AGENDA
HOUSING COMMISSION
Commissions Room, 2nd Floor
Arlington Heights Village Hall, 33 S. Arlington Heights Rd.
Arlington Heights IL 60005
September 3, 2026
7:45 PM

I. CALL TO ORDER

II. ROLL CALL OF MEMBERS

III. APPROVAL OF MINUTES

   A. 6.17.26 Draft Housing Commission Minutes

IV. REPORTS

   A. Inclusionary Housing Program Update

   B. Affordable Housing Trust Fund Update

   C. Single Family Rehab Program Update

V. OLD BUSINESS

VI. NEW BUSINESS

   A. Revisions to Single-Family Rehab Program

   B. Housing Study Request for Proposals (RFP)

VII. OTHER BUSINESS

VIII. PUBLIC COMMENT

Anyone wishing to speak on a subject not on the Agenda may speak at this time. Please limit your comments to three minutes.

IX. ADJOURNMENT

The Village of Arlington Heights is committed to digital accessibility for all users. Persons with disabilities requiring auxiliary aids or services, such as an American Sign Language interpreter or written materials in accessible formats, should contact the Health & Human Services Department — located at 33 S. Arlington Heights Road, Arlington Heights, IL 60005 — at 847-368-5760 or ADA@vah.com.

DRAFT

MINUTES OF A MEETING OF
HOUSING COMMISSION
COMMISSIONS ROOM, VILLAGE OF ARLINGTON HEIGHTS
JUNE 17, 2026 - 7:00 PM

IN ATTENDANCE:

Commissioners Present:	Ken Kiefer – Chairman Marina Reynaga Dave LoSavio William Delea Martin Bauer David Miller Robert Brodecki	Commissioners Absent:
Staff Present:	Basmah Nadeem, Planner I/Staff Liaison Emily Rodman, Director of Planning & Community Dev. Darko Bojin, Planner I	
Others Present:	Fred Vogt, Senior Citizens Commission Keith Moens Single Family Rehab Program applicant	

I. CALL TO ORDER

The meeting was called to order at 7:01 pm by Chairman Kiefer.

II. ROLL CALL

Present: K. Kiefer, D. LoSavio, W. Delea, M. Reynaga, M. Bauer, D. Miller, & R. Brodecki
Absent: None

Commissioner Brodecki gave a brief introduction of himself.

III. APPROVAL OF MINUTES

A motion was made by Commissioner Bauer, seconded by Commissioner Reynaga to approve the minutes of the April 15, 2026 meeting. The motion was approved by a unanimous voice vote.

IV. REPORTS

A. Inclusionary Housing Program Update

Ms. Nadeem shared that the International Plaza developer is no longer interested in this site and will not continue pursuing their plans of their originally proposed six multi-family building with a senior affordable housing component. Staff will update the Commission as staff learns of future development proposals for this location.

Ms. Rodman added that the commercial developer is interested in developing the entire property. This location is zoned B-3 and the corner lot that the Village owns is zoned as single family residential.

B. Single Family Rehab Program Update

Ms. Nadeem shared that there has been interest shown in the program, recently receiving an application for an accessibility conversion of a bathroom, along with others that were received last year. A project will be shared later in this meeting. All projects exceeding $10,000 need approval from this Commission.

Commissioner Bauer inquired about the long application process for assistance. Ms. Nadeem explained the many moving pieces of the application and staff changes. Ms. Rodman explained that it is not unheard of for these projects to take time due to requirements through HUD and staff.

V. OLD BUSINESS

A. Senior Citizens Commission Proposal

Ms. Rodman shared that staff prepared a memo summarizing the Senior Citizens Commission's proposal, the Housing Commission discussion that occurred in April regarding that proposal, as well as staff's concerns in the analysis of the proposal. The memo was distributed to the Village Board in early May. The Village Manager then followed up with each of the trustees to get their feedback on the memo. The feedback that he received from the Village Board did reinforce that they would like the Village to focus on projects that fall within the Affordable Housing Trust Fund guidelines that were recently adopted, and the two activities that are deemed eligible. Those are projects that create and preserve affordable units through construction rehab, or adaptive use, and the use of funds to acquire, transfer, and sell land or structures to supplement the affordable housing inventory. The Village Board did not support pursuing the Senior Assistance program at this time, and they do not feel that it meets the criteria of the Affordable Housing Trust Fund guidelines. They did reaffirm that they wanted staff and the Housing Commission to focus on the Business Plan action items which include enhancing our existing programs: the Inclusionary Housing Ordinance, the Single-Family Rehab program, and the Housing Study. This information was shared with the Senior Citizens Commission at their meeting on June 15th.

Chairman Kiefer asked Ms. Rodman to explain to the Commission where the funding for the Housing Study is coming from and how much is there. Ms. Rodman believes that it is $125K that will be coming from the Housing Trust Fund. Staff has estimated this expense to be closer to $175K, but that would be across two years, and staff will have a better idea when the RFP comes back later 3rd quarter this year. Chairman Kiefer asked if this would be a shared cost, Ms. Rodman stated no, the Board was not interested.

Commissioner Miller shared it would be disappointing to conduct the Housing Study using the Trust Fund dollars with no increase in affordable units.

Commissioner Bauer inquired about the parameters of the RFP, and if it's being modeled after a previous VAH study or another community. Ms. Rodman stated that the scope of the study is just beginning to be drafted. Other communities are being reviewed and feedback is being gathered.

Commissioner Brodecki inquired if the Housing Commission will be able to take a look at the RFP prior to the release. Ms. Rodman answered staff is unsure of the Housing Commission's involvement in the Housing Study at this time as it would be determined by the Village Board even though staff would recommend including the Commission in the process.

Chair Kiefer asked if there's a process to reach out to the Village Board regarding the Housing Study's funding source. Ms. Rodman stated this would have to occur in a memo or reaching out to the Village Board on their own.

VI. NEW BUSINESS

A. Single Family Rehab Program – Case 25-03

Ms. Nadeem presented the case with the petitioner present. The request is for $16,200 for the replacement of the roof and gutters. Three bids were presented and the petitioner chose the lowest, most responsible bid. The commissioners were asked if there were any questions, and staff recommended approval from the Single-Family Rehabilitation program budget.

The petitioner stated he has been living in Arlington Heights for 4 years. He learned of the program through social media.

A motion was made to approve the requested amount of $16,200 to be allocated from the CDBG Single Family Rehab Program's budget to be utilized for the roof and gutter replacement for Case #25-03 by Commissioner Delea, seconded by Commissioner Brodecki. The motion was approved on a unanimous voice vote.

B. 2026-2027 CDBG Annual Action Plan & Budget

Mr. Bojin gave an overview of the CDBG program and explained the review that takes place each year. Applications opened April 1st and concluded April 20th, 2026. The discussion for this meeting is for the Single Family Rehabilitation and the Group Home Rehab programs. Mr. Bojin reviewed the budget line items, $100K for the Group Home Rehab and $75K for the Single Family Rehabilitation.

Staff has reviewed the requests for the next year and the requests exceed the 2026 budget of $372,486. Staff will have to adjust the requests for future Village Board approval.

Commissioner Bauer asked for clarification on the parameters of the Housing Commission and feels the definition on the website is too broad. He would like to see funding genuinely benefit low to medium income residents as well.

Mr. Bojin explained that the Housing Commission makes these recommendations and welcomes input from the Commission as staff goes through the process.

