

REQUEST FOR PROPOSALS (RFP)

PROFESSIONAL RISK MANAGEMENT SERVICES

RFP# FY26-029

Issued Under a Fair and Open Process in Accordance with N.J.S.A. 19:44A-20.4 et seq.

ISSUING AGENCY:

Highlands Housing Authority

215 Shore Drive

Highlands, NJ 07732

(732) 872-2022

** CRITICAL SUBMISSION TIMELINE & COURIER INSTRUCTIONS**

PROPOSAL SUBMISSION DEADLINE: 2:00 PM on August 14, 2026

DELIVER TO:

Douglas G. Dzema, Executive Director

Highlands Housing Authority

215 Shore Drive

Highlands, NJ 07732

VIA EMAIL TO: Ddzema@perthamboyha.org

Submission Rules: All proposals must be submitted in a securely sealed envelope clearly labeled with the proposal title ("RFP – Professional Risk Management Services") and include the respondent's return address. Submissions must be delivered prior to the exact deadline via Hand Delivery, U.S. Mail, or Overnight/Express Delivery. Late submissions will absolutely not be accepted.

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1. PURPOSE

The Highlands Housing Authority (hereinafter referred to as the “Housing Authority”) is a public body corporate and politic organized under the laws of the State of New Jersey and regulated by the United States Department of Housing and Urban Development (“HUD”). The Housing Authority administers public housing and Housing Choice Voucher programs and is a member of the New Jersey Public Housing Authority Joint Insurance Fund (“NJPHA JIF”).

The Housing Authority is soliciting proposals from qualified firms and/or individuals to provide Professional Risk Management Services. This procurement is conducted in accordance with applicable federal, state, and local laws, including HUD procurement requirements and the New Jersey Local Public Contracts Law.

The Housing Authority intends to award a contract for a period of one (1) year, with optional renewals as permitted by law and approved by the Board of Commissioners. All services must be performed in strict compliance with:

- HUD regulations and procurement standards;
- NJPHA JIF bylaws and requirements;
- Applicable New Jersey statutes and regulations; and
- All applicable federal, state, and local laws.

2. SCOPE OF SERVICES

The successful respondent shall provide comprehensive professional risk management services to the Housing Authority, including but not limited to:

A. Insurance and Risk Management Advisory Services

- Assist the Housing Authority in identifying insurance liability exposures and recommend methods to reduce, assume, or transfer risk.
- Assist the Housing Authority with the selection and understanding of insurance coverages available through the NJPHA JIF.
- Review any additional insurance coverages not offered by the NJPHA JIF and, when authorized by the Housing Authority, assist in procuring such coverage.
- Assist with preparation and submission of applications, statements of values, property schedules, and related documents required by the NJPHA JIF or insurance carriers.
- Conduct periodic reviews of the Housing Authority’s insurance program and recommend modifications as appropriate.

B. Property and Coverage Review

- Complete physical inspections of all Housing Authority-owned and managed properties.
- Review replacement cost valuations and update values as necessary.
- Review Certificates of Insurance submitted by contractors, vendors, consultants, and professionals.

- Assist the Housing Authority in reviewing insurance requirements in contracts and agreements.

C. Claims Management and Loss Control

- Analyze and monitor claims activity.
- Assist in the handling of claims and incident reports.
- Coordinate with claims administrators, adjusters, attorneys, and carriers regarding open claims.
- Assist the Housing Authority in achieving loss control objectives and implementing safety initiatives.
- Review loss reports and recommend corrective measures.

D. Safety and Training Services

- Attend safety committee meetings as requested by the Housing Authority.
- Coordinate and communicate available training opportunities through the MEL Safety Institute and NJPHA JIF.
- Assist Housing Authority staff in maintaining compliance with safety training requirements.
- Provide ongoing guidance on workplace safety and risk management best practices.

E. NJPHA JIF Coordination

- Attend a majority of NJPHA JIF meetings and related training sessions.
- Serve as liaison between the Housing Authority and NJPHA JIF.
- Be proficient in the Origami Database System and MEL Safety Institute Learning Management System (LMS).
- Perform all risk management-related services required by NJPHA JIF bylaws.

F. General Consulting Services

- Be available on an as-needed basis to attend meetings and provide consultation.
- Provide advice regarding insurance, claims, safety, and risk management matters.
- Work collaboratively with the Executive Director, Board of Commissioners, legal counsel, auditor, supervisors, staff, and claims personnel.
- Perform additional related services as reasonably requested by the Housing Authority.

