



**STATE OF WASHINGTON
DEPARTMENT OF COMMERCE**

**REQUEST FOR APPLICATIONS (RFA)
RFA NO. S24-35501FC**

NOTE: If you download this RFA from the Department of Commerce website, or any source other than the Washington Electronic Business Solution (WEBS) website, you are responsible for sending your name and e-mail address to the RFA Coordinator in order for your organization to receive any RFA amendments or question and answer documents.

PROJECT TITLE: Community Reinvestment Financial Coaching and Mentorship Grant Project

APPLICATION DUE DATE: December 4, 2023 at 11:59PM Pacific Time

EXPECTED TIME PERIOD FOR GRANT AGREEMENT: January 16, 2024 – June 30, 2025

GRANTEE ELIGIBILITY: This procurement is open to those entities which satisfy the minimum qualifications stated herein and are available for work in Washington.

FUNDING SOURCE AND METHOD: This is state funding. Payments will be made on a **reimbursement basis** for deliverables accepted and/or allowable time and expenses.

CONTENTS OF THE REQUEST FOR APPLICATIONS:

1. Introduction
2. General Information
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1 INTRODUCTION

1.1 PURPOSE AND BACKGROUND

The Washington State Department of Commerce hereafter called "COMMERCE," is initiating this Request for Applications (RFA) to solicit proposals from those qualified and interested in grant funding for the Financial Coaching and Mentorship project to invest in communities disproportionately harmed by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and families. The Financial Coaching and Mentorship project will provide \$10 million in grants for community organizations and financial institutions to hire 45 to 50 full-time employees for two years. These employees will provide trauma-informed financial coaching, business coaching, and homebuyer education to households in a culturally responsive manner. The project aims to help individuals and families build a financially stable future while honoring their cultural backgrounds. The financial coaching and technical assistance will be integrated into all aspects of the Community Reinvestment Plan recommendations, including home ownership, startup/scale up lending, construction loans¹, detached accessory dwelling unit loans¹, and debt remediation. All loans¹, grants, and matched savings will be accessible to beneficiaries through lender/TA integration.

Financial coaches can be integrated with career coaching, education, or lending¹ programs to help families achieve long-term goals such as attaining a self-sufficient wage, reducing their debt-to-income ratio to less than 45%, improving their credit score to at least 650, and accumulating savings equivalent to three months of living expenses. To ensure the desired outcomes, it is crucial to track participants' progress over the long term. Some of the expected results include obtaining or maintaining employment, obtaining a vocational credential or AA degree, receiving additional public benefits for income support, improving credit ratings, opening savings and checking accounts, reducing debt, contributing to monthly savings, and saving for retirement or children's education. As an intermediate goal, families will work towards improving credit, increasing their income to narrow the gap between their current income and self-sufficiency, and initiating the building of savings or assets.

1.2 OBJECTIVES

The objective of this RFA is to solicit applications for grants for the purpose stated above. COMMERCE shall distribute funds to address racial, economic, and social disparities in communities disproportionately harmed by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and families across the state.

This includes addressing wealth disparities to promote asset building such as home ownership and expanding access to financial resources including, but not limited to, grants and loans¹ for small businesses and entrepreneurs, financial literacy training, and other small business training and support activities.

COMMERCE intends to award multiple grant agreements to qualifying organizations who submit applications in response to this RFA.

1.3 MINIMUM QUALIFICATIONS

Minimum qualifications include:

- Licensed to do business in the State of Washington or submit a statement of commitment that it will become licensed in Washington within thirty (30) calendar days of being selected as the Apparent Successful Grantee (exception: Federally Recognized Tribes).
- Currently serving the Target Population, see definitions in section 1.7.

¹ Organizations proposing to integrate loans into their services/planned approach should describe how loans will adhere to the period of performance outlined in section 1.5 in their answer to Narrative Question #1 (exhibit B).

- Two years of experience providing financial coaching/mentorship services (for example, but not limited to, assisting with: home ownership, startup/scale up lending, construction loans, detached accessory dwelling unit loans, and debt remediation).

Applications which do not clearly meet or exceed these minimum qualifications will be rejected as non-responsive and will not receive further consideration. Any Application that is rejected as non-responsive will not be evaluated or scored.

1.4 FUNDING

Applications in excess of \$450,000.00 will be rejected as non-responsive and will not be evaluated. In the event additional funding becomes available, any grant agreement awarded may be amended to provide for additional related activities. Additional funding is not guaranteed.

Any grant agreement(s) awarded as a result of this RFA is contingent upon the availability of funding.

1.5 PERIOD OF PERFORMANCE

The period of performance of any grant agreement(s) resulting from this RFA is tentatively scheduled to begin on or about 01/16/2024 and to end on 6/30/2025. COMMERCE reserves the option at its sole discretion to extend the grant agreement for two additional one-year periods.

1.6 CONTRACTING WITH CURRENT OR FORMER STATE EMPLOYEES

Specific restrictions apply to contracting with current or former state employees pursuant to chapter 42.52 of the Revised Code of Washington. Applicants should familiarize themselves with the requirements prior to submitting a proposal that includes current or former state employees.

1.7 DEFINITIONS

Definitions for the purposes of this RFA include:

Apparent Successful Grantee: The Applicant(s) selected to enter into negotiations leading to a fully executed grant agreement for the work described in this RFA.

Applicant: Company or organization submitting an Application in order to attain a grant agreement with COMMERCE.

Application: A complete, formal offer submitted in response to this RFA.

Applicant or Grantee: Individual or organization whose Application has been accepted by COMMERCE and is awarded a fully executed, grant agreement.

By and For organization: "A By and For organization is a part of a community of people that see themselves as unique and defined by the members' identities, traditions, and values. A By and For organization is one where leadership and staff belong to the same community they serve, promote, and work to preserve. By and For organizations build trust, advocate, respond, and solve problems specific to community members. By and For organizations have roots in their respective communities as change agents and providers of mitigating systems of community service. They invest in and work with community members to improve their quality of life."

COMMERCE: The Department of Commerce is the agency of the state of Washington that is issuing this RFA.

Data Collection: for all activities/services (either direct or subgranted) provided under this grant Race, Ethnicity, and Geography data must be collected/reported. See Exhibit F.

Exhibit: Document attached to this RFA, also referred to as Attachment.

Grant agreement: A written, legally binding agreement to perform the activities proposed, also called a Contract.

Race and Ethnicity:

American Indian or Alaska Native- A person having origins in any of the original peoples of North or South America (including Central American) who maintains cultural identification through tribal affiliation or community attachment.

Asian- A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

Black or African American- A person having origins in any of the black racial groups of Africa.

Native Hawaiian or Other Pacific Islander- A person having origin in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

White- A person having origin in any of the original peoples of Europe, the Middle East, or North Africa.

Hispanic or Latino- A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

Two or More Races- A person having origins of two or more races.

Other- A person having origins in any of the original peoples of countries not identified in any of the other categories.

Request for Applications (RFA): Formal procurement document in which needed activities are identified and entities are invited to submit their Application to perform those activities; this procurement document.

Target Geography: Priority Counties: Clark, King, Pierce, Snohomish, Spokane, and Yakima. We should aim for a distribution of approximately 62% of the funds in these counties and the remainder across the other 33 counties.

Target Population: Consistent with the funding source, ESSB Section 128(134) of Chapter 297, Laws of 2022 (SB 5693), services and benefits are prioritized for communities impacted by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and communities. When describing the target population, for this project, do not use vague terms like “communities of color”, “BIPOC”, or “people of color.”

1.8 ADA

COMMERCE complies with the Americans with Disabilities Act (ADA). Applicants may contact the RFA Coordinator to receive this Request for Qualifications and Quotations in Braille or on tape.

2 GENERAL INFORMATION

2.1 RFA COORDINATOR

The RFA Coordinator is the sole point of contact in COMMERCE for this RFA. All communication between Applicants and COMMERCE upon release of this RFA shall be with the RFA Coordinator, as follows:

Name	Angie Hong
E-Mail Address	angie.hong@commerce.wa.gov

Any other communication will be considered unofficial and non-binding on COMMERCE. Applicants are to rely on written statements issued by the RFA Coordinator. **Communication directed to parties other than the RFA Coordinator may result in disqualification.**

2.2 ESTIMATED SCHEDULE OF PROCUREMENT ACTIVITIES

Issue Request for Applications	November 1, 2023
Applicants' Conference	November 8, 2023
Question & answer period	Nov. 1, 2023 – Nov. 17, 2023
Answers issued no later than	November 20, 2023
Applications due	December 4, 2023 at 11:59PM Pacific Time
Evaluation	Dec. 5, 2023 – Dec. 26, 2023
Conduct virtual presentations with finalists, if required	Dec. 22, 2023 or Dec. 26, 2023
Announce “Apparent Successful Grantees” and send notification via e-mail to unsuccessful Applicants	December 27, 2023
Hold debriefing conferences (if requested)	Jan. 3, 2024 – Jan. 6, 2024
Commerce begins grant agreement negotiations	December 28, 2023
Earliest date grant agreement may be signed	January 16, 2024

COMMERCE reserves the right to revise the above schedule.

2.3 APPLICANTS' CONFERENCE

A conference will be held on *November 8, 2023 at 2:00 p.m., Pacific Time*. The conference will be virtual only Microsoft Teams. All prospective Applicants are encouraged attend; however, attendance is not mandatory.

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

Meeting ID: 292 861 890 962

Passcode: 7TnVm2

[Download Teams](#) | [Join on the web](#)

Or call in (audio only)

+1 564-999-2000,,803066780# United States, Olympia

Phone Conference ID: 803 066 780#

[Find a local number](#) | [Reset PIN](#)

COMMERCE will be bound only to COMMERCE written answers to questions. Questions arising at the Applicants' conference will be documented and answered in written form. A copy of the questions and answers will be sent to each prospective Applicant made the RFA Coordinator aware of its interest in this RFA.