Ms. Rodman explained that staff works closely with the Department of Health and Human Services who works with these agencies to determine these allocations. These agencies have been stable with the Village throughout the years.

Commissioner Bauer asked regarding the allocation for Wheeling Township. Mr. Bojin explained that the Wheeling Township's request is to make improvements to their lobby to improve security. These requests have to meet certain criteria to be able to be funded, and HUD has advised the Village this request likely will not qualify.

Commissioner Bauer inquired about the carry-over from year to year. Ms. Rodman explained that it is carried over as a lump sum not by program, and can be encumbered by another activity entirely. There is a cap on the amount of funding that can be used.

Commissioner Bauer also inquired about the single-family rehab loan program and how the Village recoups those funds. Mr. Bojin explained that is considered program income. Estoppel agreements are with each loan and this is triggered when the property owner goes to sell the property as there is a lien against the property.

Commissioner Brodecki inquired on how the infrastructure that is constructed fits under CDBG, and if there are guidelines for how it is allocated. Mr. Bojin affirmed that is exactly how it is determined. HUD has requirements that look at the census block groups in the Village and the bottom quintile are permitted to have these projects done. Ms. Rodman added that the Village’s typical approach when looking at the construction component of this budget is that if the Village has group home projects that qualify, those would be funded first. Followed by the Single Family Rehab program, and having those funds available should the Village have residents that come to staff asking for support. Public infrastructure has the lowest priority.

A motion was made to recommend to the Village Board that CDBG Funds be allocated for program year 2026 - 2027 for the Single-Family Rehab Loan Program in the amount of $75,000 and for the Group Home Rehab Loan Program in the amount of $100,000 by Commissioner Brodecki and seconded by Commissioner Delea. The motion was approved unanimously on a voice vote.

VII. OTHER BUSINESS

Chairman Kiefer asked for an update on the Trust Fund applications to be added to the next agenda. He also asked if the new commissioners could get a copy of the map of the Village’s affordable housing developments. Ms. Nadeem will update the map.

VIII. PUBLIC COMMENT

Mr. Vogt, on behalf of the Senior Citizens Commission, will await directive as it relates to the Trust Fund monies, with a future conversation to benefit the senior community. Mr. Vogt mentioned that during the development of the guidelines when he attended, the proposal was made, and now after all this time they are being told that this is not an appropriate use for the funds which is disappointing, and could have been told to them back in October. They hope to move forward as advocates for the needs of the senior population with regards to housing within the Village of Arlington Heights.

Mr. Moens requested that public comment be heard at the time of the item being heard instead of the end of the meeting, questioning the utility of having it at the end of the meeting. He stated that public comment should be heard at the time of the agenda item prior to the vote, which the chairman has discretion to do so, especially the new business items.

IX. ADJOURNMENT

A motion was made by Commissioner Delea, seconded by Commissioner Reynaga to adjourn the meeting. The motion was approved by unanimous voice vote. The meeting ended at 8:13 pm.

VILLAGE OF ARLINGTON HEIGHTS
INC. 1887

9/3/2026

Item: Inclusionary Housing Program Update

Department: Planning & Community Development

Item Description:

Staff will provide an update on the status of inclusionary housing developments.

ATTACHMENTS:

None

9/3/2026

Item: Affordable Housing Trust Fund Update

Department: Planning & Community Development

Item Description:

Staff will provide an update on the Affordable Housing Trust Fund Application process.

ATTACHMENTS:

None

VILLAGE OF ARLINGTON HEIGHTS
INC. 1887

9/3/2026

Item: Single Family Rehab Program Update

Department: Planning & Community Development

Item Description:

Attached is a status report on the FY2026 Single Family Rehab Program which encompasses the time period from October 1, 2025 through September 30, 2026.

ATTACHMENTS:

1. 2026 SFR Update Report

Housing Commission Meeting Date: June 17, 2026

SINGLE-FAMILY REHAB PROGRAM STATUS REPORT – October 1, 2025 to September 30, 2026

FILE # SUFFIX	APPLICATION SUBMITTED	OUT TO BID	SCOPE OF WORK SUMMARY	STAFF COST ESIMATE	PROJECT COST	CHANGE ORDERS	TOTAL PROJECT COST	PAID TO DATE	STATUS
25-02 MA1204	4/15/2025	By Owner	Electrical and plumbing work.	$21,000					Drafting scope of work. Homeowner to look for bids. On pause due to homeowner's health issues.
25-03 KW2505	7/23/2025	By Owner	Roof and gutter replacement	$17,000	$16,200				Currently undergoing construction.
26-01 JA435	2/2/2026	By Owner	Stair lift	$18,000					Initially disqualified based on 2024 income exceeding maximum limit. Updated 2025 income is eligible. Currently undergoing environmental review.
26-02 PE2315	4/15/2026	By Owner	Bathroom remodel	$15,000					Homeowner currently looking for bids.
26-03 SO1215	6/22/2026	By Owner	Sewer line replacement and excavation						Emergency repair. Withdrew application and no longer continuing through the process.

<u>SFR LOAN PROGRAM - FINANCIAL SUMMARY</u>

2025/2026 CDBG allocation: $75,547.00

<u>Loans Repaid CDBG Fiscal Year To Date: 10/1/25 – 9/30/26</u>

Case #	Date Paid	Yrs to Repayment	Amount	Reason sold (if known)

VILLAGE OF ARLINGTON HEIGHTS
INC. 1887

9/3/2026

Item: Revisions to Single-Family Rehab Program

Department: Planning & Community Development

Item Description:

The Village Board identified eight Strategic Priorities for 2026–2027, one of which is to expand housing affordability and attainability strategies that are impactful on the local level and provide a variety of housing options for residents at all stages of life. The 2026-2027 Arlington Heights Business Plan calls for the expansion of the Single-Family Rehabilitation Program (SFRP), including streamlining the application process and considering other resources to support the homeowner application process. These goals echo the feedback received from the Housing Commission on the SFRP. Staff proposes revisions, including revisions to the SFRP application and removal of the $100 application fee. Staff is also proposing to contract with North West Housing Partnership (NWHP) to administer the program in tandem with the Village in order to streamline the program through their extensive experience working with appraisers, contractors, and inspectors. NWHP will also assist in reaching more residents through unique advertising and counseling strategies. This proposal was built off the experience and recommendations of the former Housing Planner who identified opportunities to streamline and increase the impact of the Community Development Block Grant (CDBG) funding used to support the program.

Recommendation
Staff is requesting the Housing Commission recommend the Village Board to pursue a contract with North West Housing Partnership for administration of the Village's Single-Family Rehabilitation Loan Program. The intention for this contract is to be drafted as a pilot program, where Staff and the Housing Commission can revaluate once the trial period is complete.

ATTACHMENTS:

1. SFRP Revisions Memo
2. Arlington Heights SFRP Proposal
3. SFRP Application Update 8.24.26
4. Suggested Motion SFRP Housing Commission

VILLAGE OF ARLINGTON HEIGHTS

INC. 1887

Meeting Date:	September 3, 2026
To:	Housing Commission
From:	Darko Bojin, Planner I
Subject:	Proposed Changes to the Single-Family Rehab Loan Program
Attachments:	Proposal from NWHP, Revised SFRP Loan Program Application

Background

The Village of Arlington Heights has administered its Single-Family Rehab (SFRP) Loan Program since 1978. The program provides low and moderate-income residents of the community with zero-interest loans to finance certain home rehabilitation projects. Eligible projects must bring properties up to minimum standards and can include roof repairs/replacements, furnace replacements, water heater replacements, accessibility improvements for persons with disabilities, and energy efficient improvements.