3. QUALIFICATIONS

The Housing Authority shall appoint an Insurance Producer as a Risk Management Consultant who shall not be a Fund Commissioner or employed by or under contract to the Fund as an Administrator or a servicing organization. To be considered for award, respondents must meet the following minimum qualifications:

- Be authorized to conduct business in the State of New Jersey.
- Possess a valid New Jersey Insurance Producer License in Property and Casualty lines.
- Have a minimum of five (5) years of experience working with a Joint Insurance Fund (JIF).

- Demonstrate substantial experience providing risk management services to public housing authorities and/or public entities in New Jersey.
- Demonstrate familiarity with NJPHA JIF operations, policies, bylaws, and procedures.
- Maintain professional liability/errors and omissions insurance.
- Not be suspended, debarred, or otherwise excluded from participation in federal or state programs.

Professional designations related to Property and Casualty insurance and risk management, including MEL Accredited Risk Management Consultant designation, are preferred. Failure to meet any qualification requirements may result in disqualification.

4. SUBMISSION OF PROPOSALS

Requirement Parameters	Submission Details
Receipt Deadline	2:00 PM on August 14, 2026
Delivery Location	Douglas G. Dzema, Executive Director Highlands Housing Authority 215 Shore Drive Highlands, NJ 07732 VIA EMAIL TO: Ddzema@perthamboyha.org with RFP# FY26-029 in the subject line
Required Envelope Labeling	"RFP – PROFESSIONAL RISK MANAGEMENT SERVICES"

5. PROPOSAL REQUIREMENTS

A. Cover Letter: A cover letter signed by an authorized representative of the firm.

B. Executive Summary: A brief summary describing the respondent's qualifications, services offered, understanding of the Housing Authority's needs, and why the respondent is best qualified.

C. Company Profile and Experience: Provide the history and background of the firm, organizational structure, description of relevant experience, list of public housing authority, non-profit and public entity clients, experience with NJPHA JIF and public entity insurance, and resumes/qualifications of key personnel.

D. Scope of Services Narrative: Provide a detailed description of how the respondent will perform the requested services.

E. References: Provide at least five (5) references from public housing authorities, non-profit and/or governmental entity risk management clients.

F. Compensation Proposal: Specify the respondent's compensation structure, including: percentage fee of the annual NJPHA JIF assessment, any brokerage commissions for out-of-fund policies, and any additional fees or costs.

G. Required Forms and Documents: Include all forms detailed in Section 13 (Checklist), including Non-Collusion Affidavit, Ownership Disclosure, Debarment Cert, AA Documentation, BRC, COI, HUD-5369-C, License Copy, and W-9.

6. PROPOSAL REVIEW AND EVALUATION CRITERIA

Evaluation Criteria	Maximum Points
Breadth of experience providing Risk Management Consultant Services to public housing authorities, non-profit and governmental agencies	35
References from public housing, non-profit and governmental client agencies	20
Qualifications of key personnel	15
Capability to provide requested services	15
Responsiveness and quality of proposal	5
Cost proposal	10
TOTAL MAXIMUM POINTS	100

7. AMERICANS WITH DISABILITIES ACT COMPLIANCE

The contractor and the Housing Authority agree to comply with all provisions of the Americans with Disabilities Act of 1990 (ADA), including all applicable regulations and requirements. The contractor shall indemnify and hold harmless the Housing Authority against any claims arising from violations of the ADA caused by the contractor, its employees, agents, or subcontractors.

8. MANDATORY AFFIRMATIVE ACTION LANGUAGE

During the performance of this contract, the contractor agrees as follows:

- The contractor shall not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, sex, disability, or other protected classification.
- The contractor shall comply with N.J.S.A. 10:5-31 and N.J.A.C. 17:27.
- The contractor shall make good faith efforts to employ minority and women workers consistent with applicable county employment goals.
- The contractor shall post required Equal Employment Opportunity notices.
- The contractor shall comply with all affirmative action regulations and reporting requirements.

9. NON-COLLUSION AFFIDAVIT

STATE OF NEW JERSEY

COUNTY OF _____

I, _____, residing in _____,
being duly sworn according to law, depose and say:

I am _____ of the firm
_____, the respondent submitting this proposal, and
that I executed the proposal with full authority to do so.

