



Enterprise Community Partners, Inc.

Request for Proposals (RFP)

Ohio and Detroit Market

Capital Study for Faith Based Housing Initiatives

February 2026

PURPOSE & OVERVIEW

Enterprise Community Partners, Inc. (Enterprise) is seeking a qualified organization with proven expertise in real estate analysis, affordable housing, and familiarity with the Cleveland and Detroit regions to conduct a comprehensive capital study for faith-based housing initiatives. This analysis will support houses of worship, financial institutions, policy makers, legislators, and philanthropy in understanding the financial resources that are available and needed in the Cleveland and Detroit markets for houses of worship to develop and redevelop housing in underutilized land.

The development of housing inventory is essential for supporting and improving housing affordability. This analysis will examine both multifamily and single-family housing models, as well as the financing strategies required to successfully convert available parcels into productive housing developments.

Proposals must be submitted in SlideRoom by clicking [here](#).

Proposals are due by 5 PM ET, March 23, 2026.

Questions about this RFP should be directed to Hazel Remesch or Kathy Matthews via the following emails: hremesch@enterprisecommunity.org and kmatthews@enterprisecommunity.org

Questions should be submitted no later than 3 PM ET, February 23, 2026.



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About Enterprise

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$80.9 billion and created 1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands - all to make home and community places of pride, power and belonging. Join us at enterprisecommunity.org

Enterprise Community Partners, Inc.'s (Enterprise) mission is to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. Enterprise is the only national nonprofit that addresses America's affordable housing crisis from every angle, combining 40 years of experience, thousands of local partners and the expertise of over 1,100 employees nationwide. We bring together nationwide know-how, policy leadership, partners, donors and investors to multiply the impact of local affordable housing development.

Enterprise is grounded in faith-based initiatives. Our founder, Jim Rouse started the organization after helping women of faith finance the restoration of Jubilee Housing in Washington, DC to provide quality affordable housing. In 2015, the Faith Based Development Initiative was established to provide houses of worship the knowledge and tools to develop underutilized land into affordable housing. The program provides grants and capital, training, technical assistance tools, peer-to-peer learning and access to experts in the field of affordable housing. Our [Faith-Based Development Initiative \(FBDI\)](#) provides houses of worship with the knowledge and tools to develop underutilized land into affordable homes and community facilities.

Throughout the County, there is a severe shortage of affordable places to call home. It costs the U.S. economy \$2 trillion per year in lost wages and productivity, but hurts renters most, especially the 11 million households spending more than half of their paycheck on rent. The high cost of land and lack of available land in many jurisdictions is a barrier to the production of affordable housing and has contributed to this deficit of affordable housing options. Underutilized land and air rights owned/controlled by houses of worship is a potentially powerful tool for creating affordable homes in neighborhoods that need it most.

This development strategy is also valuable for the many houses of worship that are struggling with underutilized and aging facilities along with declining membership, changing neighborhood demographics and/or changing priorities. Affordable housing development can enable a congregation or organization to grow their mission, energy and financial health while serving their congregations and communities in new/expanded ways.

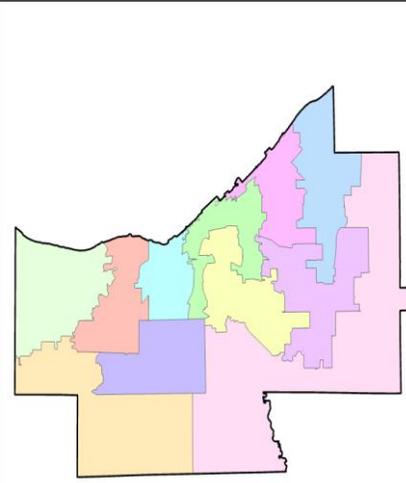
Project Overview

Enterprise Community Partners (Enterprise) seeks an experienced organization with expertise in real estate analysis, affordable housing (for purposes of this analysis, we are defining affordable housing to include naturally occurring affordable and subsidized housing), and a deep understanding of the Cleveland, Ohio and Detroit, Michigan regions. The engagement aims to deliver a comprehensive capital study to address the following key questions:

- What are the financial tools and resources existing capital providers (public, private, philanthropic and corporate have available for faith-based development entities to use for housing projects?
- What are the financial tools and resources that have been used in the past seven years to fund faith-based affordable housing developments?
- Are there roadblocks to using the existing financing tools? If so, what are the associated policy recommendations to make those tools accessible?
- An inventory of affordable housing projects in both regions where faith-based developers are the lead or co-developers over the last ten years with associated capital stack.
- What financial tools are missing to ensure faith-based developers are successful?

Cleveland, Ohio

Enterprise recently launched FBDI in Cuyahoga County, Ohio. Cleveland’s land opportunities are unique in their accessibility and affordability. According to the Western Reserve Land Conservancy, Cleveland has an estimated 33,000 vacant parcels, 18,000 of which are city owned; the vast majority being scattered site parcels that previously held single, two or three family homes¹. The broad availability of vacant land in Cleveland presents an opportunity for houses of worship to reasonably acquire nearby land for development. Enterprise’s analysis of parcel ownership data from the County’s open data site shows that county-wide, there are 3,142 square acres of vacant land within a quarter mile (5-minute walk) of a house of worship, including 636 square acres in the City of Cleveland.



Religious Institution Ownership By County Council District, Cuyahoga County, OH								
	Population	Total Parcels	Total Parcel Acreage	Total Parcels Owned by Religious Institutions	Religious Owned Parcels as Percent of All Parcels	Religious Institution Owned Acreage	Average Acreage Owned by Religious Institutions	Religious Institution Owned Acreage as Percent of All Acreage
District 1	120,669	49,532	22,977.47	111	0.22%	300.8	2.71	1.31%
District 2	111,746	44,323	13,737.43	137	0.31%	139.5	1.02	1.02%
District 3	108,897	41,469	8,767.85	172	0.41%	90.0	0.52	1.03%
District 4	116,893	45,714	17,715.78	129	0.28%	600.2	4.65	3.39%
District 5	119,561	48,105	47,513.94	78	0.16%	297.9	3.82	0.63%
District 6	119,161	53,703	70,348.52	136	0.25%	516.7	3.80	0.73%
District 7	107,426	49,784	11,717.34	777	1.56%	255.8	0.33	2.18%
District 8	110,921	52,422	16,115.64	467	0.89%	203.5	0.44	1.26%
District 9	110,340	44,307	20,719.71	197	0.44%	249.9	1.27	1.21%
District 10	111,507	46,370	11,509.52	198	0.43%	172.0	0.87	1.49%
District 11	119,470	46,931	18,316.27	125	0.27%	315.5	2.52	1.72%
Total	1,256,591	522,660	259,439.47	2527				
Average					0.48%	285.6	2.0	1.45%

Source: Cuyahoga County Open Data Portal (Parcel Ownership, Count, and Acreage); The Center for Community Solutions (Population Data)

¹ <https://wrlandconservancy.org/neighborhood-stabilization/ground-work/>

Detroit, Michigan

An Enterprise landscape assessment of faith-owned land conducted in 2022-2023 using data from the Detroit Police Department, US Census Bureau and Data Driven Detroit, shows that religious institutions own over 5000 parcels in the city, with hundreds in each of the city’s seven council districts. Parcel data are shown in chart below.

Religious Institution Ownership by Council District, Detroit MI

Council District	Population 2020	Places of Worship	Other Parcels	Total Parcels Owned by Religious Institutions	Other Parcels Per 1,000 People	Places of Worship Per 1,000 People	Total Religious Parcels Per 1,000 People
 1	101,183	167	272	439	2.7	1.7	4.3
2	100,723	315	605	920	6.0	3.1	9.1
3	83,017	232	468	700	5.6	2.8	8.4
4	75,840	158	279	437	3.7	2.1	5.8
5	88,587	310	877	1187	9.9	3.5	13.4
6	93,869	217	484	701	5.2	2.3	7.5
7	95,906	179	464	643	4.8	1.9	6.7
Detroit	639,125	1,578	3,449	5,027	5.4	2.5	7.9

Source: Detroit Police Department, 2022; US Census Bureau (2020 Census); Data Driven Detroit, Created June 2022

Other Notes: Detroit's 2020 population is slightly inflated due to 2020 census tracts that cross outside city borders. The actual 2020 census population for the city of Detroit was recorded as being 639,111.