The program is funded entirely through the Village's CDBG allocation and therefore must meet strict federal requirements for income verification, environmental reviews, lead inspections, and contractor selection. These requirements prolong the process, with most loans taking several months to be finalized. This creates a hardship for homeowners who often delay making important repairs, or choose to not continue with the loan program due to the lengthy process and required documentation, which can be confusing to navigate.

To help ameliorate these issues, the former Housing Planner recommended to expand access to the SFRP, streamline the application process, and to consider other resources to support the homeowner. The Village Board's 2026-2027 Business Plan reflects this as a priority action item. The previous Housing Planner initiated this process by contacting North West Housing Partnership (NWHP), a local non-profit specializing in coordinating and implementing housing programs. NWHP partners with nearby municipalities to administer their home repair programs and uses their expertise to streamline the process for residents. In October 2025, NWHP provided a proposal for the Village; however, the Housing Planner retired and the partnership was not pursued at that time.

Partnership with North West Housing Partnership

After receiving feedback about the SFRP from the Housing Commission, the Planning & Community Development Department reengaged with NWHP and received an updated proposal to administer the program. After evaluating this updated proposal, along with proposals provided by other organizations, staff found NWHP to be best suited in administrating this program on the Village's behalf.

NWHP has approximately four decades of housing program administration experience. They have longstanding relationships with nearby communities, such as Des Plaines and Mount Prospect, who have been working with NWHP for years. By partnering with them to administer the SFRP, staff believes the following can be achieved:

- **Streamlined process**. By processing dozens of home repair projects every year, NWHP developed an efficient system that streamlines the requirements of the program, expediting the approval schedule while maintaining CDBG-related standards. For example, the contractor bidding process tends to be a lengthy procedure, causing delays in the overall application. NWHP has a list of appraisers, contractors, and inspectors they work with, along with a construction manager handling the contractor process to streamline and expedite these efforts.
- **Increased interest in the program, especially among the senior population**. NWHP can promote the SFRP loan program in order to increase the number of applications the Village receives. They have strategies specific to seniors who may be missed in promotion campaigns and have difficulty submitting the necessary paperwork. Strategies can include NWHP advertising at Village events, sending mailings, and promoting the program on their website.
- **Benefits beyond loans**. NWHP staff includes HUD-certified housing counselors that can provide other resources to residents. This will improve housing security for people who do not qualify for the SFRP, but may be eligible for other types of assistance.

If the Village were to partner with NWHP, residents would apply directly with the organization, with Village staff monitoring the status of applications and providing assistance when necessary. Loan requests of $10,000 or more will still require Housing Commission approval.

The proposal from NWHP is attached. The organization charges a fee equal to 15% of the SFRP budget, which would be $11,152.23 for the 2026 program year. This fee is not paid up front, but invoiced quarterly. Should the Housing Commission recommend this partnership be pursued, staff will negotiate the contract to ensure a minimum number of projects are completed.

Revisions to the Single-Family Rehab Loan Program Application
Attached to this memo is a draft updated application for the SFRP program, having been revised to reflect a partnership with NWHP. Additionally, the $100 application fee was removed. Changes were also made to the format of the document to meet new Village standards.

Recommendations
Staff suggests the Housing Commission recommend the Village Board to pursue a contract with North West Housing Partnership for administration of the Village's Single-Family Rehab Loan Program. The intention for this contract is to be drafted as a pilot program, where Staff and the Housing Commission can revaluate once the trial period is complete.

NORTH WEST
HOUSING
PARTNERSHIP

1701 E. WOODFIELD ROAD, SUITE 203
SCHAUMBURG, ILLINOIS 60173
PHONE: 847.969.0561 | FAX: 847.969.0564 | WWW.NWHP.NET

August 19, 2026

Department of Planning and Community Development

SUBJECT: RE: North West Housing Partnership Proposal for Single-Family Home Repair Program Administration

Dear Darko,

On behalf of North West Housing Partnership (NWHP), I am pleased to submit our proposal to serve as your administrative and operational partner for the Arlington Heights Single-Family Home Repair Program. As the go-to agency for home repair, NWHP offers a fully developed, administrative infrastructure backed by years of direct public program management, construction oversight.

NWHP will provide a highly experienced team committed to ensuring compliance, fiscal accountability, and seamless performance:

- **Executive Director:** As Executive Director and HUD certified housing counselor, I bring 18 years of CDBG, HOME, IHDA, and Cook County program administration, fiscal management, and agency strategic oversight to ensure complete alignment with municipal objectives and HUD regulations.
- **Program Director:** The Program Director/HUD certified housing counselor possesses 15 years of direct experience administering CDBG, HOME, and IHDA single-family repair programs for HUD, Cook County, and local municipalities, managing all aspects of eligibility income qualification, and file compliance. Our Program Director has exceptional conflict resolution skills and provides compassion and understanding working with low to moderate income clients.
- **Project Construction Manager:** Our Project Manager has experience as a home inspector that brings over 20 years of hands-on experience overseeing residential rehabilitation projects, work write-ups, independent cost estimating, contractor procurement, and strict code compliance. He has training in Property Maintenance and Inspections, Lead Renovator, Building Codes and Enforcement. He is also a former general contractor and Schaumburg fireman.
- **Operations Manager/Bookkeeper:** Has 9 years with NWHP and manage financial recordkeeping, budget monitoring, and grant tracking to ensure accurate accounting, compliance, and transparency across all organizational programs and funding sources.
- **Clean Audit Record:** NWHP maintains a flawless compliance track record with ZERO findings across all HUD single-family repair program audits, providing funding partners with peace of mind.

- **Positive Partner Relationships:** NWHP has a positive, long-standing relationships with all CDBG recipient municipalities and county housing departments across suburban Cook County and the surrounding region.

If selected to administer the SFR program, NWHP can provide technical accuracy, contractor accountability, and sympathetic homeowner support. Distinctively, NWHP integrates our staff of HUD-certified housing counselors directly into the program workflow. Homeowners will receive comprehensive home maintenance education and counseling. These precautions for the repairs performed are sustained over time and that residents remain securely housed.

NWHP can deliver complete, end-to-end program administration under the standard 15% Program Administration Fee and reimbursement for program soft costs. NWHP will operate with total transparency, without hidden overhead charges or administrative markup. We have the existing staff capacity, qualified contractor network, and compliance protocols necessary to launch applicant intake immediately upon agreement.

Thank you for your consideration. I welcome the opportunity to discuss this proposal in detail and look forward to partnering with the Village of Arlington Heights to as the SFR program administrator and serve your homeowners with quality home repairs.

Respectfully,

Paula P. Bush

Paula P. Bush
Executive Director
North West Housing Partnership

Department of Planning and Community Development

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

APPLICATION PACKAGE AND INSTRUCTIONS

CONTENTS:

- Checklist of Items to be Included with Your Single-Family Rehabilitation Loan Program Application
- Instructions
- Forms
    - Single-Family Rehabilitation Loan Program Application
    - Confidential Financial Statement
    - Applicant Demographic Profile
    - Sample Estoppel Agreement
    - Protect Your Family From Lead In Your Home

For information, contact the Department of Planning & Community Development at:

planningmail@vah.com

847-368-5200

August 26, 2026

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

Purpose: To assist low- and moderate-income homeowners with necessary home repairs.

Applicant Eligibility

An applicant's anticipated adjusted gross household income for the next 12 months must be at or below the applicable maximum income levels shown below for the household size. The incomes of all household members are included in the household income irrespective of whether they have an ownership interest in the property. Adjusted gross income for the programs shall be calculated using the Internal Revenue Service (IRS) definition of adjusted gross income as shown on the IRS 1040 U.S. Form - Individual Income Tax Return. HUD income edibility requirements and guidance also apply. Under the IRS 1040 Form, certain non-taxable income (ex. non-taxable portion of Social Security), is excluded from the calculation of adjusted gross income.

Effective June 1, 2026

Household Size	Maximum Household Annual Adjusted Gross Income
1 Person	$68,050
2 Person	$77,800
3 Person	$87,500
4 Person	$97,200
5 Person	$105,000
6 Person	$112,800
7 Person	$120,550
8 Person	$128,350

The home must be within the corporate limits of the Village of Arlington Heights.

When a homeowner owes money to the Village such as taxes, assessments, water bills, etc. the application will not be approved until such bills are paid or arrangements are made to pay the bills in a timely manner.

Eligible Repairs

Eligible repairs are those that are needed to bring properties up to minimum standards. Common repairs included in the program are items such as roof repairs and replacements; furnace replacements; water heater replacements; accessibility improvements for persons with disabilities; and energy efficiency improvements. Special attention is paid to mechanical, electrical, structural, and plumbing repairs. Ineligible items include, but are not limited to decorative remodeling, hot tubs, detached garages (improvements or demolition), carpet replacement, painting not associated with other work, and room additions. The replacement of driveways, sidewalks, and fencing is generally ineligible, unless related to accessibility improvements. The replacement of appliances is also ineligible. Final determination shall be provided by the Village or its designee.

Terms of Financing

The amount of the rehabilitation loan will be determined by the Village. The minimum loan amount per home is $2,000 and the maximum loan amount per home is $25,000. The Village loans are paid back upon the sale or transfer of the property or when the owner ceases to be the fulltime owner-occupant of the home. The loan may also become due upon refinancing of the home. No interest is charged, and there are no monthly payments. A loan is secured by a loan agreement recorded against the title of the property.

The Village reserves the right to update and modify the eligibility requirements provided that they remain consistent with federal laws and regulations.

CHECKLIST OF ITEMS TO BE INCLUDED WITH YOUR SINGLE-FAMILY REHABILITATION LOAN PROGRAM APPLICATION

_____ Single-Family Rehabilitation Loan Program Application including the Confidential Financial Statement

_____ A copy of your most recent statement(s) from your lender(s) showing your current mortgage balance(s), if any

_____ A copy of the most recently filed Federal Income Tax Form 1040(s), including all attachments and schedules, all W-2 forms, 1099 forms, etc. for all* household members who have taxable income.

_____ Last 60 days pay stubs for all* household members who receive income from employment

_____ Annual Award Statement or other documentation verifying the amounts of Social Security, SSI, or other benefits received by all* household members who receive benefits.

_____ Third-party documentation for all* household members for any other types of income received (ex. pensions, self-employment income, etc.).

_____ Applicant Demographic Profile (optional)

* Documentation of annual income is required for all members of the household whether or not they contribute financially to the housing or other costs of the household.

A Plat of Survey may be requested after submission of this application depending on the types of work proposed.

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

The Village partners with North West Housing Partnership to administer the Single-Family Rehabilitation Loan Program. To request an application or to discuss details about the program, please contact Michelle Hill at North West Housing Partnership at michellehill@nwhp.net or 847-969-0561.

For general questions, you may contact the Department of Planning & Community Development, at planningmail@vah.com or at 847-368-5200.

INSTRUCTIONS:

STEP 1: Fill out the Single-Family Rehabilitation Loan Program Application.

STEP 2: Send the Application form and the documentation listed on the page entitled "Checklist of Items to be Included with your Single-Family Rehabilitation Loan Program Application" to North West Housing Partnership using the contact information listed above.

STEP 3: North West Housing Partnership will determine if you are eligible for the program, and if so, under what conditions. Following receipt of the title search for your property (ordered and paid for by the Village) and income verification, North West Housing Partnership will inform you whether you have been determined eligible.

STEP 4: If an appraisal of your property is required by the Village, North West Housing Partnership will obtain your permission to have an appraiser call to make an appointment with you. Please have available a copy of your Plat of Survey and most recent real estate tax bill.

STEP 5: North West Housing Partnership will discuss with you the list of items to be repaired, commonly referred to as the "scope of work." The Building & Life Safety Department may conduct an inspection of your home for the purpose of identifying any code deficiencies that should be considered in developing the scope of work. The results of this inspection will be part of the Single-Family Rehabilitation Loan Program file only. If your home was constructed prior to 1978, and painted surfaces will be disturbed by the proposed construction work, a lead-based paint risk assessment of your home will be conducted by a State certified lead-based paint inspector. Any lead-based paint hazards found must be addressed as part of the construction project.

STEP 6: After the scope of work is agreed upon, North West Housing Partnership will work with you to obtain competitive bids.

STEP 7: Multiple bids are required for each rehabilitation item on the scope of work. The contractor who performs the work will be the one who submits the lowest responsive bid. If you choose to select a contractor other than the contractor submitting the lowest responsive bid (as determined by North West Housing Partnership), you may be required to pay the difference between the lowest bid and the selected bid from your own funds.

STEP 8: The maximum loan amount under the program is $25,000. Projects having a total cost of $10,000 or more must be approved by the Village's Housing Commission. The Housing Commission reviews the scope of work and the bids when making its decision. Your application is identified to the Housing Commission only by a case file number.

STEP 9: A contract prepared by the Village will be signed by the homeowner and the contractor. It is important that you are aware that the contract for rehabilitation is between you and the contractor. However, decisions affecting the cost of the project must be authorized by the Village. Changes in the scope of work are to be kept to a minimum. All changes that are made must be approved in writing by you, the contractor and the Village. Do not sign a contract or change order without first receiving written authorization to do so from the Village. Failure to do so may result in disqualification from the program.

STEP 10: For larger rehabilitation projects, the Village may pay partial payments to the contractor during the course of the work. Final inspections are performed by the Village Building Department. Final payment by the Village to the contractor must be authorized by the homeowner by signing the final Payment Authorization Form. The homeowner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection.

Note: The entire process from time of application to work completion will take several months. Typically, when a contractor begins work, they are done within two - three weeks, depending on the nature and extent of the work. Weather may also affect the contractor's schedule. The most significant amount of time is spent waiting for the income verification, environmental review, and obtaining and evaluating bids from contractors. The Village and North West Housing Partnership will do whatever possible to keep the process moving. Please be patient. If you have any questions, please feel free to contact the Department of Planning and Community Development at planningmail@vah.com or 847-368-5200.

SINGLE FAMILY REHABILITATION LOAN PROGRAM APPLICATION

1. Name of homeowner(s):

____

2. Street address:

____

4. Phone Number: ________________________

5. Email Address: _________________________

6. Year the house was built: _____________ (may be an approximation)

   Total floor area: ______________ (may be an approximation)

   General type: Ranch _____ Split level _____Two story _____ Other _____

7. Year you purchased or occupied the home: ______

8. Number of years you anticipate continuing to own/reside in the home: _____

9. Purchase price: _____________ Current mortgage balance: _____________

10. Number of persons residing in home: _____

11. Repairs contemplated (check as many as apply): Roof ____ Plumbing ____

    Furnace ____ Siding ____ Windows ____ Concrete ____ Electrical____

    Other (specify):

____

12. The applicant certifies that the following terms and conditions of the program are understood:

    a) The Village's interest-free loan shall be secured by an Estoppel Agreement in the amount of the construction cost. The Estoppel Agreement will be recorded against the title to the property.

    b) Payment to the Village will occur at the time of transfer of title, change in occupancy from owner to renter, death of owner, in certain circumstances upon refinancing, or upon other conditions set forth in the Estoppel Agreement.

    c) The Village may establish documentation by taking before and after pictures.

d) The work to be performed are those items agreed upon by the Village and the homeowner. Any changes to the scope of work are to be authorized by means of written change orders signed by the homeowner, Village, and contractor. The Village is not responsible for financing any work beyond the approved scope of work without a written and signed change order.

e) The maximum loan amount under the program is $25,000. Projects having a total cost of $10,000 or more must be approved by the Housing Commission. The Housing Commission reviews the scope of work and the bids and considers the amount of funding available in the current budget when making its decision. The Housing Commission is provided with a case file number. The identity of the homeowner and location of the home are not disclosed to the Housing Commission.

f) The contractor shall be selected by competitive bidding.

g) The Village will be indemnified and held harmless for any damages or loss sustained by any person or property whatsoever connected with or arising out of the work to be performed.

h) Final payment to the contractor shall be processed after the owner provides final authorization. The owner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection

i) Prior to signing a contract to perform the work, the applicant may withdraw from the program at no administrative charge.

j) The applicant has received a copy of "Protect Your Family From Lead In Your Home."

11. The undersigned applicant for the Single-Family Rehabilitation Loan Program represents that all statements made in the application and on this financial disclosure are true and are made for the purpose of obtaining the loan. Other information deemed necessary may be requested. Verification may be obtained from any source in this application, or supplement thereto.

____ Homeowner Signature

____ Date

____ Homeowner Signature

____ Date

CONFIDENTIAL FINANCIAL STATEMENT

APPLICANT

NAME(S): ____

ADDRESS: ____

HOUSEHOLD COMPOSITION, (list each person living in the dwelling including the applicant):

Name　　　　　Relationship to Applicant　　　　　Age

Applicant

1.____

2. ____

3. ____

4. ____

5. ____

6. ____

<u>INCOME AND ASSETS</u>

A.　Annual income through employment for all household members.

1.　Employer's

Name: ____

Contact Person: ____

Phone : (____) ___________________ Annual Income: $________________________

2.　Employer's

Name:____

Contact Person: ____

Phone : (____) ___________________Annual Income: $________________________

3. Employer's

Name:____

Contact Person: ____

Phone : (____) _________________Annual Income: $_________________________

B. Income from Periodic_ Payments for all household members (social security benefits, disability benefits, retirement funds, pensions etc.):

Source of Payment	Amount (annually)
_________________________	$_________________________
_________________________	$_________________________
_________________________	$_________________________

C. Financial Assets in Bank Accounts, Stocks, Bonds, and other Investments Provide: Institution, type of account or asset, value or account balance, and approximate annual income from the asset

1. ____
2. ____
3. ____
4. ____
5. ____
6. ____

D. Other Assets (other than the principal residence and homeowner's personal vehicle) such as additional property(s) owned, etc.

APPLICANT DEMOGRAPHIC PROFILE (Optional)

In order that the Village of Arlington Heights may accurately report demographic data concerning this program, the Village asks that you complete this demographic profile. The Village of Arlington Heights will not discriminate based upon the information provided and completing this form is optional.

If you do not wish to furnish the information, please check below.

I do not wish to furnish this information: ________

1. Household Type (check all that apply)

    _____ Single

    _____ Married

    _____ Elderly

    _____ Single Parent with Child(ren) in the home

    _____ Two Parents with Child(ren) in the home

    _____ Other

2. Race of Homeowner(s) (place the number of homeowners or each race/ethnicity in the blank.

    _____ American Indian or Alaska Native

    _____ White

    _____ Asian

    _____ Black or African American

    _____ Native Hawaiian or Other Pacific Islander

    _____ Asian and White

    _____ Black or African American and White

    _____ American Indian or Alaska Native and Black or African American

3. Is one or more of the homeowners Hispanic? _______ (yes or no)

4. Number of household members _____

5. Is this a female headed household with children in the home? _____ (yes or no)

ESTOPPEL AGREEMENT

THIS AGREEMENT made and entered into this **___ day of ______, 20__,** by and between John Smith and Mary Smith, his wife, hereinafter referred to as OWNER(S), and the VILLAGE OF ARLINGTON HEIGHTS, an Illinois Municipal Corporation in Cook County, Illinois, hereinafter referred to as the VILLAGE: WHEREAS, the VILLAGE is an agent for disbursement of funds for the Housing Rehabilitation Loan Program under the authority of Title 24, Part 570, Community Development Block Grants, and, pursuant to the Housing and Community Development Act of 1977 of the United States Congress; as such, renders interest free loans or funds to qualified property owners in the Arlington Heights community which are available to improve the quality of life of its citizens through the maintenance of their homes in conformance with the Arlington Heights Municipal code, subject to certain terms and conditions; and

WHEREAS, the OWNER(S) have, on the ____ day of _______, 20__, applied to the VILLAGE for a loan in the amount of _________________________________. The Village authorities have found the purposes proper and appropriate, and have determined that the OWNER(S) are the holders of record title of the property benefited by said loan and are otherwise qualified to improve and maintain the real property commonly known as: _________________________, Arlington Heights, IL 6000X, and legally described as follows:

Legal Description

P.I.N.: 01-00-000-0000

WHEREAS, the parties desire to memorialize the terms and conditions of their financial agreement to effect said improvements, in order that the interests of the governmental bodies participating in the disbursement of funds can be rendered secure:

NOW, THEREFORE, in consideration of the VILLAGE'S authorizing and disbursing certain funds as described herein to or on behalf of the OWNER(S) for the improvement and maintenance of the property described above, the parties hereto agree as follows:

1. OWNERS(S) will comply with all requirements, regulations, and suggestions of the VILLAGE or any other related governmental body concerning the purpose and terms of the Single-Family Rehabilitation Loan Program.

2. It being the express intent of OWNER(S) to provide the VILLAGE a lien against the subject real property as security for the loan aforesaid, and to serve notice upon future purchasers, assignees, estate representative, mortgagees, and all other interested persons, that a certain amount is due and owing to the VILLAGE, OWNER(S) agree that this agreement shall be a free and voluntary act and its terms shall be binding upon and between the grantees, assignees, representative, executors, administrators, and successors in interest of the OWNER(S) as a covenant running with the land until released by the VILLAGE by appropriately recorded instrument.