The respondent has not directly or indirectly entered into any agreement, participated in
collusion, or otherwise taken any action in restraint of free competitive contracting. All
statements contained in the proposal are true and correct.

Signature: _____

Subscribed and sworn before me this _____ day of _____, 20__.

Notary Public

10. STATEMENT OF CORPORATE OWNERSHIP

Pursuant to N.J.S.A. 52:25-24.2, the respondent shall disclose all owners holding 10% or more ownership interest.

Business Name: _____

Business Type: ☐ Corporation ☐ Partnership ☐ LLC ☐ Sole Proprietorship ☐
Other: _____

List all individuals or entities owning 10% or more:

Name	Address	Ownership %

Authorized Signature: _____

Date: _____

11. CERTIFICATION REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY AND VOLUNTARY EXCLUSION

The respondent certifies that neither it nor its principals:

- Are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in federally funded transactions;
- Have within the past three (3) years been convicted of fraud or criminal offenses in connection with public contracts;
- Are presently indicted or otherwise criminally or civilly charged by a governmental entity; or
- Have had one or more public transactions terminated for cause or default within the past three (3) years.

Authorized Signature: _____

Date: _____

12. AFFIRMATIVE ACTION COMPLIANCE NOTICE

The successful respondent shall submit evidence of compliance with N.J.S.A. 10:5-31 and N.J.A.C. 17:27 prior to contract award, including one of the following:

1. Letter of Federal Affirmative Action Plan Approval;
2. Certificate of Employee Information Report; or
3. Completed Form AA-302.

Authorized Signature: _____

Date: _____

13. PROPOSAL DOCUMENT CHECKLIST

Required Item Component	Included [X]
Cover Letter	[]
Executive Summary	[]
Company Qualifications	[]
References	[]
Compensation Proposal	[]
NJ Business Registration Certificate	[]
NJ Insurance Producer License	[]
Certificate of Insurance	[]
Non-Collusion Affidavit	[]
Statement of Corporate Ownership	[]
Debarment Certification	[]
Affirmative Action Documentation	[]
HUD-5369-C	[]
W-9 Form	[]

14. AGREEMENT FOR PROFESSIONAL RISK MANAGEMENT SERVICES

THIS AGREEMENT made this _____ day of _____, 20__, by and between:

Highlands Housing Authority (hereinafter referred to as the "Housing Authority")

and

[INSERT CONSULTANT NAME/FIRM] (hereinafter referred to as the "Consultant").

The parties agree as follows:

ARTICLE 1 – SERVICES: The Consultant shall provide Professional Risk Management Services as described in the RFP and Consultant's proposal.

ARTICLE 2 – TERM: The contract term shall be one (1) year commencing on _____, unless terminated earlier in accordance with this Agreement.

ARTICLE 3 – COMPENSATION: The Consultant shall be compensated as follows: A fee equal to _____% of the Housing Authority's NJPHA JIF annual assessment, and brokerage commissions for authorized out-of-fund insurance coverages.

ARTICLE 4 – INSURANCE: The Consultant shall maintain: Workers' Compensation Insurance; Automobile Liability Insurance; Commercial General Liability Insurance with limits not less than \$1,000,000 per occurrence; and Professional Liability/Errors and Omissions Insurance with limits not less than \$1,000,000. Certificates of Insurance shall be provided to the Housing Authority.

ARTICLE 5 – INDEMNIFICATION: The Consultant shall indemnify and hold harmless the Housing Authority, Board of Commissioners, officers, employees, and agents from claims arising from the Consultant's performance.

ARTICLE 6 – INDEPENDENT CONTRACTOR: The Consultant is an independent contractor and not an employee of the Housing Authority.

ARTICLE 7 – TERMINATION: The Housing Authority may terminate this Agreement: For convenience upon written notice; or For cause in the event of default or nonperformance.

ARTICLE 8 – COMPLIANCE WITH LAW: The Consultant shall comply with all federal, state, and local laws, including HUD requirements and NJPHA JIF bylaws.

ARTICLE 9 – CONFIDENTIALITY: The Consultant shall maintain the confidentiality of Housing Authority records and information.

ARTICLE 10 – GOVERNING LAW: This Agreement shall be governed by the laws of the State of New Jersey.

IN WITNESS WHEREOF, the parties have executed this Agreement.

Highlands Housing Authority

CONSULTANT:

By:

Name:

Title: Executive Director

Date:

By:

Name:

Title:

Date:
