



collective community

PLANT PAVE PAINT
Neighborhood Beautification Program
PILOT PROGRAM – Pompano Beach
954-415-0774
cci.workforce@outlook.com

NOTICE TO CONTRACTORS

NOTICE IS GIVEN that Collective Community Initiative, LLC (CCI) will be accepting sealed Bids for its PLANT PAVE PAINT Pilot Program – Pompano Beach.

Bids will be accepted until 5:00pm on April 29, 2022 by email to cci.workforce@outlook.com or Post Office Box 667884, Pompano Beach, FL 33066.

All Bid document files must be clearly labeled “PLANT PAVE PAINT Pilot Program – Pompano Beach”.

All submissions will be publicly open. Review and selection of Bid awards will be announced at E. Pat Larkins Community Center, 520 Dr. MLK JR. Blvd, Pompano Beach, FL 33060 at 3:00pm on May 2, 2022.

Documents may be obtained from website: collectivecommunityinitiative.com

PRE-BID CONFERENCE

Pre-bid conference will be held at 10:00am on Thursday, April 21, 2022, at 913 Dr. MLK Jr Blvd, Pompano Beach, FL 33060. All Contractor are requested to attend the meeting, which will outline the Program and each project site described in the bid, provide an opportunity for questions and answers, an inspection of each home scope of work and an opportunity to complete site reviews, prior to submitting a Quotation.

Any interpretations, clarifications or additional information not disclosed in this bid and determined to be necessary by CCI in response to questions, will be issued by means of addendum or addenda, which will be posted to CCI’s website, collectivecommunityinitiative.com, for all interested persons identified by CCI as having received the Bid Documents. The Contractor is required to check the website to see if there has been any addendum or addenda posted for this bid. Only questions answered and information supplied by means of such addendum or addenda will be considered as binding. Oral interpretations, clarifications or other information will have no legal and binding effect.

CCI reserves the right to reject any and all bids, to waive any informality in a bid and to make an award in the best interests of the PLANT PAVE PAINT Pilot Program – Pompano Beach.

DEFINITIONS

Contractor means a contractor performing minor home repair activities under the Program for a Project pursuant to a Homeowner-Contractor Agreement.

Homeowner means an individual or family who is deemed qualified and eligible by CCI.

Homeowner-Contractor Agreement means a standard form agreement between Homeowner and Contractor, in substantially the form attached as Exhibit J hereto.

Program means the PLANT PAVE PAINT Pilot Program – Pompano Beach for minor repairs of 26 homes in the Residential Area of the Northwest Pompano Beach Community Redevelopment Agency.

Project means the individual eligible house for minor home repair activities, as more specifically described herein and in the applicable Work Authorization.

Project Completion means all of the following has occurred for the Project at issue: construction work is completed; final inspections (including building inspection) have been completed and documented; and Homeowner Satisfaction Survey has been completed.

Subcontractor means an entity or individual providing services on a Project through a Contractor for all or any portion of the work under this Agreement. The term “Subcontractor” shall include all subconsultants.

Work Authorization means the document prepared by Contractor for approval by CCI setting forth the work and services to be performed for a Project.

SECTION 1 - INTRODUCTION AND INFORMATION

1.1. Collective Community Initiative LLC, is actively seeking bids from qualified General Contractors and Roof Contractors, for a project known as "PLANT PAVE PAINT Pilot Program – Pompano Beach. The project consists of performing minor home repairs; exterior paint, driveway and sidewalk, roof, window and door, hurricane storm shutters, fence, landscape, mailbox, house number and other minor home repair on up to 5 homes at a time for up to \$10,000 per home or up to \$15,000 per roof.

1.2. Bids will be considered if submitted by qualified Contractors who or which have experience, including similar previous work in the provision of the requested services. Contractors offering full service will receive the highest consideration.

1.3. By submitting a bid, the Contractor acknowledges that it is familiar with the scope of services prior to submitting a bid. Failure of the Contractor to be familiar with the requirements of the Project Work does not relieve the Contractor of the responsibility for completion of all required services for the Project.

1.4. It shall also be the Contractor's responsibility to visit the proposed Project Site to become thoroughly familiar with the nature and extent of the Work to be performed and all local existing site conditions, and to make his or her own estimate of the facilities and difficulties attending the execution of the Work; no allowance shall be made by CCI for the Contractor's failure to do so.

1.5. CCI intends to award an agreement to the lowest, responsive, responsible Contractor for the requested services specified, taking into consideration experience, staffing, equipment, materials, references, and past performance. CCI reserves the right to reject any and all bids, to waive any informality in a bid and to make an award in the best interests of the PLANT PAVE PAINT Pilot Program – Pompano Beach. In case of disputes in the award, the decision of CCI shall be final and binding on both parties.

1.6. Requests for Quotations requires the following minimum Contractor requirements, unless exception approved in writing in advance by CCI:

- a. The Contractor is properly licensed or certified to perform the work requested in the Request for Quotations.
- b. The Contractor must have worked in the field of work for at least the past five (5) years and have completed at least five (5) projects of at least similar size in the past three (3) years.
- c. The Contractor has not been disbarred within the prior five (5) years.
- d. The Contractor is insured in accordance with the requirements of the Agreement.
- e. The Contractor has agreed to the form of the Homeowner-Contractor Agreement.
- f. The Contractor has the capability in all respects to perform fully the Project and has the integrity and reliability that will ensure good faith performance.
- g. The Quotation is submitted on the required forms, and contains all required information and signatures.

1.7. If the Contractor to whom or to which an award is made fails to enter into an agreement, the award may be annulled and the agreement offered to the next most qualified Contractor or to the Contractor which offered the next lowest, responsive and responsible bid in the opinion of CCI. THE CONTRACTOR AND ANY SUBCONTRACTOR(S) SHALL NOT COMMENCE WORK ON THE PROJECT UNTIL AN AGREEMENT HAS BEEN FULLY EXECUTED BY BOTH PARTIES AND CCI'S ISSUANCE OF A NOTICE TO PROCEED.

SECTION 2 – BID

2.1. Addition to a Bid – Notwithstanding any provision to the contrary contained in preapplication, after the Bid opening, a contractor shall be permitted an opportunity to furnish information required under the Request for Quotations that was inadvertently not provided due to an oversight so long as the information does not affect any price included in the Quotation or any criteria required to be submitted to determine whether the Quotation is responsive to the Request for Quotations. Contractors may be asked to provide additional information required to make a determination as to the responsibility of the contractor submitting the Quotation.

2.2. Correction of a Quotation – Notwithstanding any provision to the contrary contained in preapplication, after the Bid opening, a contractor may correct mathematical or clerical errors; however, the unit prices included in a Quotation shall not be changed. A voluntary reduction in price may be permitted if the reduction is not conditioned upon, nor results in, the modification or deletion of any requirement in the Request for Quotations. A voluntary reduction may not be used to ascertain the lowest responsive Quotation.

2.3. Withdrawal or Amendment of a Quotation – Prior to the Bid opening, a contractor may voluntarily withdraw or amend a Quotation by providing notice to CCI that its Quotation is being withdrawn from consideration or amended. If a contractor elects to amend its Quotation, the notice must describe the changes being made to the Quotation.

SECTION 3 - INTERPRETATION AND CLARIFICATION OF BIDDING PACKET

3.1. All questions requiring interpretation or clarification of the bidding documents shall be presented to CCI by April 21, 2022.

3.2. For information pertaining to this bid, email cci.workforce@outlook.com. Such contact shall be for clarification purposes only. Material changes, if any, to the scope of services or procedures will be transmitted only by written addendum.

3.3. Interpretations or modifications of the bidding packet made in any manner other than Addendum or Addenda issued by CCI shall not be binding and shall have no effect.

3.4. Contractor shall use the Bid Forms furnished in the Bid. Bid Base Amounts shall be furnished in both words and numerals, and in case of a discrepancy between the two, the amount written in words shall govern.

SECTION 4 – INSURANCE REQUIREMENTS AND PROOF OF INSURANCE

4.1. For the duration of the Agreement, Contractor shall, at its sole expense, maintain the minimum insurance coverages stated in Exhibit F. Contractor shall maintain insurance coverage against claims relating to any act or omission by Contractor, its agents, representatives, employees, or Subcontractors in connection with the Agreement. CCI reserves the right at any time to review and adjust the limits and types of coverage required.

4.2. Contractor shall ensure that CCI and Broward County is listed and endorsed as an additional insured as stated in Exhibit F on all required policies.

4.3. On or before the Effective Date or at least fifteen (15) days prior to commencement of Services, Contractor shall provide CCI with a copy of all Certificates of Insurance or other documentation sufficient to demonstrate the insurance coverage required in this article. If and to the extent requested by CCI, Contractor shall provide complete, certified copies of all required insurance policies and all required endorsements within thirty (30) days after CCI's request.

4.4. Contractor shall ensure that all insurance coverages required by this article shall remain in full force and effect for the duration of the Agreement and until all performance required by Contractor has been completed, as determined by CCI. Contractor or its insurer shall provide notice to CCI of any cancellation or modification of any required policy at least thirty (30) days prior to the effective date of cancellation or modification, and at least ten (10) days prior to the effective date of any cancellation due to nonpayment and shall concurrently provide CCI with a copy of its updated Certificates of Insurance evidencing continuation of the required coverage(s). Contractor shall ensure that there is no lapse of coverage at any time during the time period for which coverage is required by this article.

4.5. If Contractor or Subcontractor fails to maintain the insurance required by this Agreement, CCI may pay any costs of premiums necessary to maintain the required coverage and deduct such costs from any payment otherwise due to Contractor.

4.6. If requested by CCI, Contractor shall provide, within one (1) business day, evidence of it and each Subcontractor's compliance with this section.

SECTION 5 - INDEMNIFICATION AND HOLD HARMLESS PROVISIONS

5.1. The selected Contractor shall, in addition to any other obligation to indemnify CCI and Broward County to the fullest extent permitted by law, protect, defend, indemnify and hold harmless CCI and Broward County, including its agents, elected officials and employees from and against all claims, actions, liabilities, losses (including economic losses), or costs arising out of any actual or alleged:

a. bodily injury, sickness, disease or death, or injury to or destruction of tangible property, including the loss of use resulting therefrom, or any other damage or loss arising out of or resulting or claimed to have resulted in whole or in part from any actual or alleged act or omission of the Contractor, anyone directly or indirectly employed by any of them, or anyone for whose acts any of them may be liable in the performance of the work;

b. any violation of law, statute, ordinance, governmental administrative order, rule, regulation, or infringement of patent rights by Contractor in the performance of the work;

c. liens, claims, actions made by the Contractor or other party performing the work; and

d. claims of whatsoever nature related to collection practices or any actions of a contradictory nature pursuant to the Agreement or in an attempt to collect monies due or claimed to be due to Contractor.

SECTION 6 - SCOPE OF SERVICES AND WORK AUTHORIZATIONS

6.1. Scope of Services- Contractors shall perform all Services required including, without limitation, the work specified and shall perform such Services in accordance with the applicable Program (**exhibit A**). The Scope of Services is a description of the Contractors obligations and responsibilities and is deemed to include preliminary considerations and prerequisites, and all labor, materials, equipment, and tasks that are such an inseparable part of the work described that exclusion would render performance by the contractor impractical, illogical, or unconscionable. CCI is authorized to make changes that would increase, decrease, or otherwise modify the Scope of Services for the Program, so long as the changes are consistent with the Program and there is no increase in the total cost to Contractor under this Agreement, unless authorized by the CCI.

6.2. Proposed Work Authorizations- Prior to the commencement of work on any Project, the Contractor must prepare and submit a proposed Work Authorization for the Project, in substantially the form attached as **Exhibit D**, and deliver the Work Authorization to CCI for approval.

6.3. Each proposed Work Authorization shall contain, at a minimum, the following information:

a. A description of the work and services to be undertaken for a Project, specifying the individual tasks, activities, and related deliverables;

- b. All Contractors and Subcontractors who will perform work on the Project, including their contact information and the licensee name(s) and license number(s) of any required licenses;
- c. A maximum not-to-exceed amount for the Project for eligible activities as described in the Program, including an itemization of the various cost elements for the work to be performed;
- d. A schedule for completion of the Project and a timeline for all Services to be undertaken by the Contractor with regard to the Project, including the submission to required documents, reports, and other information pursuant to the Agreement and the scope of work outlined in the Work Authorization;
- e. For each Contractor performing work on the Project, a draft of the Homeowner-Contractor Agreement for the Project utilizing the form approved by CCI; and
- f. Any other additional instructions or information relating to the work authorized pursuant to the Agreement.

6.4. Approval of Work Authorizations- To be valid, Work Authorizations must be approved by CCI. The Contractor shall ensure the work described in a Work Authorization is completed in accordance with Program and within the time period specified in the Work Authorization.

6.5. The description of the work and services included in a Work Authorization does not delineate every detail and minor work task required to be performed for the Project. If Contractor determines, during the course of a Work Authorization, that additional work should be performed that is outside the level of effort originally anticipated, whether or not the Work Authorization identifies the work items, the Contractor shall report to CCI in a timely manner in writing prior to the work being performed. If Contractor proceed to perform work without notifying and obtaining prior written approval of CCI, the work shall be deemed to be performed as part of the original compensation amount set forth in the Work Authorization, whether or not the additional work was specifically addressed in the Work Authorization.

6.6. Contractor may submit a proposed revised Work Authorization for a Project to CCI for approval, which may include an extension in time to complete the Project as a result of delays outside of its control, or for additional services to be performed pursuant to a Change Order under the Homeowner-Contractor Agreement. On a monthly basis, the Contractor must notify CCI in writing whenever a delay in approval by a governmental agency or performance by subcontractor is anticipated or experienced, and must inform CCI of all facts and details related to the delay.

6.7. Change Order- If Contractor determines that additional services are needed for a Project or that change to the scope of the work for the Project is needed, Contractor shall submit a Change Order request to CCI using the Change Order Form included as part of the Homeowner-Contractor Agreement. The Change Order Form must include the reason for the change being requested and include supporting documentation to verify the reasonableness of any additional costs included in the Change Order.

BID FOR MINOR HOME REPAIR IN NW POMPANO BEACH CRA RESIDENTIAL DISTRICT

WITNESSES:

Contractor

Signature

By: _____
Authorized Signor

Print Name of Witness above

Print Name and Title

Signature

_____ day of _____, 20____

-

ATTEST:

-

Print Name of Witness above

Corporate Secretary or other person
authorized to attest

(CORPORATE SEAL OR NOTARY)

EXHIBIT A

Scope of Work

1. Exterior paint (including repair/replacement of fascia boards and soffits)
2. Driveway/sidewalk repair
3. Roof repair/replacement, including sheathing replacement, roof deck strengthening, hurricane strap installation
4. Window and door repair/replacement
5. Hurricane storm shutters
6. Fencing repair/replacement/installation
7. Landscaping, mailboxes, and house numbers
8. Other minor home repair approved by CCI
 - a. The Contractor shall provide the following services for the work required in accordance with the Program Schedule:
 - b. The Contractor shall submit a Quotation to include line item prices for each item of the proposed scope of work for each Project (i.e., totals for each home and total for overall solicitation), and shall include the terms and conditions applicable to the procurement.
 - c. The Contractors must submit Quotation on required forms and contain all required information and signatures.
 - d. The Contractor must be able to complete any permitting process through the City.
 - e. The Contractor must have consideration to hiring Subcontractors within the City of Pompano Beach.
 - f. Submit Project Progress report
 - g. Submit Request for payment
 - h. Perform all other activities required
 - i. No unpermitted or illegal additions allowed

EXHIBIT B**Project Schedule**

The table below lists the main work tasks required to be completed by the Contractor prior to the expiration of the Agreement. The deadlines stated below may be adjusted upon request of the Contractor and with written approval of CCI.

Milestone/Task	Duration	Deadline for Completion
Site Inspection, completion of Work Authorizations and Homeowner-Contractor Agreements and start of Project	30 days	May 31, 2022
Project work and close out	30 days	June 30, 2022

EXHIBIT C**PROJECT BUDGET PER HOME**

The amounts listed are the anticipated per home. However, if CCI determines that additional amounts are required for repairs, CCI may approve upon inspection of home and review of the Contractor's written request.

Activity	Amount/Unit
Minor Home Repair	\$10,000 per home (up to \$15,000 if roof repair/replacement)

EXHIBIT D

WORK AUTHORIZATION FOR PLANT PAVE PAINT PILOT PROGRAM – POMPANO BEACH FOR MINOR HOME REPAIR

Site Visit Date:	Homeowner or Designee Onsite Name:
Homeowner name:	Kirsten Bowe
Project address:	3013 NW 4th Court- District 5
Description of Project/Home Repair:	<ol style="list-style-type: none"> 1. Install fence to front of house only to include 10 ft driveway gate and one 36 inches entrance gate to walkway. 2. Remove and replace approximately 45 ft of soffit and facial with specific detail to over front door- new lumber, chalked and ready to be painted to front of home only 3. Apply two coat of paint to exterior of home, owners choice in color and trim 4. Resod front yard 5. Remove existing dilapidated tree in front yard. Replace with 6-8 ft native, palm tree or similar 6. Paint existing driveway
Contractor:	
Subcontractors:	
Maximum Project Cost	
Deadline for Project Completion:	
General Contractor:	
By: _____	Title: _____
Print Name: _____	Date: _____

Collective Community Initiative, LLC

By: _____ Title: _____

Print Name: _____ Date: _____

Witness: _____ Witness: _____

Date: _____ Date: _____

EXHIBIT D

WORK AUTHORIZATION FOR PLANT PAVE PAINT PILOT PROGRAM – POMPANO BEACH FOR MINOR HOME REPAIR

Site Visit Date:	Homeowner or Designee Onsite Name:
Homeowner name:	Gwen Mason
Project address:	1040 NW 6 Ave- District 4
Description of Project/Home Repair:	<ol style="list-style-type: none"> 1. Install 6 new impact windows 2. Install new fence with gate 36 inches to side of home approximately 8 ft 3. Install new house numbers and mailbox to front of house 4. Install approximately 200 square feet of tile to exterior walkway 5. Patch spots in driveway and recover entire surface
Contractor:	
Subcontractors:	
Maximum Project Cost	
Deadline for Project Completion:	
General Contractor:	
By: _____	Title: _____
Print Name: _____	Date: _____

Collective Community Initiative, LLC

By: _____ Title: _____

Print Name: _____ Date: _____

Witness: _____

Witness: _____

Date: _____

Date: _____

EXHIBIT D

WORK AUTHORIZATION FOR PLANT PAVE PAINT PILOT PROGRAM – POMPANO BEACH FOR MINOR HOME REPAIR

Site Visit Date:	Homeowner or Designee Onsite Name:
Homeowner name:	Melba Blue
Project address:	1120 NW 6 Ave- District 6
Description of Project/Home Repair:	1. Install new impact windows to all existing openings 2. Install new Sliding glass door to existing opening 3. Install 2 new impact exterior doors
Contractor:	
Subcontractors:	
Maximum Project Cost	
Deadline for Project Completion:	
General Contractor:	
By: _____	Title: _____
Print Name: _____	Date: _____

Collective Community Initiative, LLC

By: _____ Title: _____

Print Name: _____ Date: _____

Witness: _____ Witness: _____

Date: _____ Date: _____

EXHIBIT D

WORK AUTHORIZATION FOR PLANT PAVE PAINT PILOT PROGRAM – POMPANO BEACH FOR MINOR HOME REPAIR

Site Visit Date:	Homeowner or Designee Onsite Name:
Homeowner name:	Mattie Lee
Project address:	3032 NW 4th Court- District 5
Description of Project/Home Repair:	<ol style="list-style-type: none"> 1. HANDICAP RAMP and Rail to front door 2. Apply 2 coats of grey paint to wooden ramp at front door 3. Apply two coats of exterior paint of owners choice in color and trim 4. Install new house numbers and mailbox to front of home 5. Create landscape fased to front of house to include flowers small trees and mulch 6. Plant one new 6-8 ft palm tree or similar in front yard 7. Install new Accordion Shutters to all windows Contractor to verify size of openings 8. Remove fallen tree debris in rear of house, which is visible from front of home
Contractor:	
Subcontractors:	
Maximum Project Cost	
Deadline for Project Completion:	
General Contractor:	
By: _____	Title: _____
Print Name: _____	Date: _____

Collective Community Initiative, LLC

By: _____ Title: _____

Print Name: _____ Date: _____

Witness: _____ Witness: _____

Date: _____ Date: _____

EXHIBIT E
PROJECT WORK SPECIFICATION:

EXHIBIT E
PROJECT WORK SPECIFICATION:

EXHIBIT E
PROJECT WORK SPECIFICATION:

EXHIBIT E
PROJECT WORK SPECIFICATION:

EXHIBIT F

Project: Minor Home Repair Program
 Agency: Housing Finance and Community Redevelopment Division

TYPE OF INSURANCE	ADDL INSD	SUBR WVD	MINIMUM LIABILITY LIMITS		
				Each Occurrence	Aggregate
GENERAL LIABILITY - Broad form <input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Premises-Operations <input type="checkbox"/> XCU Explosion/Collapse/Underground <input checked="" type="checkbox"/> Products/Completed Operations Hazard <input checked="" type="checkbox"/> Contractual Insurance <input checked="" type="checkbox"/> Broad Form Property Damage <input checked="" type="checkbox"/> Independent Contractors <input checked="" type="checkbox"/> Personal Injury Per Occurrence or Claims-Made: <input checked="" type="checkbox"/> Per Occurrence <input type="checkbox"/> Claims-Made Gen'l Aggregate Limit Applies per: <input type="checkbox"/> Project <input type="checkbox"/> Policy <input type="checkbox"/> Loc. <input type="checkbox"/> Other _____	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Bodily Injury		
			Property Damage		
			Combined Bodily Injury and Property Damage	\$1,000,000	\$2,000,000
			Personal Injury		
			Products & Completed Operations		
AUTO LIABILITY <input checked="" type="checkbox"/> Comprehensive Form <input checked="" type="checkbox"/> Owned <input checked="" type="checkbox"/> Hired <input checked="" type="checkbox"/> Non-owned <input checked="" type="checkbox"/> Any Auto, If applicable <i>Note: May be waived if no driving will be done in performance of services/project.</i>			Bodily Injury (each person)		
			Bodily Injury (each accident)		
			Property Damage		
			Combined Bodily Injury and Property Damage	\$500,000	
<input type="checkbox"/> EXCESS LIABILITY / UMBRELLA Per Occurrence or Claims-Made: <input type="checkbox"/> Per Occurrence <input type="checkbox"/> Claims-Made <i>Note: May be used to supplement minimum liability coverage requirements.</i>					
<input checked="" type="checkbox"/> WORKER'S COMPENSATION <i>Note: U.S. Longshoremen & Harbor Workers' Act & Jones Act is required for any activities on or about navigable water.</i>	N/A	<input checked="" type="checkbox"/>	Each Accident	STATUTORY LIMITS	
<input checked="" type="checkbox"/> EMPLOYER'S LIABILITY			Each Accident	\$500,000	
<input type="checkbox"/> PROFESSIONAL LIABILITY (ERRORS & OMISSIONS) All engineering, surveying and design professionals.	N/A		Each Claim:		
			*Maximum Deductible:	\$100,000	
<input checked="" type="checkbox"/> POLLUTION / ENVIRONMENTAL LIABILITY *Required for projects involving Mold Remediation, Asbestos Abatement or Lead Removal.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Each Claim:	\$1,000,000	
			*Maximum Deductible:	\$10,000	
<input type="checkbox"/> Installation floater is required if Builder's Risk or Property are not carried. <i>Note: Coverage must be "All Risk", Completed Value.</i>			*Maximum Deductible:	\$10,000	Completed Value
			CONTRACTOR IS RESPONSIBLE FOR DEDUCTIBLE		
Description of Operations: "Broward County" shall be listed as Certificate Holder and endorsed as an additional insured for liability, except as to Professional Liability. County shall be provided 30 days written notice of cancellation, 10 days' notice of cancellation for non-payment. Contractors insurance shall provide primary coverage and shall not require contribution from the County, self-insurance or otherwise. Any self-insured retention (SIR) higher than the amount permitted in this Agreement must be declared to and approved by County and may require proof of financial ability to meet losses. Contractor is responsible for all coverage deductibles unless otherwise specified in the agreement. For Claims-Made policies insurance must be maintained and evidence of insurance must be provided for at least three (3) years after completion of the contract of work.					

CERTIFICATE HOLDER:
 Broward County
 115 South Andrews Avenue
 Fort Lauderdale, Florida 33301


 Digitally signed by
 COLLEEN A. POUNALL
 Date: 2021.09.17
 16:26:08 -0400

 Risk Management Division