3. The OWNER(S) agree that their interest in the subject property will not be assigned, sold, transferred, distributed, deeded, or conveyed in any manner whatsoever, including distribution to heirs or devisees upon the death of all OWNERS, without the written consent of the VILLAGE, given prior to any such transfer and after OWNER(S) have given the VILLAGE written notice thereof. The VILLAGE agrees not to unreasonable withhold its consent. In the event the transfer is of a type that renders the loan due and payable, the VILLAGE will prepare for OWNER(S) a closing statement and consent, indicating thereon the loan balance due, which balance shall include administrative fees but shall not include any interest. Upon payment of the loan balance, the VILLAGE will provide OWNER(S), or their agent, with a written release of the obligation hereunder.

4. This agreement shall be subject to the following additional terms and conditions. The violation of any or all of them shall render the loan, plus administrative fees, legal fees, and all applicable expenses immediately due and payable to the VILLAGE:

a) In the event OWNER(S) desire, after the date of this agreement, to convey the subject property into a land trust for the benefit of OWNER(S), the OWNER(S) shall provide the VILLAGE with a certified copy of the proposed Trust Agreement and conveyance, which shall not be effective until it has been approved, in writing by the VILLAGE, which approval shall not be unreasonable withheld. Any subsequent proposed amendment or modification of the Trust Agreement shall be presented to the VILLAGE by the land trustee, and all beneficiaries of the trust and persons with a power of direction shall be bound by the terms hereof.

b) In the event the subject property is in a land trust at the time of this agreement, the OWNER(S) shall provide the VILLAGE with a certified copy of the existing land trust agreement. The land trustee and all beneficiaries or persons with power of direction shall execute this agreement Ss parties hereto. The land trustee, all beneficiaries and persons with a power of direction shall be bound by the terms hereof.

c) In the event the subject property becomes the subject of a lease agreement, the prior written consent of the VILLAGE shall be required as provided in paragraph 3 above. The loan, plus all administrative expenses, shall then be immediately due upon the effective date of said lease.

d) In the event the OWNER(S) cease to occupy the subject property as their sole and exclusive residence, the VILLAGE shall be notified immediately by the OWNER(S) in writing. The entire loan amount and administrative expense may, at the VILLAGE'S option, exercised in writing, become due and payable to the VILLAGE upon the date of the OWNER(S) cessation of occupancy of the premises as sole and exclusive residence or thirty (30) days after the VILLAGE mails its written notice to the OWNER(S) by U.S. mail, whichever is later.

e) The VILLAGE will not subordinate this Estoppel Agreement to any security interest in the subject property hereafter created.

5. This agreement constitutes that entire understanding of the parties and no amendment or modification thereof will be effective unless in writing and signed by all parties.

OWNER(S)	VILLAGE OF ARLINGTON HEIGHTS a Municipal Corporation
D R A F T C O P Y	
_____________________________	_____________________________
John Smith	Village Manager
D R A F T C O P Y	
_____________________________	_____________________________
Mary Smith	Village Clerk

Suggested Motion for Housing Commission Meeting – 9/3/2026

VI-A. Single Family Rehab Program

Commissioner ________________________ moved to recommend the Village Board to pursue a contract with North West Housing Partnership for the administration of the Village's Single-Family Rehabilitation Loan Program.

Commissioner ________________________ seconded.

VILLAGE OF ARLINGTON HEIGHTS
INC. 1887

9/3/2026

Item: Housing Study Request for Proposals (RFP)

Department: Planning & Community Development

Item Description:

The Village Board identified eight Strategic Priorities for 2026–2027, one of which is to expand housing affordability and attainability strategies that are impactful on the local level and provide a variety of housing options for residents at all stages of life. The 2026-2027 Arlington Heights Business Plan identified the completion of a Housing Study as an action item addressing this priority. The Village is seeking a consultant to complete a Housing Study providing insights on housing, such as affordability, availability, unit types, age, and housing demand. The Study results will provide the context needed to effectively develop housing affordability strategies.

Attached for your convenience is a final draft of the Housing Study Request for Proposals (RFP). This has undergone multiple rounds of review, including an internal Department Head review. Staff welcomes questions and comments from the Housing Commission at the September 3rd, 2026 meeting. Staff intends to post this RFP on September 4th, 2026. We anticipate the selected consultant will be engaged in the Q4 of this year, with the primary Study kick-off occurring in January of 2027. The Study is expected to be completed by Q4 of 2027.

ATTACHMENTS:

1. Request For Proposals - Housing Study DRAFT

Village of Arlington Heights
Arlington Heights, Illinois

Request for Proposals

HOUSING STUDY

September 4, 2026

Village of Arlington Heights

Department of Planning & Community Development
33 South Arlington Heights Road
Arlington Heights, Illinois 60005

Request for Proposals for
HOUSING STUDY

Village of Arlington Heights

Department of Planning & Community Development
33 South Arlington Heights Road
Arlington Heights, Illinois 60005

Request for Proposals for
HOUSING STUDY

I. Introduction

The Village of Arlington Heights ("Village") is requesting proposals from qualified professional urban planning firms ("Consultant") to provide services for the preparation and adoption of a Housing Study.

The Village is located in the northwest suburban region of Chicago, occupying 16 square miles in area. According to the 2020 census, the Village has a population of 77,676 residents. The Village is served by two Metra stations via the Union Pacific NW railway. The Village is a "home-rule" community as provided under the State of Illinois Constitution. The Village is an upper middle-class community, with a strong complement of residential, industrial, and business development in addition to an award-winning downtown. The Village currently has four Tax Increment Financing ("TIF") Districts in various stages of redevelopment.

The Village has incurred a strong interest in residential development, specifically for multi-family rental products and affordable housing. A housing profile was completed in 2013 by the Chicago Metropolitan Agency for Planning ("CMAP"), Metropolitan Mayors Caucus ("MMC"), Metropolitan Planning Council ("MPC"), and Northwest Center ("NWSHC") in conjunction with other northwest municipalities as part of the *Homes for a Changing Region* program. This analysis, conducted more than 13 years ago, was a snapshot of housing in the Village during the Great Recession.

II. Project Overview & Scope of Services

With growing interest in housing development within the Village, the key focus for this Housing Study is to provide insights on the Village's existing housing stock, including: affordability, availability, unit type, tenure, age, condition, and overall housing demand. Since 2013, the Village has adopted various affordable housing initiatives, including the creation of the Affordable Housing Trust Fund ("AHTF") in 2013 and an Inclusionary Housing Ordinance ("IHO") in 2020. The Housing Commission, created in 1972, reviews and recommends applications for both the IHO and AHTF to the Village Board. Since its inception, the Housing Commission has played a vital role in the creation and review of the Village's housing initiatives. In addition to the IHO and AHTF, the Housing Commission has advisory functions for Community Development Block Grant ("CDBG") budgeting and authorizes use of the CDBG fund for Single Family Rehabilitation Program applications in excess of $10,000.

The AHTF currently holds a balance of $1.3 million and was predominantly bolstered by the adoption of the IHO. The IHO has increased the supply of affordable housing units within the Village, providing 34 constructed units under the requirements of the IHO with 11 additional units approved for construction. This is not inclusive of the negotiations the Village has conducted with developers to provide affordable units for various residential developments prior to the adoption of the IHO, nor the federally subsidized buildings located within the Village.

The purpose of the Housing Study is to inform the Village's existing and future housing policies and strategies. The Housing Study should incorporate findings from the Service Needs Analysis which will be provided by the Village. The Service Needs Analysis will evaluate how community and economic development growth trends impact municipal staffing, service delivery, and operational capacity to ensure the Village can effectively meet current and future service needs. The Housing Study should consider this, but with housing supply and population growth in mind.

Topics to be considered as part of the Housing Study include, but are not limited to, the following. Respondents are encouraged to identify additional areas of analysis they believe would provide value to the Village.

- Definition of affordable housing and the various terms associated with affordable housing
- Existing and forward-looking data and spatial analysis of demographics, employment and associated commuting patterns, demand and supply, housing stock, etc.
- Identifying, measuring, and categorizing the current critical housing gaps and issues present in the community
- Housing connectivity to transit and other transportation options
- Community input
- Service Needs Analysis (provided by the Village)
- Assess existing Village housing policies and programs to identify gaps, opportunities for improvement, and potential future initiatives
- Strategies and recommendations for the Village based on the assessment provided
- Additional themes and priorities as identified through the public input process

The selected Consultant will be responsible for:

- Project Management
    - Preparing a detailed schedule for project milestones, deliverables, goals and objectives. The anticipated project schedule will begin in Q1 2027 and conclude in Q4 2027.
    - Organize regular coordination meetings with Village staff and any other potential working group meetings as needed.
    - Provide periodic progress updates identifying completed work, upcoming milestones, and outstanding items.

- Data Collection and Analysis
    - Demographic data, including priority populations.

- Collect and analyze existing housing data including – but not limited to – location, unit type, age, tenure, availability, condition, values, rents, affordability levels, etc.
- Housing demand analysis, identifying gaps in housing stock versus demand.
- Housing locations and connectivity to various modes of transportation.
- Identify potential location(s) for new housing.
- Spatial analysis of data.
- Service Needs Analysis connection (provided to Consultant to inform their analysis).

- Policy & Programs Assessment
  - Define various terms for affordable housing utilized and prioritized in the Village.
  - Review and evaluate existing housing-related policies and programs within the Village including– but not limited to – IHO, AHTF, CDBG and Single Family Rehabilitation Program, Housing Commission, etc.
  - Assess whether existing policies and programs are achieving their intended objectives.
  - Identify gaps, barriers, opportunities for improvement, and potential future initiatives.

- Public Outreach
  - Organize a comprehensive public outreach plan involving community residents, Village organizations, Village Boards and Commissions, and other key stakeholders.
  - Schedule and facilitate public outreach efforts to gather input from those stakeholders on a variety of topics and themes related to housing. This should include surveys, pop-up events, stakeholder meetings, etc.

- Housing Study Preparation & Adoption
  - Coordinate with Village Staff to provide analysis of data and existing conditions, synthesize public input, and make recommendations on potential policy and action items for implementation.
  - Draft the Housing Study.
  - Present the Housing Study to the Village Board for adoption.

III. Budget

The Village has allocated a budget of approximately $250,000 for this project, with the expectation for the project to initiate early 2027 and commence at the end of 2027. While the RFP identifies key areas of study, the Village encourages any respondents to propose innovative approaches and suggest additional topics or areas of analysis for consideration as part of the Housing Study.

IV. Submission Requirements & Schedule

A. Requirements - Respondents must include the following in their submission:

- Cover Letter: A brief overview of the firm, including a statement of interest.

- Experience and Qualifications: Provide relevant experience of the consultant and any sub-consultant(s) in providing services on equivalent projects.

  - Qualifications and resumés for the project manager and key individuals participating from the consultant or sub-consultant(s) team.
  - Up to five (5) projects may be submitted along with references for the projects.

- Study Approach: Provide a detailed description of the overall work plan, and how it meets the goals of the Housing Study as described in Section II. The work plan should include, but not be limited to, the following:

  - Include a project start date and completion date to be consistent with the Project Overview & Scope and Services.

  - Provide any deviations or alternatives which the firm believes would better meet the overall goals of the proposal should be identified, quantified, and justified.

  - Provide the time required by the consultant or sub-consultant for each task along with the role of the Village staff. Separate from this, provide the amount of time tasked for the GIS mapping portion of the project.

  - Schedule for project tasks, deliverables, and major milestones, such as public meetings, for each project task.

  - Identify any and all resources to be supplied by the Village.

- Fee Schedule: Provide the total cost of the proposal along with a cost of each element of the scope of work. Provide a detailed breakdown of the consultant and sub-consultant total hours, hourly rates, and any applicable fees and costs should also be included. As mentioned in the Study Approach section above, provide a separate fee proposal for the GIS mapping portion.

- Consultant Capacity: Provide a list of all projects the Consultant and sub-consultant is currently undertaking, how far along each project is, and each key personnel involved in the Study along with their other projects.

- Insurance: A representation that the proposer, if selected, will be able to meet the Village's insurance requirements (see below); however, only the successful proposer will need to provide insurance certificates.

B. Submission and Schedule

- Submission: All proposals must be submitted no later than end of day **October 9, 2026** to:

  Basmah Nadeem, Planner I
  Village of Arlington Heights
  Attn: Department of Planning & Community Development
  33 S. Arlington Heights Road
  Arlington Heights, IL 60005
  bnadeem@vah.com
  847-368-5214

- One (1) electronic copy (.pdf) of the proposal is required and must be signed by an authorized official of the firm submitting such proposal.

- Intent to Submit and Questions/Clarifications: An "Intent to Submit" and any questions or requests for clarification regarding this RFP should be submitted in writing to Basmah Nadeem at bnadeem@vah.com by **September 18, 2026**. The Village will respond to all questions and requests for clarifications by September 28, 2026 and will provide a response to ALL questions the Village has received to respondents with an Intent to Submit on file.

- Schedule:

Distribute RFP	September 4, 2026
Intent to Submit and Questions/Clarifications Due	September 18, 2026
Responses to Questions/Clarifications Provided	September 28, 2026
Deadline to Submit Proposals	October 9, 2026

V. Qualifications & Selection

A review and selection committee (***"Selection Committee"***) consisting of representatives of the Village will review and evaluate all proposals. As part of the selection process, the Selection Committee may interview none, some, or all of the proposers for the Agreement. The Selection Committee will then make a recommendation to the Village Board as to which proposer should be awarded the Agreement.

The following criteria will aid the Selection Committee in recommending which proposer should be awarded:

- Project Approach: The Consultant's understanding of the Services to be performed.

- Experience & Qualifications: The Consultant's demonstrated expertise and experience in providing similar planning and zoning review services.

- Team Composition: The reputation and qualifications of staff to be assigned to provide the Services.

- Cost Proposal: The competitiveness and clarity of fee structure.
- References: Feedback from past clients.

VI. Terms and Conditions

1. The Village reserves the right, at its sole discretion, to terminate this process at any time, or reject any and all proposals without penalty, prior to the execution of the Agreement. Following the review by the Village the final selection, if any, will be based on the proposal which best meets the requirements set forth in the RFP and is in the best interest of the Village.

2. The Village reserves the right to award the Agreement to the next most qualified firm if the successful firm does not execute a contract within 30 days after the award of the proposal.

3. The Village reserves the right to request clarification of information submitted and to request additional information of one or more proposers.

4. Any proposal may be withdrawn up until the date and time set above for the opening of proposals by written request to Basmah Nadeem at bnadeem@vah.com. Any proposals not so withdrawn will constitute an irrevocable offer, for a period of 90 days, to provide the Village the Services, or until one or more of the proposals have been approved by the Village, whichever occurs first.

5. Proposals submitted are offers only, and the decision to accept or reject is a function of quality, reliability, capability, reputation, and expertise of the firm submitting proposals. Issuance of this RFP does not obligate the Village to pay any costs incurred by a respondent in its submission of a proposal or making any necessary studies or designs for the preparation of that proposal, or for procuring or contracting for the services to be furnished under this RFP.

6. The Village reserves the right to accept the proposal that is, in its judgment, the best and most favorable to the interests of the Village and to the public; to reject the low price proposal; to accept any item of any proposal; to reject any and all proposals; and to waive irregularities and informalities in any proposal submitted or in the RFP process; provided, however, that the waiver of any prior defect or informality will not be considered a waiver of any future or similar defect or informality. Firms should not rely upon, or anticipate, such waivers in submitting their proposal.

7. The Village reserves the right to retain all proposals submitted and use any

idea in a proposal regardless of whether the proposal is selected.

VII. Insurance Requirements

The Consultant shall not commence work until the Consultant has obtained all insurance required in these documents. As a minimum, the Consultant shall secure and maintain the types of insurance as hereinafter specified, and shall submit evidence to the Village on an annual basis that the insurance coverages are in force. The form and limits of such insurance, together with the underwriter thereof in each case, shall be acceptable to the Village, but regardless of such acceptance it shall be the responsibility of the Consultant to maintain adequate insurance coverage until final payment and at all times thereafter when the Consultant may be correcting, removing, or replacing defective work in accordance with the General Conditions and Instruction to Bidders. Failure of the Consultant to maintain adequate coverage shall not relieve him of any contractual responsibility or obligation.

1. Worker's Compensation and Employer's Liability
   The insurance shall protect the Consultant against all claims under applicable State or Federal Worker's Compensation Laws. The Consultant shall also be protected against claims for injury, disease, or death of employees which for any reason may not fall within the provisions of the Worker's Compensation Law.

   The limits shall not be less than:

   - Worker's Compensation — Statutory
   - Employer's Liability — $1,000,000 per occurrence

   The insurer shall agree to waive all rights of subrogation against the Village, its officers, officials, employees, agents and volunteers for losses arising from work performed by the Consultant.

2. Business Auto Liability
   The insurance shall be written in automobile liability form and shall protect the Consultant against all claims for injuries to persons and damages to property arising from the ownership, maintenance or use of any motor vehicles, and shall cover operation on or off the site of all motor vehicles, whether they are owned, non-owned, or hired.

   The liability limits shall not be less than:

   - Bodily Injury and Property Damage,
   - Combined Single Limit, per occurrence: $1,000,000
   - General Aggregate $2,000,000

3. Commercial General Liability

   - Bodily Injury and Property Damage, $1,000,000

combined single limit, per occurrence
Including:
- Products and Competed Operations
- Contractual Liability-Broad Form
- Independent Contractor Broad Form Property Damage

- Personal Injury, per occurrence $1,000,000
- General Aggregate $2,000,000

4. Umbrella Excess Liability

The required coverage may be in combination of primary, excess and umbrella policies. Any excess or umbrella policy must provide excess coverage over underlying insurance on a following-form basis such that when any loss covered by the primary policy excess the limits under the primary policy, the excess or umbrella police become effect to cover such loss.

With minimum limit: $2,000,000 over primary insurance per occurrence

- Any exclusions or exceptions must be noted on the certificate of insurance.
- The Village should be listed as an Additional Insured, on a primary and non-contributory basis.

5. Professional Liability

With minimum limit: $2,000,000 per occurrence
$2,000,000 aggregate

If the required policy provides coverage on a claims made basis then the Retroactive Date must be shown and must be before the date of the contract or the beginning of the contract work.

Insurance must be maintained, and evidence of insurance must be provided for at least two (2) years after completion of the contract work. If coverage is cancelled or non-renewed and not replaced with another claims-made policy form with a Retroactive Date prior to the contract effective date, the Consultant must purchase "extended reporting" coverage for a minimum of two (2) years after completion of the contract work.

General Requirements

1. Insurance required by this Section shall be written with a company having at least an A:VII Property-Casualty Rating, as listed in the most recently published A. M. Best ’s Insurance Guide.

2. All insurance policies required by this Contract, except workers’ compensation and professional liability, shall name the Village, its officers, officials, employees, agents, and volunteers as additional insured on a

primary and non-contributory basis, and shall contain a waiver of subrogation against the Village. CONSULTANT shall provide additional insured endorsement ISO CG 20 10 04 13 or CG 20 26 04 13 and ISO CG 20 01 04 13 providing this coverage, signed by a person authorized by the insurer to bind coverage on its behalf. The coverage shall contain no special limitations on the scope of protection afforded to the Member its officers, officials, agents, employees, and volunteers.

3. Any insurance required to be carried by the Consultant shall be primary and not excess to any other coverage carried by the Village. Any insurance or self-insurance maintained by the Village, its officials, officers, employees, agents, and volunteers shall be excess of Consultant's insurance and shall not contribute with it. Endorsement CG 20 01 04 13 shall be issued to comply with this clause.

4. Consultant hereby grants to the Village a waiver of any right to subrogation which any insurer of Consultant may acquire against the Village by virtue of the payment of any loss under such insurance. Consultant agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Village has received a waiver of subrogation endorsement from the insurer.

5. Consultant will furnish an original Certificate of Insurance as evidence of required coverage to the appropriate Village representative with their bid and/or with the executed contract and before work commences. A person authorized by the insurer to bind coverage should sign the Certificate of Insurance.

6. Coverage must be in force for the complete term of the contract. If insurance expires during the term of the contract, a new Certificate of Insurance of replacement coverage must be received by the (insert Member name) at least 10 days prior to the expiration date of the original coverage. This new insurance must meet the terms of the original contract.

7. Insurance policies shall contain a provision that states a minimum of 30 days advance notice will be given to the (insert Member name) of any substantial change to or cancellation of any of the insurance policy listed on the certificate.

8. The Village reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage or other specials circumstances.

VIII. Indemnity Hold Harmless Agreement

Once an Agreement has been finalized between the Village and the Consultant, an Indemnity Hold Harmless Agreement is required to be signed alongside the Agreement. This shall include the following language.

1. To the fullest extent permitted by law, the Consultant hereby agrees to defend, indemnify and hold harmless the Village of Arlington Heights, its Board of Trustees, officers, agents and employees from any and all liability, losses or damages the Village may suffer as a result of claims, demands, suits, actions or proceedings of any kind or nature in any way resulting from or arising out of any action on the part of the Consultant or any Subcontractor. The Consultant shall, at its own expense; appear, defend and pay all charges of attorneys and all costs and other expenses arising therefore or incurred in connections therewith, and, if any judgment shall be rendered against the Village of Arlington Heights, its Board of Trustees, officers, agents and employees, in any such action, the Consultant shall, at its own expense, satisfy and discharge the same. This indemnification does not apply to liability caused by the Village's own negligence.

2. The Consultant expressly understands and agrees that any insurance policies required by this contract, or otherwise provided by the Consultant, shall in no way limit the responsibility to indemnify, keep and save harmless and defend the Village of Arlington Heights, its Board of Trustees, officers, agents and employees as herein provided.