Coast of Florida for an additional one year term based on Section XXI of the existing contract. The new contract would have an expiration date of December 31, 2012. The purpose of this contract is to provide homebuyer education assistance to Neighborhood Stabilization Program low, moderate and middle income clients.

The following line item should be charged for this service:

116-5500-549000-NSXXX

114-5500-549000-NS5XX

If you have any questions or require additional information please contact me.

News Release

Consumer Credit Counseling Service of Greater Atlanta Has New Name: CredAbility

New Brand Reflects Nonprofit Agency's National Presence, Leadership in Credit Counseling and Education

ATLANTA, GA, May 26, 2010—Consumer Credit Counseling Service (CCCS) of Greater Atlanta has changed its name to CredAbility. The new brand, effective today, provides a distinct, new identity and better reflects the organization's national presence and leadership in consumer credit counseling and education. The organization has also adopted a new logo and launched an enhanced website, www.CredAbility.org, which makes it easier for people in financial distress to find and use the agency's services.

Founded 46 years ago in Atlanta as a community credit counseling agency, CredAbility is one of the nation's largest and oldest nonprofit credit counseling organizations. In recent years, it has expanded to provide services in all 50 states over the telephone and the Internet, in both English and Spanish. Last year alone, the organization delivered counseling and education to more than 754,000 people and is recognized as one of the nation's leading service providers in foreclosure prevention, reverse mortgage, bankruptcy pre-filing counseling and debtor education.

"Under the new CredAbility name, our organization will have a distinct identity that better reflects our national presence while staying true to the values and mission that have defined us since 1964," said Suzanne Boas, president of CredAbility. "At the same time, we're proud of our roots and community service in metropolitan Atlanta and cities across Florida, Tennessee and Mississippi where we have local offices and employees. Our new brand will enable us to serve these communities better than ever before."

Boas continued: "The name CredAbility will bring additional benefits to our organization. It will help avoid confusion with other CCCS agencies around the nation, and our new website, CredAbility.org, provides an online extension of the same personalized service we provide through other channels. Our employees are featured on the site to humanize the counseling experience, which helps people understand they have a trusted partner on their journey toward financial stability and empowerment."

In addition, the new national brand enables CredAbility to promote its services directly to consumers with the greatest financial need anywhere in the country. Later this year, CredAbility will launch a multi-media advertising campaign that will extend nationally to raise awareness of its services for consumers in financial distress. In the four states where CredAbility has in-person counseling offices, advertising will focus on the name change from CCCS to CredAbility.

Boas also believes the new brand will make it easier for potential donors to recognize CredAbility as a national credit counseling and education organization. CredAbility has received financial support from a variety of national and local foundations, businesses and government agencies, including the Ford Foundation, the US Department of Housing and Urban Development and The Goizueta Foundation. Funding from the latter organization has allowed CredAbility to become one of the leading providers of counseling and education in the U.S. to Spanish-speaking people.

"CCCS of Greater Atlanta has changed the face of financial counseling and we believe the organization's new name truly captures their national reach and commitment," said Ben Hecht, president and chief executive officer of Living Cities, an innovative philanthropic collaborative of 22 of the world's largest foundations and financial institutions. "The fact that it helps hundreds of thousands of people a year in all 50 states—in an industry where the average organization serves no more than 100 people in one neighborhood—is all you need to know about their importance to America's financial future. We look forward to being a partner to CredAbility for years to come."

In the five regions in the Southeast where the agency has had a long-standing presence as Consumer Credit Counseling Service, CredAbility will include CCCS as part of its brand identity for local office signs and regional advertising. This will help ensure that clients and partners make the connection between Consumer Credit Counseling Service and the new name, CredAbility.

Outside of metropolitan Atlanta, these regions include Palm Beach County and the Treasure Coast of Florida; East Tennessee; Jackson, Mississippi; and Central Florida and the Florida Gulf Coast.

"Our organization will continue to serve as a financial emergency room for consumers in distress," said Boas. "As we continue our work under a new name, we acknowledge and celebrate the important contributions of our employees, who every day create hope and inspire lasting change in the lives of the people they serve. We also would like to thank all of our partners and donors for making it possible to help an increasing number of people who are facing a financial crisis."

In a related announcement, the organization today launched the CredAbility Consumer Distress Index, a new quarterly measure of the financial distress of American consumers. The proprietary index tracks shifts in the financial condition of consumers based on data sets including employment, housing, credit, household budget and net worth.

About CredAbility

CredAbility is one of the leading nonprofit credit counseling and education agencies in the United States, serving clients in all 50 states plus Guam, Puerto Rico and the US Virgin Islands, in both English and Spanish. In addition to providing counseling via telephone and internet, CredAbility operates 28 offices across the southeast, including 25 offices where people can receive in-person counseling.

CredAbility is a family of Consumer Credit Counseling Service agencies that include CCCS of Greater Atlanta, CCCS of Central Florida and the Florida Gulf Coast, CCCS of Palm Beach County and the Treasure Coast, CCCS of East Tennessee and CCCS of Jackson (Mississippi).

CredAbility is accredited by the Council on Accreditation and is a member of the Better Business Bureau and the National Foundation for Credit Counseling (NFCC). Governed by a community-based board of directors, CredAbility is funded by creditors, clients, contributors and grants from foundations, businesses and government agencies. CredAbility provides 24/7 service by phone at **800.251.2227** and online at **www.CredAbility.org**.

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