



GENESEE COUNTY PURCHASING DEPARTMENT

ROOM 343, COUNTY ADMINISTRATION BLDG.
1101 BEACH STREET
FLINT, MICHIGAN 48502
TELEPHONE (810) 257-3030
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CINDY CARNES
Purchasing Manager

November 24, 2014

GENESEE COUNTY INVITATION FOR BIDS #14-035

Sealed bids will be received until **1:30 p.m. (ET), Thursday, December 18, 2014** at which time the bids will be opened at the Genesee County Administration Building, 1101 Beach Street, Room 343, Flint, MI 48502, for **REHABILITATION OF A SINGLE-FAMILY HOME** under the Neighborhood Stabilization Program (NSP) for the currently vacant address:

- **6041 Penwood, Mt. Morris, MI 48458**

A **Mandatory Walk-through Inspection** will be held on **Wednesday, December 3, 2014**, attendance at the mandatory walk-through inspection is required for the submission and consideration of any bid, the home will be available at the following time:

- **6041 Penwood, Mt. Morris, MI 48458** **9:00 a.m. – 10:30 a.m.**

This procurement is conducted in accordance with the Genesee County Purchasing Regulations, a copy of which is on file and available for inspection at the Genesee County Purchasing Department.

In order to submit a bid, firms must be deemed a qualified contractor prior to the bid due date. Each bidder must submit one copy of their current **CONTRACTOR APPROVAL LETTER** issued by the Genesee County Metropolitan Planning Commission (GCMPC) stating the firm is qualified for the Neighborhood Stabilization Program.

Each bidder is responsible for labeling the exterior of the sealed envelope containing the bid response with the bid number, bid name, bid due date and time, and your firm's name. The bid request number and due date for this IFB are:

DUE DATE: **Thursday, December 18, 2014 @ 1:30 P.M. (ET)**
BID REQUEST NUMBER: **14-035**

Cindy Carnes
CINDY CARNES, PURCHASING MANAGER

bid2\14-035
Attachments

GENESEE COUNTY IS AN EQUAL OPPORTUNITY EMPLOYER

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IFB #14-035 – REHABILITATION OF A SINGLE-FAMILY HOME

INSTRUCTIONS TO BIDDERS

1. Sealed bids will be received from pre-qualified firms until **1:30 p.m. (ET), Thursday, December 18, 2014** at the Genesee County Purchasing Department, 1101 Beach Street, Room 343, Flint, MI, 48502. Label the bid as indicated on page 1. **LATE BIDS AND BIDS SENT BY FACSIMILE OR BY EMAIL WILL NOT BE ACCEPTED.**
2. A **Mandatory Walk-through Inspection** will be held on **Wednesday, December 3, 2014**, attendance at all walk-through inspections is required for the submission and consideration of any bid, the time for the mandatory walk-through inspection is as follows:
 - **6041 Penwood, Mt. Morris, MI 48458** **9:00 a.m. – 10:30 a.m.**
3. **Submit one (1) original, one (1) hardcopy, and one (1) electronic copy of the bid response.** All bids become the property of Genesee County. The original must include a signature on the Signature Page of a person authorized to make a binding offer. Additionally, the bid response must consist of one copy in electronic format on a CD or USB thumb drive formatted in Adobe (.pdf), Microsoft Word, and/or Microsoft Excel. Failure to provide the required number of duplicate copies may result in rejection of your bid.
4. To be considered for award, each bidder must be a qualified contractor. A contractor is qualified when their submitted qualifications are received and approved by the GCMPC and the bidder has received a CONTRACTOR APPROVAL LETTER issued by the GCMPC stating the firm is qualified for the Neighborhood Stabilization Program.
5. Insurance required per the specifications governing this work must be provided prior to the contract starting date and kept in full effect and compliance during entire contract period. Failure to comply with these provisions will cause termination of the contract.
6. The contractor agrees to be responsible for any loss or damage to property or persons due to the performance of services and the provision of supplies (equipment) herein contracted, and further agrees to protect and defend the County of Genesee against all claims or demands whatsoever, and to hold the County of Genesee harmless from any loss or damage resulting therefrom.
7. After the award is made to the successful bidder(s), the County and the successful bidder will negotiate a final contract that substantially conforms to the Standard Construction Services Contract.
8. As required by Public Act 57 of 1998, H.B. 5607, MCLA § 125.1591-125.1596 a contract for improvements between a contractor and a governmental entity exceeding \$75,000 must contain the following provisions: A contractor must promptly notify the government entity if it finds (1) that a subsurface or latent physical condition at the site differs materially from those indicated in the contract, and/or (2) that an unknown physical condition at the site is of an unusual nature differing materially from that ordinarily encountered and generally recognized as occurring in the work of the character envisioned in the improvement contract. If a governmental entity receives such a notice, it must promptly investigate the physical condition, and if it determines