Scope of Work and Deliverables

The selected contractor would produce a capital needs analysis that quantifies the total capital required for houses of worship to help fill the affordability housing needs in Cleveland and Detroit, including a clear discussion of which numbers inform the analysis.

The scope of work for this study includes:

- **Conducting an analysis of existing capital providers (public, private, philanthropic, and corporate), along with available financing tools:**
 - Conduct a landscape analysis of the total capital/financing (amount and type) need for affordable housing transactions to develop or redevelop land in Cleveland and Detroit.
 - Conduct a financing landscape analysis of existing capital providers (public, private, philanthropic, and corporate) and the types of financing tools available for faith-based housing initiatives in Cleveland and Detroit.
 - Conduct a financial landscape analysis of existing pre-development, brownfield remediation, and site readiness funding sources (public, private, philanthropic, and corporate).
 - Identify barriers for houses of worship to utilize current financing mechanisms.
 - Recommend additional financing instruments needed to address funding gaps for houses of worship.
- **Presenting examples of successful deployment of financing resources in each target city or similarly situated communities:**
 - Illustrative capital stacks for anticipated types of development in Cleveland and Detroit

- New mixed-income residential construction
 - New 100 percent affordable residential construction
 - Inclusive mixed-use redevelopment (residential/commercial)
 - Affordable homeownership, including the rehabilitation of existing single, two, and three family homes and new construction of single or two family homes and townhomes
 - Improvements/preservation of large, distressed multifamily (50+ units) and/or mixed-use properties
 - Improvements/preservation of small (4 or fewer units) and medium (5-49 units) scale multifamily and/or mixed-use properties
 - Improvements/preservation of small (4 or fewer units), medium (5-49 units), and large (50+ units) scale condominium complexes
- **Policy Recommendations to encourage and promote faith-based housing development:**
 - Explore and make recommendations that may include, but are not limited to:
 - Local zoning reforms, such as upzoning, eliminating minimum parking requirements, or allowing mixed-use development that would most effectively reduce barriers for houses of worship seeking to develop underutilized land.
 - Streamlined Permitting with dedicated permitting pathways for faith-based organizations, including expedited review processes, reduced fees, and clear guidance documents to help navigate regulatory requirements.
 - Targeted Affordable Housing Incentives tailored for houses of worship, such as property tax abatements, density bonuses, or access to affordable housing trust funds, to make development more financially viable.
 - Financial Tools such as low-interest loan programs, grants, or social impact bonds, that could be leveraged by houses of worship.
 - Current legislative opportunities that can be utilized, and recommend ongoing monitoring of relevant policy developments.
 - Multi-Level Advocacy Strategies for municipal, state, and federal levels—including coalition-building, public education campaigns, and direct engagement with policymakers—to advance the interests of houses of worship in land development efforts.

The basis for this analysis will be the unmet housing needs affecting Cleveland and Detroit (cost-burdens, overcrowding, and homelessness), preservation of existing affordability for properties (subsidized and unsubsidized properties) and opportunities for more equitable housing outcomes.

The selected contractor will review existing studies and plans to identify if a full accounting of needs has been completed or if additional analysis will be needed to create a baseline understanding of these needs. To the extent possible, we would like this study to rely on existing analyses that already inform local and regional decision making. We recognize some gaps may need to be filled to create a consistent understanding of the region's affordability needs.

We anticipate capital needs estimates in this study will draw on recent, real-world affordable housing projects built or under construction in the relevant jurisdictions or similarly situated communities. Relying on real-world projects grounds this estimate in the experiences of regional developers and public-sector housing agencies, as well as the region's market conditions, availability of current resources, and other externalities.