2.4 QUESTION AND ANSWER PERIOD

COMMERCE will accept questions about this RFA sent to the RFA Coordinator at the email address listed in Section 2.1 during this period. Questions should not identify the submitting person or organization. COMMERCE will answer all questions in a Q&A document posted no later than the date identified in Section 2.2.

2.5 SUBMISSION OF APPLICATIONS

Applications must be received by the RFA Coordinator via email no later than 11:59PM, Pacific Time, on December 4, 2023.

Applications must be submitted electronically as an attachment to an e-mail to the RFA Coordinator, at the e-mail address listed in Section 2.1. Attachments to e-mail shall be in Microsoft Word format or PDF. Zipped files cannot be received by COMMERCE and cannot be used for submission of Applications. The Certifications and Assurances form must have a signature of the individual within the organization authorized to bind the organization to the offer. COMMERCE does not assume responsibility for problems with non-COMMERCE e-mail. If COMMERCE email is not working, appropriate allowances will be made.

Applications may not be transmitted using facsimile transmission.

Applicants should allow sufficient time to ensure timely receipt of the Application by the RFA Coordinator. **Late Applications will not be accepted and will be automatically disqualified from further consideration, unless COMMERCE e-mail is found to be at fault.** All Applications and any accompanying documentation become the property of COMMERCE and will not be returned.

2.6 PROPRIETARY INFORMATION/PUBLIC DISCLOSURE

Applications submitted in response to this competitive procurement shall become the property of COMMERCE. All Applications received shall remain confidential until the Apparent Successful Grantee(s) is/are announced; thereafter, the Applications shall be deemed public records as defined in Chapter 42.56 of the Revised Code of Washington (RCW).

Any information in the Application that the Applicant desires to claim as proprietary and exempt from disclosure under the provisions of Chapter 42.56 RCW, or other state or federal law that provides for the nondisclosure of your document, must be clearly designated. The information must be clearly identified and the particular exemption from disclosure upon which the Applicant is making the claim must be cited. Each page containing the information claimed to be exempt from disclosure must be clearly identified by the words "Proprietary Information" printed on the lower right hand corner of the page. Marking the entire Application exempt from disclosure or as Proprietary Information will not be honored.

If a public records request is made for the information that the Applicant has marked as "Proprietary Information" COMMERCE will notify the Applicant of the request and of the date that the records will be released to the requester unless the Applicant obtains a court order enjoining that disclosure. If the Applicant fails to obtain the court order enjoining disclosure, COMMERCE will release the requested information on the date specified. If an Applicant obtains a court order from a court of competent jurisdiction enjoining disclosure pursuant to Chapter 42.56 RCW, or other state or federal law that provides for nondisclosure, COMMERCE shall maintain the confidentiality of the Applicant's information per the court order.

A charge will be made for copying and shipping, as outlined in RCW 42.56. No fee shall be charged for inspection of grant agreement files, but twenty-four (24) hours' notice to the RFA Coordinator is required. All requests for information should be directed to the RFA Coordinator.

2.7 REVISIONS TO THE RFA

In the event it becomes necessary to revise any part of this RFA, addenda will be provided via e-mail to all individuals who have made the RFA Coordinator aware of their interest. Addenda is also published on Washington's Electronic Business System (WEBS), located at <https://fortress.wa.gov/ga/webs/>. For this purpose, the published questions and answers and any other pertinent information shall be provided as an addendum to the RFA and will be placed on the website.

If you downloaded this RFA from any source other than WEBS you are responsible for sending your name and e-mail address to the RFA Coordinator in order for your organization to receive any RFA addenda.

COMMERCE also reserves the right to cancel or to reissue the RFA in whole or in part, prior to execution of a grant agreement.

2.8 ACCEPTANCE PERIOD

Applications must provide 60 days for acceptance by COMMERCE from the due date for receipt of Applications.

2.9 COMPLAINT PROCESS

Vendors may submit a complaint to COMMERCE based on any of following:

1. The solicitation unnecessarily restricts competition;
2. The solicitation evaluation or scoring process is unfair; or
3. The solicitation requirements are inadequate or insufficient to prepare an Application.

A complaint may be submitted to COMMERCE at any time prior to 5 days before the application deadline. The complaint must meet the following requirements:

1. The complaint must be in writing;
2. The complaint must be sent to the RFA coordinator in a timely manner;
3. The complaint should clearly articulate the basis for the complaint; and
4. The complaint should include a proposed remedy.

The RFA coordinator will respond to the complaint in writing. The response to the complaint and any changes to the solicitation will be posted on WEBS. The Director of COMMERCE will be notified of all complaints and will be provided a copy of COMMERCE'S response. The complaint may not be raised again during the protest period. COMMERCE'S action or inaction in response to the complaint will be final. There is no appeal process.

2.10 RESPONSIVENESS

All Applications will be reviewed by the RFA Coordinator to determine compliance with administrative requirements and instructions specified in this RFA. The Applicant is specifically notified that failure to comply with any part of this RFA may result in rejection of the Application as non-responsive.

Disqualified Applicants will be notified on the date of announcement of "Apparent Successful Grantees," which is December 27, 2023.

COMMERCE reserves the right, at its sole discretion, to waive minor administrative irregularities.

2.11 MOST FAVORABLE TERMS

COMMERCE reserves the right to make an award without further discussion of the Application submitted. Therefore, the Application should be submitted initially on the most favorable terms which the Applicant can propose. COMMERCE reserves the right to contact an Applicant for clarification of its Application.

The Applicant should be prepared to accept this RFA for incorporation into a grant agreement resulting from this RFA. Grant agreement negotiations may incorporate some, or all, of the Applicant's Application. It is understood that the Application will become a part of the official procurement file on this matter without obligation to COMMERCE.

2.12 GRANT AGREEMENT AND GENERAL TERMS & CONDITIONS

The Apparent Successful Grantee(s) will be expected to enter into a grant agreement which is substantially the same as the sample grant agreement and its general terms and conditions attached as Exhibit E. In no event is an Applicant to submit its own standard grant agreement terms and conditions in response to this solicitation. The Applicant may submit proposed edits as allowed in the Certifications and Assurances section, Exhibit A to this RFA. COMMERCE will review requested edits and accept or reject the same at its sole discretion.

2.13 COSTS TO APPLY

COMMERCE will not be liable for any costs incurred by the Applicant in preparation of an Application submitted in applying to this RFA, in conduct of a presentation, or any other activities related to responding to this RFA.

2.14 NO OBLIGATION TO AWARD

This RFA does not obligate the state of Washington or COMMERCE to enter into a grant agreement.

2.15 REJECTION OF APPLICATIONS

COMMERCE reserves the right at its sole discretion to reject any and all Applications received without penalty and not to issue a grant agreement as a result of this RFA.

2.16 COMMITMENT OF FUNDS

The Director of COMMERCE or the Director's delegate are the only individuals who may legally commit COMMERCE to the expenditures of funds for a grant agreement resulting from this RFA. No cost chargeable to the proposed grant agreement may be incurred before receipt of a fully executed grant agreement.

2.17 ELECTRONIC PAYMENT

The state of Washington prefers to utilize electronic payment in its transactions. The successful grantee(s) must have or obtain a Statewide Vendor Number (SWV) from the Office of Financial Management (OFM) to be paid by COMMERCE. For more information visit OFM at www.ofm.wa.gov.

2.18 INSURANCE COVERAGE

The Applicant is to furnish COMMERCE with a certificate of insurance executed by a duly authorized representative of each insurer, showing compliance with the insurance requirements set forth below if requested.

The Applicant shall, at Applicant's own expense, obtain and keep in force insurance coverage, which shall be maintained in full force and effect during the term of the grant agreement. The Applicant shall furnish evidence in the form of a Certificate of Insurance that insurance shall be provided, and, if requested, a copy shall be forwarded to COMMERCE within fifteen (15) days of the grant agreement effective date. Standard insurance requirements are included within the sample grant agreement and its special terms and conditions attached as Exhibit E.

3 APPLICATION CONTENTS

Applications must be written in English and submitted electronically to the RFA Coordinator in the order noted below:

1. Certifications and Assurances (Exhibit A)
2. Applicant Information (Exhibit B)
3. Diverse Business Inclusion Plan (Exhibit C)
4. Workers' Rights Certification (Exhibit D)

Applications must provide information in the same order as presented in this document with the same headings. This will not only be helpful to the evaluators of the Application, but should also assist the Applicant in preparing a thorough application.

All items marked “mandatory” must be included as part of the Application for the Application to be considered responsive, however, these items are not scored. Items marked “scored” are those that are awarded points as part of the evaluation conducted by the evaluation team.

3.1 CERTIFICATIONS AND ASSURANCES (MANDATORY)

The **Certifications and Assurances form (Exhibit A)** must be signed and dated by a person authorized to legally bind the Applicant to a contractual relationship, e.g., the President or Executive Director if a corporation, the managing partner if a partnership, or the proprietor if a sole proprietorship. Those wishing to submit any proposed grant agreement edits must indicate so on this form (see Section 2.12).

3.2 APPLICANT INFORMATION (MANDATORY AND SCORED)

The Applicant Information form (Exhibit B) must be completed in its entirety. If any question or section does not apply, please enter “N/A” or “None”.

3.3 DIVERSE BUSINESS INCLUSION PLAN (MANDATORY)

The Diverse Business Inclusion Plan (Exhibit C) is a communication tool allowing Applicants to inform COMMERCE if diverse business will be involved in the grant agreement if awarded. Participation includes directly (the Applicant) and indirectly, such as any subgrantees who might carry out activities chargeable to the grant agreement. In accordance with legislative findings and policies set forth in RCW 39.19, the state of Washington encourages participation in all contracts by firms certified by the office of Minority and Women's Business Enterprises (OMWBE), set forth in RCW 43.60A.200 for firms certified by the Washington State Department of Veterans Affairs, and set forth in RCW 39.26.005 for firms that are Washington Small Businesses. No minimum level of minority- and women-owned business enterprise (MWBE), Washington Small Business, or Washington State certified Veteran Business participation is required as a condition for receiving an award.

3.4 WORKERS' RIGHTS CERTIFICATION (MANDATORY)

The Workers' Rights Certification (Exhibit D) must be signed and dated as described in Section 3.1. Some employers require their employees to waive certain rights. While this is legally permitted, the Washington Governor's Office considers it a harmful and disfavored practice. Executive Order 18-03 requires all state agencies to award bonus points in competitive processes to increase contracting with employers that do not require their employees to sign an individual arbitration clause or waiver of collective or class action. Those Applicants which certify they do not require their employees to waive such rights as a condition of employment will receive an extra 5% of their awarded points added to their final score.

4 EVALUATION AND GRANT AGREEMENT AWARD

4.1 EVALUATION PROCEDURE

Complete and responsive Applications will be evaluated strictly in accordance with the requirements stated in this RFA and any addenda issued. The evaluation of Applications will be accomplished by an evaluation team to be designated by COMMERCE, which will determine the ranking of the Applications.

The RFA Coordinator may contact Applicants for clarification of any portion of the Applicant's Application. Submission or alteration of any materials after the due date is prohibited.

4.2 EVALUATION AND SCORING

The following weighting and points will be assigned for evaluation purposes:

QUESTION #	POINTS POSSIBLE	QUESTION #	POINTS POSSIBLE
1	15	7	10
2	10	8	5
3	10	9	5
4	5	10	10
5	10	11	0
6	10	Budget	10
		TOTAL	100

Additionally, those organizations which certify they do not require their employees to sign an individual arbitration clause as a condition of employment will receive an extra 5% of their awarded points added to their final score (see Exhibit D).

4.3 VIRTUAL PRESENTATIONS MAY BE REQUIRED

COMMERCE, at its sole discretion, may select the top-scoring Applicant(s) from the written evaluation for a virtual presentation. If so, COMMERCE will contact the top-scoring Applicant(s) to schedule a date and time to meet on a platform such as Zoom or Microsoft Teams. Commitments made by the Applicant at the virtual presentation, if any, will be considered binding.

If held, the virtual presentation shall determine the Apparent Successful Grantee(s).

4.4 NOTIFICATION TO APPLICANTS

Applicants that are not selected for further negotiation or award will be notified by e-mail.

4.5 DEBRIEFING OF UNSUCCESSFUL APPLICANTS

Upon request, a debriefing conference will be scheduled with an unsuccessful Applicant. The request for a debriefing conference must be received by the RFA Coordinator within three (3) business days after the Notification of Unsuccessful Applicant notice is emailed to the Applicant. The debriefing must be scheduled within three (3) business days of the request.

Discussion at the debriefing conference is strictly limited to the following:

1. Evaluation and scoring of that organization's Application;
2. Any written comments from evaluators related to that Applicant;
3. Review of their final score in comparison with the other final scores **without** identifying the other participants or reviewing their Applications.

Comparisons between proposals or evaluations of the other proposals is not allowed. Debriefing conferences may be conducted on the telephone or by other electronic means and will be scheduled for a maximum of thirty (30) minutes. COMMERCE reserves the right to end a debriefing for any reason.

4.6 PROTEST PROCEDURE

This procedure is available to Applicants who submitted an Application in response to this RFA document and who have participated in a debriefing conference. Upon completing the debriefing conference, the Applicant is allowed five (5) business days to file a protest of the RFA process with the RFA Coordinator. Protests must be received by the RFA Coordinator no later than 5:00pm Pacific time on the fifth business day following the debriefing. Protests must be submitted by email. Applicants may choose to copy COMMERCE'S Central Contracts Office at comcustserv@commerce.wa.gov. Do not copy any other COMMERCE staff.

Anyone protesting this procurement must follow the procedures described below. Protests that do not follow these procedures shall not be considered. This protest procedure constitutes the sole administrative remedy available under this RFA.

All protests must be in writing and signed by the protesting party or an authorized agent. The protest must state the grounds for the protest with specific facts and complete statements of the action(s) being protested. A description of the relief or corrective action being requested should also be included. All protests shall be addressed to the RFA Coordinator.

Only protests stipulating an issue of fact concerning the following subjects shall be considered:

1. A matter of bias, discrimination or conflict of interest on the part of the evaluator
2. Errors in computing the score
3. Non-compliance with procedures described in this procurement document or current COMMERCE policy

Protests not based on procedural matters will not be considered. Protests will be rejected as without merit if they address issues such as: 1) An evaluator's professional judgment on or assessment of the quality of an Application, or 2) COMMERCE'S assessment of its own and/or other agencies' needs or requirements.

Scores received are not a valid basis of protest and will be dismissed as without merit unless included with facts supporting bias, discrimination, or conflict of interest on the part of an evaluator.

Upon receipt of a protest, a protest review will be held by COMMERCE. COMMERCE'S Chief Contracts Officer, or other employee delegated by the Director who was not involved in the award process, will consider the record and all available facts and issue a decision within ten (10) business days of receipt of the protest. If additional time is required, the protesting party will be notified of the delay.

In the event a protest may directly impact the actual interest of another Applicant, such Applicant may be given an opportunity to submit its views and any relevant information on the protest.

The final determination of the protest shall:

- Find the protest lacking in merit and uphold COMMERCE'S action, or
- Find only technical or harmless errors in COMMERCE'S acquisition process and determine COMMERCE to be in substantial compliance and reject the protest, or
- Find merit in the protest and provide COMMERCE options which may include:
 - Correct the error(s) and re-evaluate all Applications
 - Reissue the solicitation document and begin a new process
 - Make other findings and determine other courses of action as appropriate

If COMMERCE determines that the protest is without merit, COMMERCE may enter into a grant agreement with the Apparent Successful Grantee(s). If the protest is determined to have merit, one of the options above will be taken.

5 RFA EXHIBITS

- Exhibit A Certifications and Assurances
- Exhibit B Applicant Information
- Exhibit C Diverse Business Inclusion Plan
- Exhibit D Workers' Rights Certification
- Exhibit E Example Grant Agreement including General Terms and Conditions
- Exhibit F Commerce Community Reinvestment Guidance

CERTIFICATIONS AND ASSURANCES

I/we make the following certifications and assurances as a required element of my/our Application, understanding that the truthfulness of the facts affirmed here and the continuing compliance with these requirements are conditions precedent to the award or continuation of the related grant agreement(s):

1. I/we declare that all answers and statements made in the Application are true and correct.
2. The prices and/or cost data have been determined independently, without consultation, communication, or agreement with others for the purpose of restricting competition. However, I/we may freely join with other persons or organizations for the purpose of presenting a single Application.
3. The attached Application is a firm offer for a period of 60 days following receipt, and it may be accepted by COMMERCE without further negotiation (except where obviously required by lack of certainty in key terms) at any time within the 60-day period.
4. In preparing this Application, I/we have not been assisted by any current or former employee of the state of Washington whose duties relate (or did relate) to this Application or prospective grant agreement, and who was assisting in other than his or her official, public capacity. (Any exceptions to these assurances are described in full detail on a separate page and attached to this document.)
5. I/we understand that COMMERCE will not reimburse me/us for any costs incurred in the preparation of this Application. All Applications become the property of COMMERCE, and I/we claim no proprietary right to the ideas, writings, items, or samples, unless so stated in this Application.
6. Unless otherwise required by law, the prices and/or cost data that have been submitted have not been knowingly disclosed by the Applicant and will not knowingly be disclosed by him/her prior to opening, directly or indirectly to any other Applicant or to any competitor.
7. I/we agree that submission of the attached Application constitutes acceptance of the solicitation contents and the attached sample grant agreement and general terms and conditions. If there are any exceptions to these terms, I/we have described those exceptions in detail on a page attached to this document.
8. No attempt has been made or will be made by the Applicant to induce any other person or organization to submit or not to submit an Application for the purpose of restricting competition.
9. I/we grant COMMERCE the right to contact references and others, who may have pertinent information regarding the Applicant's prior experience and ability to perform the activities contemplated in this procurement.
10. If any staff member(s) who will perform work on this grant agreement has retired from the State of Washington under the provisions of the 2008 Early Retirement Factors legislation, his/her name(s) is noted on a separately attached page.

I/We have reviewed the Grant Agreement and General Terms and Conditions and I/we: (check one and sign)

- ☐ **are** submitting proposed Grant agreement edits. If proposed Grant agreement edits are being submitted, I/we have attached them to this form. (See Section 2.12)
- ☐ **are not** submitting proposed Grant agreement edits. (*Default if neither are checked*)

On behalf of the organization submitting this Application, my signature below attests to the accuracy of the above statements as well as my authority to bind this organization.

Signature

Printed Name and Title

Date

APPLICANT INFORMATION

Full Legal Name of Organization			Licensed to do Business in Washington		
			<input type="checkbox"/> Yes <input type="checkbox"/> Will become licensed within 30 days of award <input type="checkbox"/> Federally recognized tribe, not required to be licensed		
Year Incorporated	Entity Type		Applicant Type	Number of Employees	
	Choose an item.		Choose an item.	Choose an item.	
Additional Detail:					
Mailing Address			Physical Address (if different than mailing address)		
Street:			Street:		
City:	State:	Zip Code:	City:	State:	Zip Code:
Statewide Vendor Number (SWV):	Uniform Business Identifier (UBI):		Unique Entity Identifier (UEI):	Federal Employer ID (FEIN):	

Key Staff

Primary contact person for this Application			Other Application contact		
Name and Title:			Name and Title:		
Phone:			Phone:		
Email:			Email:		
Executive (Person with authority to bind organization)			Grant Manager (Primary contact for grant activities)		
Name/Title:			Name/Title:		
Phone:			Phone:		
Email:			Email:		
Finance (Primary contact for invoices and payment)			Data Manager (Primary contact for data security)		
Name/Title:			Name/Title:		
Phone:			Phone:		
Email:			Email:		

Subgrantee Information (if applicable)

Name of Organization		Licensed to do Business in WA State
		<input type="checkbox"/> Yes <input type="checkbox"/> Will become licensed within 30 days of award <input type="checkbox"/> Federally Recognized Tribe, not required to be licensed
Uniform Business Identifier (UBI)	Federal Employer ID (FEIN)	Subgrantee Contact Name and Phone Number
Summary of subgrantee's primary responsibilities (50 words maximum)		

References

List names, telephone numbers, and e-mail addresses of up to three (3) business references for the Applicant and/or the lead staff person for this grant and briefly describe the relationship to the Applicant. Do not include current Commerce staff as references. By submitting this form the Applicant and any partners or agents authorize Commerce to contact these references and others, who from Commerce’s perspective, may have pertinent information. Commerce may or may not contact references. Commerce may evaluate references in its sole discretion.

Applicant Reference 1	
Name:	Title:
Phone:	Email:
Relationship to Applicant:	
Applicant Reference 2	
Name:	Title:
Phone:	Email:
Relationship to Applicant:	
Applicant Reference 3	
Name:	Title:
Phone:	Email:
Relationship to Applicant:	

Current or former state employees

Identify any state employees or former state employees employed by the Applicant or on the Applicant’s governing board as of the date of submission. Include their position and responsibilities within the Applicant’s organization. If, following a review of this information, it is determined by Commerce that a conflict of interest exists, the Applicant may be disqualified from further consideration for the award of a grant agreement.

Name	Title	Responsibilities	State Agency	Last Year Worked

☐ I/we certify no current or former state employees are employed by this organization nor serve on the governing board.

Past Contracts/Grants

If the Applicant has had any contract/grant terminated for default in the last five years, describe below. Termination for default means notice to stop performance due non-performance or poor performance. It does not mean contracts/grants terminated for loss of funding or any other non-performance issue. Submit full details of the terms for default, including the other party's name, address, and phone number. Include your position on the matter. Commerce will evaluate the facts and may, in its sole discretion, reject the Application on these grounds.

Other Party	Contract/Grant Purpose	Date of Termination	Details

☐ I/we certify the Applicant has had no contracts/grants of any kind terminated for default in the last five years.

If the Applicant has held any contract (including grants, work orders, purchase requests, MOUs, etc.) with the state of Washington, whether an Agency, Department, Board, Office, Council, Institution of Higher Education, or other entity of the state, within the past 36 months, describe each contract below:

State Agency and Contract Manager Name	Contract Number	Total Amount	Start Date	End Date

--	--	--	--	--

☐ I/we certify the Applicant has not held any contract/grant with the state of Washington in the past 36 months.

NARRATIVE QUESTIONS

Please answer each question in enough detail to convey to the evaluation team the Applicant's understanding of the activities, the needs of the communities to be served, and the Applicant's organizational priorities and practices.

- 1. Please see Section 1.1 and 1.2 for the purpose and objectives of this RFA. Describe your project approach to carry out the objectives of this financial coaching and mentorship grant project. If your organization is partnered with another organization describe the partnership here. If your approach includes loans, describe how loan administration will adhere to the period of performance in section 1.5. (15 points possible).**

Click or tap here to enter text.

- 2. Please see Section 1.7 for the By and For definition. Is your organization a By and For organization? If so, please describe (10 points possible).**

Click or tap here to enter text.

If you are partnering (or subgranting) with another organization, is that organization a By and For organization? If so, please describe.

Click or tap here to enter text.

- 3. What strategies or actions does your organization currently utilize to affect structural racism and address harm for communities disproportionately harmed by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and families. (10 points possible)?**

Click or tap here to enter text.

- 4. How will the financial coaching and mentorship your organization provides under this grant be integrated into the Community Reinvestment Fund recommendations, including home ownership, startup/scaleup lending, construction loans, DADU loans, and debt remediation (5 points possible)?**

Click or tap here to enter text.

- 5. This project is aimed at supporting communities disproportionately harmed by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and families. Describe your organization's demonstrated ability to address the mental and spiritual impact of the *war on drugs* (10 points possible).**

Click or tap here to enter text.

- 6. How will your organization ensure new employees provide trauma-informed financial coaching, business coaching, and homebuyer education to households in a culturally responsive manner (10 points possible)?**

Click or tap here to enter text.

7.	<p>How many full-time employees does your organization currently employ? How many full-time employees will your organization hire with these grant funds (10 points possible)?</p> <p>Click or tap here to enter text.</p>
8.	<p>Date collection. Please see the following definitions in section 1.7 regarding grant activities: “target population,” “By and For,” “Target geography,” “race/ethnicity,” and “geography.” Describe how your organization will collect, store and transmit this data responsibly to the Dept. of Commerce for reporting purposes (5 points possible).</p> <p>Click or tap here to enter text.</p>
9.	<p>What risks and other challenges are there in delivering the activities of this RFA (5 points possible)?</p> <p>Click or tap here to enter text.</p>
10.	<p>How many years’ experience does your organization have providing financial coaching and mentorship? How has your organization measured success in the past (10 points possible)?</p> <p>Click or tap here to enter text.</p>
11.	<p>Under this grant, organizations must measure success with helping families and individuals achieve long-term goals with:</p> <ul style="list-style-type: none"> a) attaining a self-sufficient wage, b) reducing their debt-to-income ratio to less than 45 percent, c) improve their credit score to at least 650, and d) accumulate savings equivalent to 3 months of living expenses. <p>Successful grantees must report expected benchmarks such as:</p> <ul style="list-style-type: none"> a) obtaining or maintaining employment, b) obtaining a vocational credential or AA degree, c) receiving additional public benefits for income support, d) improving credit ratings, e) opening savings and checking accounts, f) reducing debt, g) contributing to monthly savings, and h) saving for retirement or children's education. i) work towards improving credit, j) increasing their income to narrow the gap between their current income and self-sufficiency, and k) initiating the building of savings or assets <p>Would your organization recommend altering these measures of success or expected benchmarks in a way that is culturally responsive? If so, please state how you would recommend altering them (MANDATORY AND NOT SCORED).</p> <p>Click or tap here to enter text.</p>

(check and enter all that apply)

☐ The applying organization and the community(ies) it serves are located in what county in Washington? County(ies): Click or tap here to enter text.

☐ The applying organization has two years of experience providing financial coaching/mentorship services (for example, but not limited to, assisting with: home ownership, startup/scale up lending, construction loans, detached accessory dwelling unit loans, and debt remediation).

☐ The applying organization currently serves the Target Population, see definitions in section 1.7.

BUDGET (SCORED – 10 points possible)

Please include a detailed budget not to exceed the amount in Section 1.4. Include costs of all things necessary to carry out the activities of this RFA. Costs for work to be done by subgrantees are to be broken out separately.

The evaluation process is designed to award funding not necessarily to the Applicants of least cost, but rather to Applicants that best meet the requirements of this RFA. Applicants are encouraged, however, to submit budgets which are consistent with efforts to conserve state resources.

DIVERSE BUSINESS INCLUSION PLAN

Please see Section 3.3 for more information regarding the Diverse Business Inclusion Plan.

If awarded a grant agreement as a result of this RFA, do you anticipate subgranting* with or purchasing from any of the following:

	Yes	No
State Certified Minority Owned Businesses?	<input type="checkbox"/>	<input type="checkbox"/>
State Certified Woman Owned Businesses?	<input type="checkbox"/>	<input type="checkbox"/>
State Certified Veteran Owned Businesses?	<input type="checkbox"/>	<input type="checkbox"/>
Washington Small Businesses?	<input type="checkbox"/>	<input type="checkbox"/>

Organizational Goals:

Please list the approximate percentage of funding received through this RFA which is expected to be subgranted to each subgrantee category:

For example, say the total funding is \$10,000. Of that, \$1,000 will be subgranted to a business to create one of the deliverables and the organization plans to use a Washington Small Business. They would enter "10%" on the appropriate line below. On the other hand, if all subgrants will be with nonprofit organizations or with businesses not described below, they would enter "0%".

State Certified Minority Owned Businesses: _____%

State Certified Woman Owned Businesses: _____%

State Certified Veteran Owned Businesses: _____%

Washington Small Businesses: _____%

Please list the approximate percentage of purchases reimbursed by funding received as a result of this RFA that will be made from each category:

For example, say allowable expenses are estimated to be \$1000, most of which will reimburse the cost of supplies purchased from various sources. If the organization plans to make half of those purchases from a Certified Woman-Owned Business, they would enter "50%" on the appropriate line below.

State Certified Minority Owned Businesses: _____%

State Certified Woman Owned Businesses: _____%

State Certified Veteran Owned Businesses: _____%

Washington Small Businesses: _____%

If you plan to subgrant and/or purchase with funding received as a result of this RFA and answered 'No' to all questions above, please explain:

Click or tap here to enter text.

- ☐ I/We do not plan to subgrant any of the work described in this RFA.
- ☐ I/We do not plan to make any purchases reimbursable under this RFA.

Please identify the person in your organization who will manage your Diverse Business Inclusion Plan related to this project:

Name: _____

Title: _____

Phone: _____

E-Mail: _____

***Please note that subgranting must be done in accordance with contractual terms and conditions which may include specific subgrantee selection requirements. Do not select subgrantees until you have reviewed all applicable requirements.**

Applicant Certification
Executive Order 18-03 – Workers’ Rights

Pursuant to the Washington State Governor’s Executive Order 18-03, dated June 12, 2018, the Washington State Department of Commerce is seeking to contract with qualified entities and business owners who certify that their employees are not, as a condition of employment, subject to mandatory individual arbitration clauses and class or collective action waivers.