that the physical condition is materially different and would cause an increase or decrease in cost or additional time to perform the contract, it must put its determination in writing and an equitable adjustment to the contract price and time must be made. The contractor cannot make a claim for additional costs or time due to a physical condition unless it has provided the required notice.

9. All prospective bidders shall be responsible for routinely checking the Genesee County Purchasing Department website:
http://www.gc4me.com/departments/purchasing/open_bids.php to obtain issued addenda. Genesee County shall not be responsible for the failure of a prospective bidder to obtain addenda and other information issued at any time related to this IFB.
10. Use the following format for your bid:

Submit one (1) original, one (1) hardcopy, and one (1) electronic copy of the bid response to IFB #14-035 – REHABILITATION OF A SINGLE-FAMILY HOME pages 1 – 15 bid forms and including Work Specifications

- Signed Signature Page
- Copy of the Contractor Approval Letter issued by the Genesee County Metropolitan Planning Commission (GCMPC) stating the firm is qualified for the Neighborhood Stabilization Program
- Bid Summary
- Completed House Specification Sheets included after page 15 and Bid Forms pages 1-15.
- For construction Bids exceeding \$100,000 in amount, the Contractor must furnish a **bid bond**, equal to 5% of the total compensation to be paid to the Contractor under the Contract
- For construction Bids exceeding \$100,000 in amount, the Contractor must furnish a **CERTIFICATION FOR BUSINESS CONCERNS SEEKING SECTION 3 PREFERENCE IN CONTRACTING AND DEMONSTRATION OF CAPABILITY**

ADDITIONAL TERMS AND CONDITIONS

1. **Issuing Office:** This IFB is issued by the Genesee County Purchasing Department. The sole point of contact for this solicitation is Ms. Cindy Carnes, Purchasing Manager, Genesee County, 1101 Beach Street, Room 343, Flint, Michigan 48502, ccarnes@co.genesee.mi.us and fax (810) 257-3380. E-mail is the preferred method of contact.
2. **Questions & Inquiries:** All questions regarding this IFB must be addressed at the mandatory walk-through, as indicated on page 1. Written answers to questions to clarify this solicitation will be provided via an addendum. No verbal interpretation to any respondent as to the meaning of any requirement stated in this IFB shall be binding on Genesee County.
3. **Requirement for Bonds:** For Construction Contracts (job total) exceeding fifty thousand dollars (\$50,000.00) in amount, the Contractor must furnish a **performance bond and a payment bond**, each in an amount equal to ninety five percent (95%) of the total compensation to be paid to the Contractor under the Contract as security for the faithful performance of the Contract and as security for the payment of all persons performing labor and furnishing materials in connection with the performance of the

Contract. The performance bond and the payment bond must be in such form as the Owner may require and must be delivered to the Owner prior to execution of the Contract by the Owner. The Contractor shall also be required, at no cost to the Owner, to provide Performance and Payment Bonds required by any utilities for performance of any utility Work or Work on utility lines or within utility easements. For construction Bids exceeding 100 thousand dollars (\$100,000) in amount, the Contractor must furnish a **bid bond**, equal to 5 percent (5%) of the total compensation to be paid to the Contractor under the Contract. The Surety must be acceptable to the County and must be approved to transact business in the State of Michigan.

4. **Copies to be Furnished to Beneficiaries:** Upon the request of any person or entity appearing to be a potential beneficiary of bonds covering payment of obligations arising under the Contract, the Contractor must promptly furnish a copy of the bonds to such person or entity.
5. **Addenda:** Genesee County reserves the right to amend and provide clarification of this solicitation prior to the date for bid submission. In such an event, an addendum will be posted on the Genesee County Purchasing Department website at (http://www.gc4me.com/departments/purchasing/open_bids.php). **All prospective bidders shall be responsible for routinely checking the Genesee County Purchasing Department website to obtain issued addenda. Genesee County shall not be responsible for the failure of a prospective bidder to obtain addenda and other information issued at any time related to this Invitation for Bids.**
6. **Preparation of Bids & Cost:** All costs incurred in the preparation of a response to this IFB will be the responsibility of the respondent, and will not be reimbursed by Genesee County. Bids should be prepared simply and economically, providing a straightforward, concise description of the bidder's ability to meet the requirements of this IFB.
7. **Responsive Bids:** To ensure full consideration, all bidders shall submit a complete response to this IFB using the format provided in Instruction to Bidders Item 10. In addition, at least one of the bids submitted shall include an **original signature** of an official authorized to bind the bidder to its provisions. Any bid not prepared and submitted in accordance with this IFB or any bid lacking the information to enable Genesee County to make a reasonable determination of compliance with the bid requirements may be considered "non-responsive" and rejected without further review.
8. **Right To Reject:** Genesee County reserves the right to waive any informality in the invitation for bids; to reject any or all bids; and to make an award which it considers to be in the best interest of Genesee County.
9. **Work Schedule:** After contracts have been signed and dated and a Notice to Proceed is issued to the Contractor, the work must start within 15 calendar days after the issuance of the Notice to Proceed and must be completed within 90 days thereafter, according to the Work Activity Schedule. After 90 days have passed, the County will charge the Contractor **liquidated damages** of \$200 per day for each business day the contracted work is not completed. The total amount will be deducted from the final payment amount due to the Contractor. Contract extension requests should be submitted and approved by the County, in writing, via Change Order. When an Invitation for Bids (IFB) includes multiple homes, each home will have a separate contract and work schedule.

10. **Payment Schedule:** Payments due the Contractor will be paid within 15 days after the County receives the Contractor's satisfactory release of liens or claims for liens by sub-contractors, laborers, and materials suppliers for completed work or installed materials and invoice. Schedule of payments is as follows:
- Initial installment = 30% of total contracted amount
 - Mid installment = 25% of total contracted amount
 - ¾ installment = 25% of total contracted amount
 - Final installment = 20% after all final inspections are completed from each municipality (i.e. mechanical, electrical, plumbing, building) and the County.

STANDARD TERMS AND CONDITIONS

1. **Genesee County Purchasing Regulations:** All procurements are conducted in accordance with the Genesee County Purchasing Regulations, a copy of which is on file and available for inspection at the Genesee County Purchasing Department, 1101 Beach Street, Room 343, Flint, Michigan, 48502.
2. **Bid Opening:** Bids will be opened publicly at the time and place designated in the Invitation for Bids. Bids will be open to public inspection in accordance with applicable State law.
3. **Evaluation and Award:** The contract will be awarded to the lowest responsible and responsive bidder whose bid meets the requirements and criteria set forth in the Invitation for Bids. Unless otherwise indicated in the Invitation for Bids, Genesee County reserves the right to award the contract in whole or in part, by item, by group of items, or by section where such action serves the best interests of Genesee County. Genesee County reserves the right to reject any or all bids, to waive any informality in any bid, and to negotiate with the apparent successful bidder(s) in the best interest of Genesee County.
4. **Cancellation; Rejection of Bids:** The Invitation for Bids may be canceled by Genesee County at any time for any reason. Any bid received may be rejected in whole or in part when in the best interests of Genesee County.
5. **Receipt of Bids:** It is solely the responsibility of the bidder to assure the timely receipt of its bid at the location indicated in the bid announcement. **LATE BIDS AND BIDS SENT BY FACSIMILE OR BY EMAIL WILL NOT BE ACCEPTED.**
6. **Tax:** Genesee County is a Michigan Municipal Corporation and as such it is exempt from Federal Excise Tax and Michigan Sales Tax.
7. **Non-Discrimination:** The successful bidder/Contractor covenants that it will not discriminate against an employee or applicant of employment with respect to hire, tenure, terms, conditions, or privileges of employment, or a matter directly or indirectly related to employment, because of race, color, religion, national origin, age, sex, height, weight, marital status or a disability that is unrelated to the individual's ability to perform the duties of a particular job or position, and that it will require the same non-discrimination assurances from any subcontractor who may be used to carry out duties

described in this contract. Breach of this covenant shall be regarded as a material breach of this contract.

8. **Performance Bond:** If a performance bond is required, the bond must be issued by a company authorized to do business in the State of Michigan.
9. **Conflict of Interest:** Each bidder, by submitting a bid, represents that the bidder has no knowledge that any employee, representative or agent of the bidder is a County employee who has directly or indirectly participated on behalf of the County in the contemplated procurement, or that any County employee who has so participated or any member of such an employee's immediate family has a financial interest pertaining to the contemplated procurement from the bidder, and represents that the bidder reasonably believes that no employee, representative or agent of bidder is a County employee who has so participated and that no County employee who has so participated or member of that employee's immediate family has a financial interest in the contemplated procurement from the bidder.
10. **Inspection:** All goods are received subject to inspection and testing. If goods are defective or fail to meet the bid specifications, Genesee County shall have the right to reject the goods or to correct the defects. The contractor shall pay Genesee County for expenses incurred in correcting defects. Rejected goods will be held for forty-five days after delivery awaiting instructions from the contractor. After the forty-five day period, Genesee County will dispose of the goods without further liability to Genesee County. The contractor is responsible for the costs of handling, packing, and transportation incurred in returning or disposing of defective or non-conforming goods.
11. **Bidder's Representations:** Each bidder by submitting a bid represents as follows:
 - 1) That the bidder has read and understood the bidding documents and has bid in accordance therewith;
 - 2) That the bid has been submitted by a duly authorized owner, partner, or corporate officer;
 - 3) That the bid submitted has been prepared independently without collusion, agreement, understanding, or planned common course of action with any other supplier of the goods or services described in the Invitation for Bids, designed to limit independent bidding or competition.
12. **Independent Contractor:** Bidder agrees that if awarded a contract, bidder shall be an independent contractor and not an employee of Genesee County. The contractor shall secure at its own expense all personnel required in supplying goods or services under the awarded contract. All such personnel shall have no contractual relationship with Genesee County and shall not be considered employees of Genesee County.
13. **Insurance:** Each bidder must submit a completed Bidder's Insurance Checklist, if so stipulated in the IFB. The required coverage and minimum limits may vary dependent upon the dollar amount of the contract, length of time of the contract, and the hazard level of the work or services to be performed. The types of insurance coverage may include: workers compensation, general liability, auto liability and/or professional liability. The insurer, insurance retention group, pool, or self-insurer must be authorized/licensed to provide such coverage within the State of Michigan and meet minimum financial ratings, if applicable, as supplied by Best or S & P.

14. **Indemnification:** The successful bidder shall defend, indemnify, and hold harmless Genesee County and its officers and employees from and against all claims, losses, damages, and expenses including but not limited to attorney's fees, arising out of or resulting from the performance of the contract.
15. **Warranty:** The bidder warrants that all goods and services furnished under a contract resulting from the Invitation for Bids shall be in conformance with the bid documents and that the goods are of merchantable quality as described in the Uniform Commercial Code, Section 2-314, and fit for the purpose for which they are sold. This warranty is in addition to any manufacturer's standard warranty which may apply or any warranty provided by law, and is in addition to all other express warranties made by the bidder.
16. **Applicable Law:** Any contract resulting from the Invitation for Bids shall be governed by the laws of the State of Michigan. Unless otherwise provided in the contract documents, the contractor shall secure and pay for all permits, fees, duties, licenses, inspections, and approvals necessary for the execution and completion of the contract. The contractor shall give all notices and comply with all laws, ordinances, rules, regulations, and lawful orders of any public authority bearing on the performance of the contract.
17. **Right to Inspect:** Genesee County may, at reasonable times, inspect the plant, place of business, or work site of a contractor or subcontractor which is pertinent to the performance of a contract or potential contract.
18. **Right to Audit:** Genesee County may at reasonable times and places, audit the books and records of any contractor who has submitted cost or pricing data as a part of its bid, to the extent that such books and records are pertinent to such cost or pricing data for a period of three years from the date of final payment under the contract. Genesee County shall be entitled to audit the books and records of a contractor or subcontractor other than a firm fixed-price contract to the extent that such books and records are pertinent to the performance of such contract or subcontract. Such books and records shall be maintained by the contractor for a period of three years from the date of final payment under a prime contract and by the subcontractor for a period of three years from the date of final payment under a subcontract.
19. **Safety:** Genesee County, as the owner of the premises where the service or work is to be performed, or as the purchaser of goods received, requires that all applicable Michigan Occupational Health & Safety (MIOSHA) Rules and Regulations are followed by your employees and that the goods meet the applicable safety regulation. All Center of Disease Control guidelines (CDC) incorporated by reference within the MIOSHA regulations must be followed.