RFA Number: **S24-35501FC**

I hereby certify, on behalf of the organization identified below, as follows (*check one*):

☐ NO MANDATORY INDIVIDUAL ARBITRATION CLAUSES AND CLASS OR COLLECTIVE ACTION WAIVERS FOR EMPLOYEES. This organization does NOT require its employees, as a condition of employment, to sign or agree to mandatory individual arbitration clauses or class or collective action waivers.

OR

☐ MANDATORY INDIVIDUAL ARBITRATION CLAUSES AND CLASS OR COLLECTIVE ACTION WAIVERS FOR EMPLOYEES. This organization requires its employees, as a condition of employment, to sign or agree to mandatory individual arbitration clauses or class or collective action waivers.

OR

☐ This organization certifies it has no employees.

I hereby certify, under penalty of perjury under the laws of the state of Washington, that the certifications herein are true and correct and that I am authorized to make these certifications on behalf of the organization listed herein.

Organization Name: _____
Print full legal entity name of organization

Signed: _____ Printed Name: _____

Title: _____ Place: _____
Print city and state where signed

Date: _____

Return Applicant Certification to Procurement Coordinator as part of your complete application.



Grant Agreement with

Please enter the Entity/Business Name of Grantee Organization

through

Click or tap here to enter text.

Grant Number:

Please enter Grant Number

For

Provide Project Title/ Primary Grant Purpose in 25 words or less

Dated: Please enter start date of grant

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8 Special Terms and Conditions

1. GRANT MANAGEMENT

The Representative for each of the parties shall be responsible for and shall be the contact person for all communications and billings regarding the performance of this Grant.

The Representative for COMMERCE and their contact information are identified on the Face Sheet of this Grant.

The Representative for the Grantee and their contact information are identified on the Face Sheet of this Grant.

2. COMPENSATION

COMMERCE shall pay an amount not to exceed \$ _____ for the performance of all things necessary for or incidental to the performance of work as set forth in the Scope of Work. Grantee's compensation for services rendered shall be based on the following rates or in accordance with the following terms:

EXPENSES

Grantee shall receive reimbursement for travel and other expenses as identified below or as authorized in advance by COMMERCE as reimbursable. The maximum amount to be paid to the Grantee for authorized expenses shall not exceed \$ _____, which amount is included in the Grant total _____ above.

Such expenses may include airfare (economy or coach class only), other transportation expenses, and lodging and subsistence necessary during periods of required travel. Grantee shall receive compensation for travel expenses at current state travel reimbursement rates.

3. BILLING PROCEDURES AND PAYMENT

COMMERCE will pay Grantee upon acceptance of services provided and receipt of properly completed invoices, which shall be submitted to the Representative for COMMERCE not more often than _____ monthly _____ nor _____ less than _____ quarterly.

The invoices shall describe and document, to COMMERCE's satisfaction, a description of the work performed, the progress of the project, and fees. The invoice shall include the Grant Number _____. If expenses are invoiced, provide a detailed breakdown of each type. A receipt must accompany any single expenses in the amount of \$50.00 or more in order to receive reimbursement. Payment shall be considered timely if made by COMMERCE within thirty (30) calendar days after receipt of properly completed invoices. Payment shall be sent to the address designated by the Grantee.

COMMERCE may, in its sole discretion, terminate the Grant or withhold payments claimed by the Grantee for services rendered if the Grantee fails to satisfactorily comply with any term or condition of _____ this _____ Grant.

No payments in advance or in anticipation of services or supplies to be provided under this Agreement shall _____ be _____ made _____ by _____ COMMERCE.

Invoices and End of Fiscal Year

Invoices are due on the 20th of the month following the provision of services.

Final invoices for a state fiscal year may be due sooner than the 20th and Commerce will provide notification of the end of fiscal year due date.

The Grantee must invoice for all expenses from the beginning of the Grant through June 30, regardless _____ of _____ the _____ Grant _____ start _____ and _____ end _____ date.

Duplication of Billed Costs

The Grantee shall not bill COMMERCE for services performed under this Agreement, and COMMERCE shall not pay the Grantee, if the Grantee is entitled to payment or has been or will be paid by any other source, including grants, for that service.

Disallowed Costs

The Grantee is responsible for any audit exceptions or disallowed costs incurred by its own organization or that of its subgrantees.

COMMERCE may, in its sole discretion, withhold ten percent (10%) from each payment until acceptance by COMMERCE of the final report (or completion of the project, etc.).

4. SUBGRANTEE DATA COLLECTION

Grantee will submit reports, in a form and format to be provided by Commerce and at intervals as agreed by the parties, regarding work under this Grant performed by subgrantees and the portion of Grant funds expended for work performed by subgrantees, including but not necessarily limited to minority-owned, woman-owned, and veteran-owned business subgrantees. "Subgrantees" shall mean subgrantees of any tier.

5. INSURANCE

The Grantee shall provide insurance coverage as set out in this section. The intent of the required insurance is to protect the state should there be any claims, suits, actions, costs, damages or expenses arising from any loss, or negligent or intentional act or omission of the Grantee or Subgrantee, or agents of either, while performing under the terms of this Grant. Failure to maintain the required insurance coverage may result in termination of this Grant.

The insurance required shall be issued by an insurance company authorized to do business within the state of Washington. Except for Professional Liability or Errors and Omissions Insurance, the insurance shall name the state of Washington, its agents, officers, and employees as additional insureds under the insurance policy. All policies shall be primary to any other valid and collectable insurance. The Grantee shall provide COMMERCE thirty (30) calendar days' advance notice of any insurance cancellation, non-renewal or modification.

The Grantee shall submit to COMMERCE within fifteen (15) calendar days of the Grant start date OR a written request by COMMERCE, a certificate of insurance which outlines the coverage and limits defined in this insurance section. During the term of the Grant, if required or requested, the Grantee shall submit renewal certificates not less than thirty (30) calendar days prior to expiration of each policy required under this section.

The Grantee shall provide, at COMMERCE's request, copies of insurance instruments or certifications from the insurance issuing agency. The copies or certifications shall show the insurance coverage, the designated beneficiary, who is covered, the amounts, the period of coverage, and that COMMERCE will be provided thirty (30) days' advance written notice of cancellation.

The Grantee shall provide insurance coverage that shall be maintained in full force and effect during the term of this Grant, as follows:

Commercial General Liability Insurance Policy. Provide a Commercial General Liability Insurance Policy, including contractual liability, written on an occurrence basis, in adequate quantity to protect against legal liability arising out of Grant activity but no less than \$1,000,000 per occurrence. Additionally, the Grantee is responsible for ensuring that any Subgrantees provide adequate insurance coverage for the activities arising out of subgrants.

Automobile Liability. In the event that performance pursuant to this Grant involves the use of vehicles, owned or operated by the Grantee or its Subgrantee, automobile liability insurance shall be

required. The minimum limit for automobile liability is \$1,000,000 per occurrence, using a Combined Single Limit for bodily injury and property damage.

Professional Liability, Errors and Omissions Insurance. The Grantee shall maintain Professional Liability or Errors and Omissions Insurance. The Grantee shall maintain minimum limits of no less than \$1,000,000 per occurrence to cover all activities by the Grantee and licensed staff employed or under Grant to the Grantee. The state of Washington, its agents, officers, and employees need not be named as additional insureds under this policy.

Fidelity Insurance. Every officer, director, employee, or agent who is authorized to act on behalf of the Grantee for the purpose of receiving or depositing funds into program accounts or issuing financial documents, checks, or other instruments of payment for program costs shall be insured to provide protection against loss:

- A. The amount of fidelity coverage secured pursuant to this Grant shall be \$100,000 or the highest of planned reimbursement for the Grant period, whichever is lowest. Fidelity insurance secured pursuant to this paragraph shall name COMMERCE as beneficiary.
- B. Subgrantees that receive \$10,000 or more per year in funding through this Grant shall secure fidelity insurance as noted above. Fidelity insurance secured by Subgrantees pursuant to this paragraph shall name the Grantee as beneficiary.

6. **FRAUD AND OTHER LOSS REPORTING**

Grantee shall report in writing all known or suspected fraud or other loss of any funds or other property furnished under this Contract immediately or as soon as practicable to the Commerce Representative identified on the Face Sheet.

7. **ORDER OF PRECEDENCE**

In the event of an inconsistency in this Grant, the inconsistency shall be resolved by giving precedence in the following order:

- Applicable federal and state of Washington statutes and regulations
- Special Terms and Conditions
- General Terms and Conditions
- Attachment A – Scope of Work
- Attachment B – Budget
- Add any other attachments incorporated by reference from the Face Sheet listed within order of attached.

9 General Terms and Conditions

1. DEFINITIONS

As used throughout this Grant, the following terms shall have the meaning set forth below:

- A. "Authorized Representative" shall mean the Director and/or the designee authorized in writing to act on the Director's behalf.
- B. "COMMERCE" shall mean the Washington Department of Commerce.
- C. "Grant" or "Agreement" or "Contract" means the entire written agreement between COMMERCE and the Grantee, including any Exhibits, documents, or materials incorporated by reference. E-mail or Facsimile transmission of a signed copy of this Grant shall be the same as delivery of an original.
- D. "Grantee" or "Contractor" shall mean the entity identified on the face sheet performing service(s) under this Grant, and shall include all employees and agents of the Grantee.
- E. "Personal Information" shall mean information identifiable to any person, including, but not limited to, information that relates to a person's name, health, finances, education, business, use or receipt of governmental services or other activities, addresses, telephone numbers, social security numbers, driver license numbers, other identifying numbers, and any financial identifiers, and "Protected Health Information" under the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA).
- F. "State" shall mean the state of Washington.
- G. "Subgrantee/subcontractor" shall mean one not in the employment of the Grantee, who is performing all or part of those services under this Grant under a separate Grant with the Grantee. The terms "subgrantee" and "subcontractor" mean subgrantee/subcontractor(s) in any tier.
- H. "Subrecipient" shall mean a non-federal entity that expends federal awards received from a pass-through entity to carry out a federal program, but does not include an individual that is a beneficiary of such a program. It also excludes vendors that receive federal funds in exchange for goods and/or services in the course of normal trade or commerce.
- I. "Vendor" is an entity that agrees to provide the amount and kind of services requested by COMMERCE; provides services under the grant only to those beneficiaries individually determined to be eligible by COMMERCE and, provides services on a fee-for-service or per-unit basis with contractual penalties if the entity fails to meet program performance standards.

2. ACCESS TO DATA

In compliance with RCW 39.26.180, the Grantee shall provide access to data generated under this Grant to COMMERCE, the Joint Legislative Audit and Review Committee, and the Office of the State Auditor at no additional cost. This includes access to all information that supports the findings, conclusions, and recommendations of the Grantee's reports, including computer models and the methodology for those models.

3. ADVANCE PAYMENTS PROHIBITED

No payments in advance of or in anticipation of goods or services to be provided under this Grant shall be made by COMMERCE.

4. ALL WRITINGS CONTAINED HEREIN

This Grant contains all the terms and conditions agreed upon by the parties. No other understandings, oral or otherwise, regarding the subject matter of this Grant shall be deemed to exist or to bind any of the parties hereto.

5. AMENDMENTS

This Grant may be amended by mutual agreement of the parties. Such amendments shall not be binding unless they are in writing and signed by personnel authorized to bind each of the parties.

6. AMERICANS WITH DISABILITIES ACT (ADA) OF 1990, PUBLIC LAW 101-336, also referred to as the "ADA" 28 CFR Part 35

The Grantee must comply with the ADA, which provides comprehensive civil rights protection to individuals with disabilities in the areas of employment, public accommodations, state and local government services, and telecommunications.

7. ASSIGNMENT

Neither this Grant, nor any claim arising under this Grant, shall be transferred or assigned by the Grantee without prior written consent of COMMERCE.

8. ATTORNEYS' FEES

Unless expressly permitted under another provision of the Grant, in the event of litigation or other action brought to enforce Grant terms, each party agrees to bear its own attorneys' fees and costs.

9. CONFIDENTIALITY/SAFEGUARDING OF INFORMATION

A. "Confidential Information" as used in this section includes:

- i. All material provided to the Grantee by COMMERCE that is designated as "confidential" by COMMERCE;
- ii. All material produced by the Grantee that is designated as "confidential" by COMMERCE; and
- iii. All Personal Information in the possession of the Grantee that may not be disclosed under state or federal law.

B. The Grantee shall comply with all state and federal laws related to the use, sharing, transfer, sale, or disclosure of Confidential Information. The Grantee shall use Confidential Information solely for the purposes of this Grant and shall not use, share, transfer, sell or disclose any Confidential Information to any third party except with the prior written consent of COMMERCE or as may be required by law. The Grantee shall take all necessary steps to assure that Confidential Information is safeguarded to prevent unauthorized use, sharing, transfer, sale or disclosure of Confidential Information or violation of any state or federal laws related thereto. Upon request, the Grantee shall provide COMMERCE with its policies and procedures on confidentiality. COMMERCE may require changes to such policies and procedures as they apply to this Grant whenever COMMERCE reasonably determines that changes are necessary to prevent unauthorized disclosures. The Grantee shall make the changes within the time period specified by COMMERCE. Upon request, the Grantee shall immediately return to COMMERCE any Confidential Information that COMMERCE reasonably determines has not been adequately protected by the Grantee against unauthorized disclosure.

C. Unauthorized Use or Disclosure. The Grantee shall notify COMMERCE within five (5) working days of any unauthorized use or disclosure of any confidential information, and shall take necessary steps to mitigate the harmful effects of such use or disclosure.

10. CONFLICT OF INTEREST

Notwithstanding any determination by the Executive Ethics Board or other tribunal, COMMERCE may, in its sole discretion, by written notice to the Grantee terminate this Grant if it is found after due notice and examination by COMMERCE that there is a violation of the Ethics in Public Service Act, Chapters 42.52 RCW and 42.23 RCW; or any similar statute involving the Grantee in the procurement of, or performance under this Grant.

Specific restrictions apply to Granting with current or former state employees pursuant to chapter 42.52 of the Revised Code of Washington. The Grantee and their subgrantee(s) must identify any person employed in any capacity by the state of Washington that worked with the COMMERCE program executing this Grant, including but not limited to formulating or drafting the legislation, participating in procurement planning and execution, awarding Grants, and monitoring Grant, during the 24-month period preceding the start date of this Grant. Identify the individual by name, the agency previously or currently employed by, job title or position held, and separation date. If it is determined by COMMERCE that a conflict of interest exists, the Grantee may be disqualified from further consideration for the award of a Grant.

In the event this Grant is terminated as provided above, COMMERCE shall be entitled to pursue the same remedies against the Grantee as it could pursue in the event of a breach of the Grant by the Grantee. The rights and remedies of COMMERCE provided for in this clause shall not be exclusive and are in addition to any other rights and remedies provided by law. The existence of facts upon which COMMERCE makes any determination under this clause shall be an issue and may be reviewed as provided in the "Disputes" clause of this Grant.

11. COPYRIGHT

Unless otherwise provided, all Materials produced under this Grant shall be considered "works for hire" as defined by the U.S. Copyright Act and shall be owned by COMMERCE. COMMERCE shall be considered the author of such Materials. In the event the Materials are not considered "works for hire" under the U.S. Copyright laws, the Grantee hereby irrevocably assigns all right, title, and interest in all Materials, including all intellectual property rights, moral rights, and rights of publicity to COMMERCE effective from the moment of creation of such Materials.

"Materials" means all items in any format and includes, but is not limited to, data, reports, documents, pamphlets, advertisements, books, magazines, surveys, studies, computer programs, films, tapes, and/or sound reproductions. "Ownership" includes the right to copyright, patent, register and the ability to transfer these rights.

For Materials that are delivered under the Grant, but that incorporate pre-existing materials not produced under the Grant, the Grantee hereby grants to COMMERCE a nonexclusive, royalty-free, irrevocable license (with rights to sublicense to others) in such Materials to translate, reproduce, distribute, prepare derivative works, publicly perform, and publicly display. The Grantee warrants and represents that the Grantee has all rights and permissions, including intellectual property rights, moral rights and rights of publicity, necessary to grant such a license to COMMERCE.

The Grantee shall exert all reasonable effort to advise COMMERCE, at the time of delivery of Materials furnished under this Grant, of all known or potential invasions of privacy contained therein and of any portion of such document which was not produced in the performance of this Grant. The Grantee shall provide COMMERCE with prompt written notice of each notice or claim of infringement received by the Grantee with respect to any Materials delivered under this Grant. COMMERCE shall have the right to modify or remove any restrictive markings placed upon the Materials by the Grantee.

12. DISPUTES

Except as otherwise provided in this Grant, when a dispute arises between the parties and it cannot be resolved by direct negotiation, either party may request a dispute hearing with the Director of COMMERCE, who may designate a neutral person to decide the dispute.

The request for a dispute hearing must:

- be in writing;
- state the disputed issues;
- state the relative positions of the parties;
- state the Grantee's name, address, and Grant number; and
- be mailed to the Director and the other party's (respondent's) Grant Representative within three (3) working days after the parties agree that they cannot resolve the dispute.

The respondent shall send a written answer to the requestor's statement to both the Director or the Director's designee and the requestor within five (5) working days.

The Director or designee shall review the written statements and reply in writing to both parties within ten (10) working days. The Director or designee may extend this period if necessary by notifying the parties.

The decision shall not be admissible in any succeeding judicial or quasi-judicial proceeding.

The parties agree that this dispute process shall precede any action in a judicial or quasi-judicial tribunal.

Nothing in this Grant shall be construed to limit the parties' choice of a mutually acceptable alternate dispute resolution (ADR) method in addition to the dispute hearing procedure outlined above.

13. DUPLICATE PAYMENT

COMMERCE shall not pay the Grantee, if the Grantee has charged or will charge the State of Washington or any other party under any other Grant or agreement, for the same services or expenses.

14. GOVERNING LAW AND VENUE

This Grant shall be construed and interpreted in accordance with the laws of the state of Washington, and the venue of any action brought hereunder shall be in the Superior Court for Thurston County.

15. INDEMNIFICATION

To the fullest extent permitted by law, the Grantee shall indemnify, defend, and hold harmless the state of Washington, COMMERCE, agencies of the state and all officials, agents and employees of the state, from and against all claims for injuries or death arising out of or resulting from the performance of the Grant. "Claim" as used in this Grant, means any financial loss, claim, suit, action, damage, or expense, including but not limited to attorney's fees, attributable for bodily injury, sickness, disease, or death, or injury to or the destruction of tangible property including loss of use resulting therefrom.

The Grantee's obligation to indemnify, defend, and hold harmless includes any claim by Grantee's agents, employees, representatives, or any subgrantee or its employees.

The Grantee's obligation shall not include such claims that may be caused by the sole negligence of the State and its agencies, officials, agents, and employees. If the claims or damages are caused by or result from the concurrent negligence of (a) the State, its agents or employees and (b) the Grantee, its subcontractors, agents, or employees, this indemnity provision shall be valid and enforceable only to the extent of the negligence of the Grantee or its subgrantees, agents, or employees.

The Grantee waives its immunity under Title 51 RCW to the extent it is required to indemnify, defend and hold harmless the state and its agencies, officers, agents or employees.

16. INDEPENDENT CAPACITY OF THE GRANTEE

The parties intend that an independent Grantee relationship will be created by this Grant. The Grantee and its employees or agents performing under this Grant are not employees or agents of the state of Washington or COMMERCE. The Grantee will not hold itself out as or claim to be an officer or employee of COMMERCE or of the state of Washington by reason hereof, nor will the Grantee make any claim of right, privilege or benefit which would accrue to such officer or employee under law. Conduct and control of the work will be solely with the Grantee.

17. INDUSTRIAL INSURANCE COVERAGE

The Grantee shall comply with all applicable provisions of Title 51 RCW, Industrial Insurance. If the Grantee fails to provide industrial insurance coverage or fails to pay premiums or penalties on behalf of its employees as may be required by law, COMMERCE may collect from the Grantee the full amount payable to the Industrial Insurance Accident Fund. COMMERCE may deduct the amount owed by the Grantee to the accident fund from the amount payable to the Grantee by COMMERCE under this Grant, and transmit the deducted amount to the Department of Labor and Industries, (L&I) Division of Insurance Services. This provision does not waive any of L&I's rights to collect from the Grantee.

18. LAWS

The Grantee shall comply with all applicable laws, ordinances, codes, regulations and policies of local, state, and federal governments, as now or hereafter amended.

19. LICENSING, ACCREDITATION AND REGISTRATION

The Grantee shall comply with all applicable local, state, and federal licensing, accreditation and registration requirements or standards necessary for the performance of this Grant.

20. LIMITATION OF AUTHORITY

Only the Authorized Representative or the Authorized Representative's delegate by writing (delegation to be made prior to action) shall have the express, implied, or apparent authority to alter, amend, modify, or waive any clause or condition of this Grant. Furthermore, any alteration, amendment, modification, or waiver of any clause or condition of this Grant is not effective or binding unless made in writing and signed by the Authorized Representative.

21. NONCOMPLIANCE WITH NONDISCRIMINATION LAWS

During the performance of this Grant, the Grantee shall comply with all federal, state, and local nondiscrimination laws, regulations and policies. In the event of the Grantee's non-compliance or refusal to comply with any nondiscrimination law, regulation or policy, this Grant may be rescinded, canceled or terminated in whole or in part, and the Grantee may be declared ineligible for further grants with COMMERCE. The Grantee shall, however, be given a reasonable time in which to cure this noncompliance. Any dispute may be resolved in accordance with the "Disputes" procedure set forth herein.

The funds provided under this Grant may not be used to fund religious worship, exercise, or instruction. No person shall be required to participate in any religious worship, exercise, or instruction in order to have access to the facilities funded by this Grant.

22. PAY EQUITY

The Grantee agrees to ensure that "similarly employed" individuals in its workforce are compensated as equals, consistent with the following:

- A.** Employees are "similarly employed" if the individuals work for the same employer, the performance of the job requires comparable skill, effort, and responsibility, and the jobs are performed under similar working conditions. Job titles alone are not determinative of whether employees are similarly employed;
- B.** Grantee may allow differentials in compensation for its workers if the differentials are based in good faith and on any of the following:
 - i.** A seniority system; a merit system; a system that measures earnings by quantity or quality of production; a bona fide job-related factor or factors; or a bona fide regional difference in compensation levels.
 - ii.** A bona fide job-related factor or factors may include, but not be limited to, education, training, or experience that is: Consistent with business necessity; not based on or derived

from a gender-based differential; and accounts for the entire differential.

- iii. A bona fide regional difference in compensation level must be: Consistent with business necessity; not based on or derived from a gender-based differential; and account for the entire differential.

This Grant may be terminated by the Department, if the Department or the Department of Enterprise Services determines that the Grantee is not in compliance with this provision.

23. POLITICAL ACTIVITIES

Political activity of Grantee's employees and officers are limited by the State Campaign Finances and Lobbying provisions of Chapter 42.17A RCW and the Federal Hatch Act, 5 USC 1501 - 1508.

No funds may be used for working for or against ballot measures or for or against the candidacy of any person for public office.

24. PUBLICITY

The Grantee agrees not to publish or use any advertising or publicity materials in which the state of Washington or COMMERCE's name is mentioned, or language used from which the connection with the state of Washington's or COMMERCE's name may reasonably be inferred or implied, without the prior written consent of COMMERCE.

25. RECAPTURE

In the event that the Grantee fails to perform this Grant in accordance with state laws, federal laws, and/or the provisions of this Grant, COMMERCE reserves the right to recapture funds in an amount to compensate COMMERCE for the noncompliance in addition to any other remedies available at law or in equity.

Repayment by the Grantee of funds under this recapture provision shall occur within the time period specified by COMMERCE. In the alternative, COMMERCE may recapture such funds from payments due under this Grant.

26. RECORDS MAINTENANCE

The Grantee shall maintain books, records, documents, data and other evidence relating to this Grant and performance of the services described herein, including but not limited to accounting procedures and practices that sufficiently and properly reflect all direct and indirect costs of any nature expended in the performance of this Grant.

The Grantee shall retain such records for a period of six years following the date of final payment. At no additional cost, these records, including materials generated under the Grant, shall be subject at all reasonable times to inspection, review or audit by COMMERCE, personnel duly authorized by COMMERCE, the Office of the State Auditor, and federal and state officials so authorized by law, regulation or agreement.

If any litigation, claim or audit is started before the expiration of the six (6) year period, the records shall be retained until all litigation, claims, or audit findings involving the records have been resolved.

27. REGISTRATION WITH DEPARTMENT OF REVENUE

If required by law, the Grantee shall complete registration with the Washington State Department of Revenue.

28. RIGHT OF INSPECTION

The Grantee shall provide right of access to its facilities to COMMERCE, or any of its officers, or to any other authorized agent or official of the state of Washington or the federal government, at all reasonable times, in order to monitor and evaluate performance, compliance, and/or quality assurance under this Grant.

29. SAVINGS

In the event funding from state, federal, or other sources is withdrawn, reduced, or limited in any way after the effective date of this Grant and prior to normal completion, COMMERCE may suspend or terminate the Grant under the "Termination for Convenience" clause, without the ten calendar day notice requirement. In lieu of termination, the Grant may be amended to reflect the new funding limitations and conditions.

30. SEVERABILITY

The provisions of this Grant are intended to be severable. If any term or provision is illegal or invalid for any reason whatsoever, such illegality or invalidity shall not affect the validity of the remainder of the Grant.

31. SITE SECURITY

While on COMMERCE premises, Grantee, its agents, employees, or subgrantees shall conform in all respects with physical, fire or other security policies or regulations.

32. SUBGRANTING/SUBCONTRACTING

The Grantee may only subgrant/subcontract work contemplated under this Grant if it obtains the prior written approval of COMMERCE.

If COMMERCE approves subgranting/subcontracting, the Grantee shall maintain written procedures related to subgranting, as well as copies of all subgrants/subcontract and records related to subgrants/subcontracts. For cause, COMMERCE in writing may: (a) require the Grantee to amend its subgranting/subcontracting procedures as they relate to this Grant; (b) prohibit the Grantee from subgranting/subcontracting with a particular person or entity; or (c) require the Grantee to rescind or amend a subgrant/subcontract.

Every subgrant/subcontract shall bind the Subgrantee/Subcontractor to follow all applicable terms of this Grant. The Grantee is responsible to COMMERCE if the Subgrantee/Subcontractor fails to comply with any applicable term or condition of this Grant. The Grantee shall appropriately monitor the activities of the Subgrantee/Subcontractor to assure fiscal conditions of this Grant. In no event shall the existence of a subgrant/subcontract operate to release or reduce the liability of the Grantee to COMMERCE for any breach in the performance of the Grantee's duties.

Every subgrant/subcontract shall include a term that COMMERCE and the State of Washington are not liable for claims or damages arising from a Subgrantee/Subcontractor's performance of the subgrant/subcontract.

33. SURVIVAL

The terms, conditions, and warranties contained in this Grant that by their sense and context are intended to survive the completion of the performance, cancellation or termination of this Grant shall so survive.

34. TAXES

All payments accrued on account of payroll taxes, unemployment contributions, the Grantee's income or gross receipts, any other taxes, insurance or expenses for the Grantee or its staff shall be the sole responsibility of the Grantee.

35. TERMINATION FOR CAUSE

In the event COMMERCE determines the Grantee has failed to comply with the conditions of this Grant in a timely manner, COMMERCE has the right to suspend or terminate this Grant. Before suspending or terminating the Grant, COMMERCE shall notify the Grantee in writing of the need to take corrective action. If corrective action is not taken within 30 calendar days, the Grant may be terminated or suspended.

In the event of termination or suspension, the Grantee shall be liable for damages as authorized by law including, but not limited to, any cost difference between the original Grant and the replacement

or cover Grant and all administrative costs directly related to the replacement Grant, e.g., cost of the competitive bidding, mailing, advertising and staff time.

COMMERCE reserves the right to suspend all or part of the Grant, withhold further payments, or prohibit the Grantee from incurring additional obligations of funds during investigation of the alleged compliance breach and pending corrective action by the Grantee or a decision by COMMERCE to terminate the Grant. A termination shall be deemed a "Termination for Convenience" if it is determined that the Grantee: (1) was not in default; or (2) failure to perform was outside of his or her control, fault or negligence.

The rights and remedies of COMMERCE provided in this Grant are not exclusive and are, in addition to any other rights and remedies, provided by law.

36. TERMINATION FOR CONVENIENCE

Except as otherwise provided in this Grant, COMMERCE may, by ten (10) business days' written notice, beginning on the second day after the mailing, terminate this Grant, in whole or in part. If this Grant is so terminated, COMMERCE shall be liable only for payment required under the terms of this Grant for services rendered or goods delivered prior to the effective date of termination.

37. TERMINATION PROCEDURES

Upon termination of this Grant, COMMERCE, in addition to any other rights provided in this Grant, may require the Grantee to deliver to COMMERCE any property specifically produced or acquired for the performance of such part of this Grant as has been terminated. The provisions of the "Treatment of Assets" clause shall apply in such property transfer.

COMMERCE shall pay to the Grantee the agreed upon price, if separately stated, for completed work and services accepted by COMMERCE, and the amount agreed upon by the Grantee and COMMERCE for (i) completed work and services for which no separate price is stated, (ii) partially completed work and services, (iii) other property or services that are accepted by COMMERCE, and (iv) the protection and preservation of property, unless the termination is for default, in which case the Authorized Representative shall determine the extent of the liability of COMMERCE. Failure to agree with such determination shall be a dispute within the meaning of the "Disputes" clause of this Grant. COMMERCE may withhold from any amounts due the Grantee such sum as the Authorized Representative determines to be necessary to protect COMMERCE against potential loss or liability.

The rights and remedies of COMMERCE provided in this section shall not be exclusive and are in addition to any other rights and remedies provided by law or under this Grant.

After receipt of a notice of termination, and except as otherwise directed by the Authorized Representative, the Grantee shall:

- A.** Stop work under the Grant on the date, and to the extent specified, in the notice;
- B.** Place no further orders or subgrants/subcontracts for materials, services, or facilities except as may be necessary for completion of such portion of the work under the Grant that is not terminated;
- C.** Assign to COMMERCE, in the manner, at the times, and to the extent directed by the Authorized Representative, all of the rights, title, and interest of the Grantee under the orders and subgrants/subcontracts so terminated, in which case COMMERCE has the right, at its discretion, to settle or pay any or all claims arising out of the termination of such orders and subgrants/subcontracts;
- D.** Settle all outstanding liabilities and all claims arising out of such termination of orders and subgrants/subcontracts, with the approval or ratification of the Authorized Representative to the extent the Authorized Representative may require, which approval or ratification shall be final for all the purposes of this clause;
- E.** Transfer title to COMMERCE and deliver in the manner, at the times, and to the extent directed by the Authorized Representative any property which, if the Grant had been completed, would

have been required to be furnished to COMMERCE;

- F. Complete performance of such part of the work as shall not have been terminated by the Authorized Representative; and
- G. Take such action as may be necessary, or as the Authorized Representative may direct, for the protection and preservation of the property related to this Grant, which is in the possession of the Grantee and in which COMMERCE has or may acquire an interest.

38. TREATMENT OF ASSETS

Title to all property furnished by COMMERCE shall remain in COMMERCE. Title to all property furnished by the Grantee, for the cost of which the Grantee is entitled to be reimbursed as a direct item of cost under this Grant, shall pass to and vest in COMMERCE upon delivery of such property by the Grantee. Title to other property, the cost of which is reimbursable to the Grantee under this Grant, shall pass to and vest in COMMERCE upon (i) issuance for use of such property in the performance of this Grant, or (ii) commencement of use of such property in the performance of this Grant, or (iii) reimbursement of the cost thereof by COMMERCE in whole or in part, whichever first occurs.

- A. Any property of COMMERCE furnished to the Grantee shall, unless otherwise provided herein or approved by COMMERCE, be used only for the performance of this Grant.
- B. The Grantee shall be responsible for any loss or damage to property of COMMERCE that results from the negligence of the Grantee or which results from the failure on the part of the Grantee to maintain and administer that property in accordance with sound management practices.
- C. If any COMMERCE property is lost, destroyed or damaged, the Grantee shall immediately notify COMMERCE and shall take all reasonable steps to protect the property from further damage.
- D. The Grantee shall surrender to COMMERCE all property of COMMERCE prior to settlement upon completion, termination or cancellation of this Grant.
- E. All reference to the Grantee under this clause shall also include Grantee's employees, agents or Subgrantees/Subcontractors.

39. WAIVER

Waiver of any default or breach shall not be deemed to be a waiver of any subsequent default or breach. Any waiver shall not be construed to be a modification of the terms of this Grant unless stated to be such in writing and signed by Authorized Representative of COMMERCE.

10 Attachment A: Scope of Work

SCOPE OF WORK & PROJECT REQUIREMENTS

1.1 General

- A. Grantee shall use funding provided under this contract to deliver Financial Coaching and Mentorship to invest in communities impacted by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and communities that will provide \$10 million in grants for community organizations and financial institutions to hire 45 to 50 full-time employees for two years. These employees will provide trauma-informed financial coaching, business coaching, and homebuyer education to households in a culturally responsive manner. The project aims to help individuals and families build a financially stable future while honoring their cultural backgrounds. The financial coaching and technical assistance will be integrated into all aspects of the Community Reinvestment Plan recommendations, including home ownership, startup/scale up lending, construction loans, detached accessory dwelling unit loans, and debt remediation. All loans, grants, and matched savings will be accessible to beneficiaries through lender/TA integration.
- B. Grantees shall have Financial coaches that can be integrated with career coaching, education, or lending programs to help families achieve long-term goals such as attaining a self-sufficient wage, reducing their debt-to-income ratio to less than 45%, improving their credit score to at least 650, and accumulating savings equivalent to three months of living expenses. To ensure the desired outcomes, it is crucial to track participants' progress over the long term. Some of the expected results include obtaining or maintaining employment, obtaining a vocational credential or AA degree, receiving additional public benefits for income support, improving credit ratings, opening savings and checking accounts, reducing debt, contributing to monthly savings, and saving for retirement or children's education. As an intermediate goal, families will work towards improving credit, increasing their income to narrow the gap between their current income and self-sufficiency, and initiating the building of savings or assets.

1.2 Term, Period of Performance, and Amount of Agreement

- A. *Term.* The term of this Agreement shall be for the period represented on the face sheet of the Grant.
- B. *Period of Performance.* Grantee shall perform all activities under this Agreement prior to, or up to June 30, 2025.
- C. *Amount.* The amount of this Agreement shall be as specified on the Grant Face Sheet and is subject to adjustment(s), in accordance with terms herein. Grantee shall expend the full contract amount on or prior to June 30, 2025 and report and account for such expenditures no later than July 15, 2025 in accordance with the provisions of this Agreement.
- D. Project funding is subject to the availability of adequate state funded resources, budget allocations, and Grantee's performance, execution of this Agreement does is not a guaranty of funding or establish a right of participation in COMMERCE projects beyond the term of this Grant.

1.3 Legal Authorities – Project Requirements, Standards, and Guidance

- A. All activities performed under this Grant are to be provided in accordance with all applicable state and local laws and regulations. Those laws and regulations may be amended from time to time, including, but not limited to the 2024-2025 Legislative session
- B. *Conflict of laws.* Grantee shall comply with all the requirements, standards, and guidelines contained in the authorities listed herein, as they may be amended from time to time, with respect to procurement requirements, administrative expenses, and other costs claimed

under this Grant, including those costs incurred pursuant to subcontracts executed by Grantee, notwithstanding any language contained in the following authorities that might otherwise exempt Grantee from their applicability.

- C. COMMERCE shall provide Grantee with specific project guidance as requested which shall be binding on the Grantee as a condition of eligibility to receive Community Reinvestment Plan- Financial Coaching and Mentorship funds, PROVIDED:
1. That such guidance shall be issued by COMMERCE in writing;
 2. That such guidance shall be issued by COMMERCE in the most timely and expeditious manner practicable;
 3. That such guidance shall be reasonably necessary to realize the intent and purposes of Financial Counseling and Mentorship project;
 4. That major and material changes in project requirements which substantially affect the Grantee's and/or COMMERCE's ability to fulfill contractual obligations, or which otherwise create a substantial hardship on either the Grantee or COMMERCE, shall be subject to an amendment to this Grant



Attachment A

Attachment B: Budget

Community Reinvestment Project Program Guidance

Please use and include these definitions in your communications, Requests for Proposals and contracts for Community Reinvestment Plan funding and data collection.

Definitions

Target Population

Consistent with the funding source, ESSB Section 128(134) of [Chapter 297, Laws of 2022 \(SB 5693\)](#), services and benefits are prioritized for communities impacted by the historical design and enforcement of state and federal criminal laws and penalties for drug possession, including but not limited to Black, Indigenous, and Latino individuals and communities. When describing the target population, for this project, **do not** use vague terms like “communities of color”, “BIPOC”, or “people of color.”

By and For

A By and For organization is one where leadership and staff belong to the same community they serve, promote, and work to preserve. For more detail see Appendix D to the Plan.

“A By and For organization is a part of a community of people that see themselves as unique and defined by the members’ identities, traditions, and values. A By and For organization is one where leadership and staff belong to the same community they serve, promote, and work to preserve. By and For organizations build trust, advocate, respond, and solve problems specific to community members. By and For organizations have roots in their respective communities as change agents and providers of mitigating systems of community service. They invest in and work with community members to improve their quality of life.”

Target Geography

Priority Counties: Clark, King, Pierce, Snohomish, Spokane, and Yakima. We should aim for a distribution of approximately 62% of the funds in these counties and the remainder across the other 33 counties

Data Collection

Race/ Ethnicity

American Indian or Alaska Native- A person having origins in any of the original peoples of North or South America (including Central American) who maintains cultural identification through tribal affiliation or community attachment.

Asian- A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

Black or African American- A person having origins in any of the black racial groups of Africa.

Native Hawaiian or Other Pacific Islander- A person having origin in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

White- A person having origin in any of the original peoples of Europe, the Middle East, or North Africa.

Hispanic or Latino- A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

Two or More Races- A person having origins of two or more races.

Other- A person having origins in any of the original peoples of countries not identified in any of the other categories.

Geography

For purposes of data collection, please document the location (County/City) of participant’s residence while receiving program services or benefits. Or, the location (County) participant’s purchased asset (home or business) whichever one is applicable.