The following County buildings were all built prior to 1981. In accordance with OSHA regulations, you must consider that "presumed asbestos containing materials" ("PACM") exist in these buildings.

Animal Shelter

Galliver Building

County Courthouse
County Administration Building

Mt. Morris 67th District Court Building

Based on the above, Contractors are notified that their workers must be properly trained and accredited in accordance with OSHA regulation 29CFR 1910.

SIGNATURE PAGE
IFB #14-035
REHABILITATION OF A SINGLE-FAMILY HOME

The undersigned represents that he or she:

1. is duly authorized to make binding offers on behalf of the company,
2. has read and understands all information, terms, and conditions in the IFB,
3. has not engaged in any collusive actions with any other potential bidders for this IFB,
4. hereby offers to enter into a binding contract with Genesee County for the products and services herein offered, if selected by Genesee County within 120 days from bid due date,
5. certify that it, its principals, and its key employees are not "Iran linked businesses," as that term is described in the Iran Economic Sanctions Act, P.A. 2012, No. 517, codified as MCL 129.311, et seq.
6. acknowledges the following addenda _____ issued as part of the IFB.

Name (Typed): _____

Signature: _____

Title: _____

Company: _____

Date: _____

Contact Person

Please indicate name, telephone number, fax number, mailing address, and e-mail address of company representative for matters regarding this IFB.

HOUSE SPECIFICATION SHEETS & BID FORMS

1. Please bid on the attached GENESEE COUNTY HOME IMPROVEMENT PROGRAM SCHEDULE A – CONTRACTOR WORK ACTIVITY SCHEDULE. A cost is to be provided for every item/service listed.
2. A contractor must bid on the address offered in this bid and provide the total bid amount in the Bid Summary.
3. Submitted bids must be not more than 10% lower or 15% higher than the County's cost estimate. If the amount of any bid received is outside of this range, the bid shall be rejected.
4. When required, Lead Reports for the corresponding house are available at the Genesee County Purchasing Department website (<http://www.gc4me.com/>) click on Departments, Purchasing – Current Bids, select the appropriate bid number and then the Lead Report for the address.
5. Section 3 requirements:
With respect to recipients of Housing and/or Community Development (NSP) funding, all contractors (or subcontractors) receiving covered funds in excess of \$100,000 to complete projects involving housing construction, rehabilitation, or other public construction are required to comply with the requirements of Section 3. The threshold of \$100,000 is base on the BID TOTAL for Genesee County NSP Invitations for Bid. When BID TOTAL exceeds \$100,000 the form **CERTIFICATION FOR BUSINESS CONCERNS SEEKING SECTION 3 PREFERENCE IN CONTRACTING AND DEMONSTRATION OF CAPABILITY** is to be completed and included with the bid. When the award notification is made, the successful bidder will be instructed regarding the appropriate verification required prior to signing the contract.

Assistance meeting the Section 3 requirements is available from the Planning Commission by contacting Anna Pinter, (810)257-3010.
6. Contractors must verify all unit quantities listed on the enclosed specification sheets prior to submitting a bid. See page 4, item 10, of **Instructions to Bidders** for a complete list of bid submission requirements.

BID SUMMARY

ADDRESS & JOB #	BID TOTAL FOR IFB #14-035
6041 Penwood, Mt. Morris, MI 48458	\$ _____
Company Name _____	

GENESEE COUNTY MINIMUM INSURANCE REQUIRED
FOR HOME REHABILITATION (NSP)

RFP #14-035

Coverages Required	Limits (Figures denote minimums)
<u>X</u> 1. Workers' Compensation	Statutory limits of Michigan
<u>X</u> 2. Employers' Liability	\$100,000 accident/disease \$500,000 policy limit, disease
<u>X</u> 3. General Liability	Including Premises/operations \$1,000,000 per occurrence with \$2,000,000 aggregate
<u>X</u> 4. Products/Completed operations	\$1,000,000 per occurrence with \$2,000,000 Aggregate [If applicable]
<u>X</u> 5. Automobile liability	\$1,000,000 combined single limit each occurrence Owned, hired, non-owned
** 6. Umbrella liability/Excess Coverage	\$ 2,000,000 BI & PD and PI
<u>X</u> 7. Genesee County named as an additional insured on other than Workers' Compensation and Professional Liability via endorsement. A copy of the endorsement or evidence of blanket Additional Insured language in the policy must be included with the certificate.	
<u>X</u> 8. Best's rating: A VIII or better, or its equivalent (Retention Group Financial Statements)	
<u>X</u> 9. The certificate must state bid number and title	

** Additional coverage including excess liability, pollution and errors and omissions may be required depending on the conditions of the building and processes to be utilized. Each NSP project is to be bid separately, and each will require evaluation for possible risk exposure and additional insurance requirements.

No work may be started until satisfactory proof of coverages as described above is received by the Contract Administrator and the County Risk Manager.

FAX THIS PAGE TO YOUR INSURANCE AGENT/BROKER

Insurance Agent's Statement

I have reviewed the requirements with bidder named below. In addition:

_____ The above policies carry the following deductibles:

_____ Liability policies are **occurrence** _____ **claims made** _____

Insurance Agent

Signature

Bidder's Statement

I understand the insurance requirements and will comply in full if awarded the contract.

Bidder

Signature

Required general insurance provisions are provided in the checklist above. These are based on the contract and exposures of the work to be completed under the bid. Modifications to this checklist may occur at any time prior to signing of the contract. Any changes will require approval by the vendor/contractor, the department and County Risk Manager. To the degree possible, all changes will be made as soon as feasible.

Warning: This program is funded through Federal funds provided by the U.S. Department of Housing and Urban Development. Any person who knowingly presents a false, fictitious, or fraudulent statement or claim in a matter within the jurisdiction of the U.S. Department of Housing and Urban Development is subject to criminal penalties, civil liability, and administrative sanctions, including but not limited to : (i) fines and imprisonment under 18 U.S.C. §§ 287, 1001, 1010 and 1012; (ii) civil penalties and damages under 31 U.S.C. § 3729; and (iii) administrative sanctions, claims, and penalties under 24 C.F.R. parts 24, 28 and 30. Section 1001 of Title 18 U.S. Code makes it a criminal offense to make willful, false statements or misrepresentation of any material fact involving the use of or to obtain federal funds.

 Authorizing Name and Signature

 Date

Attach the following documentation, as applicable, as evidence of status. Not all may apply to your firm or circumstance, although at least one will apply.

For business claiming status as a Section 3 resident-owned business concern:

- | | |
|---|---|
| <input type="checkbox"/> Copy of resident lease | <input type="checkbox"/> Copy of receipt of public assistance |
| <input type="checkbox"/> Copy of evidence of participation in a public assistance program | <input type="checkbox"/> Copy of previous year's income tax filings for Section 3 residents |

For business claiming Section 3 status due to at least 30% of its current workforce is Section 3 residents, or were Section 3 residents when first hired (if within the last three years) please provide:

- | | |
|---|---|
| <input type="checkbox"/> List of all current full-time employees | <input type="checkbox"/> List of employees claiming Section 3 status |
| <input type="checkbox"/> PHA/IHA Residential lease less than 3 years from day of employment | <input type="checkbox"/> Copy of previous year's income tax filings for Section 3 residents |

For business claiming Section 3 status by subcontracting 25% of the dollar amount awarded to qualified Section 3 businesses:

- List of subcontracted Section 3 business(es), subcontract amount, and date of subcontract
- Copy of all Subcontractors' previous year's income tax filings

FY 2014 Median Family Income for Flint and Genesee County MSA - \$53,300		
Section 3 Maximum Income Limits		
Number in Household	Very-Low Income	Low Income
One Person	\$18,700	\$29,900
Two Person	\$21,350	\$34,150
Three Person	\$24,000	\$38,400
Four Person	\$26,650	\$42,650
Five Person	\$28,800	\$46,100
Six Person	\$30,950	\$49,500
Seven Person	\$33,050	\$52,900
Eight Person	\$35,200	\$56,300

WORK SPECIFICATIONS - 6041 Penwood, Mt. Morris, MI 48458