Use of real-world projects requires access to a robust sample of different types of projects. It is anticipated this sample would be constructed by the selected contractor from a range of sources (e.g., publicly available information from housing finance agencies, collection from existing partners, etc.) and may need to be supplemented with well-informed development assumptions gathered through direct outreach to developers and public-sector agencies.

Real-world projects reflect the status quo of our inequitable housing system, and we acknowledge reliance on them to inform future capital needs would reflect these inequities. We also acknowledge that developers may structure deals differently if other sources of capital were available to them.

Engagement

As part of developing this study, the selected contractor will engage stakeholders who will be part of developing new or preserving and improving existing housing. Key stakeholders include (but are not limited to): 1) houses of worship; 2) housing, community development, and economic development professionals; 3) government and elected officials; 4) financial institutions; 5) philanthropic partners; and 6) community-based groups.

We anticipate the selected contractor would lead all aspects of engagement for this study, including but not limited to designing the engagement methods, preparing related materials to support engagement, and analyzing and applying results. Staff from Enterprise's Cleveland and Detroit Offices can be available to assist with this part of the project.

It is expected that any tasks related to this analysis will be accomplished over a period of 9 months as part of completing this study and a final report to be produced by the end of 2026.

Our team will work with the selected contractor to refine the proposed tasks, approach, and project timeline and determine appropriate interim deliverables and milestones as part of starting this project.

Deliverable and anticipated impact

This study aims to help decisionmakers understand the amount and types of capital for houses of worship to develop and redevelop housing in underutilized land in Cleveland and Detroit. It will inform how financial tools and resources can be closely tied to providing homes that can support existing residents along and welcome more people. It will also help us tailor capacity-building efforts and mobilize additional operational support.

As deliverables, the contractor would produce a brief, easy-to-understand summary of the analysis' results and a longer report with technical documentation. We encourage responses that include creative or compelling ways to present the study's results for non-technical audiences.

This analysis, once complete, will be used to support ongoing engagement with a range of public, philanthropic, and private sector decisionmakers, all designed to increase the amount of appropriate capital dedicated to housing affordability efforts in Cleveland and Detroit.

Through this study and related advocacy, a diversity of regional leaders (policymakers; financial institutions; grant makers; developers; policy advocates; regional employers and other members of the private sector) will gain an understanding of the level of investment needed to make consistent, meaningful, and permanent progress increase capacity for faith based housing-related activities. In turn, we hope this understanding will spur decisionmakers to devote more capital to homes developed by houses of worship, and we anticipate more public, private, and philanthropic funding will be available for use there over time because of this study.



Budget

The total available budget for this study is not to exceed \$100,000. The contract will be awarded to one lead applicant, which may be an institution, individual, or partnership, as a fixed price contract.

This study is made possible by a Rocket Community Foundation grant. Terms and conditions associated with this grant would apply to the selected contractor.

Proposal Materials

Your cover letter and narratives of your proposed approach and qualifications should be uploaded as formatted pdfs in SlideRoom where prompted. Responses should include the following:

- a. Cover letter on company letterhead (no more than 1 page)
This cover letter should include the name, title, address, telephone number, and e-mail address for point of contact for the applying organization
- b. Narrative of contractor's proposed approach (not to exceed 6 pages):
 - The proposed approach, including specific tasks and subtasks, to deliver the capital study, associated policy recommendations, a public facing deliverable, and a continuance plan for next steps based on key findings from the study. This approach should summarize the specific activities to complete the study and to the extent possible, any assumptions by the respondent that would guide these activities (for instance, total scenarios to develop; total stakeholders engaged; total partners included in an assessment; data collection methods).
 - A proposed timeline for the activities, with key milestones and deliverables
 - A detailed budget with all project costs and costs shown by task. This budget should include all direct and indirect costs required to complete the project tasks. It should also include a list of labor rates for all individuals who will work on the project.
- c. Narrative of contractor's qualifications (not to exceed 4 pages):
 - Organization's qualifications, including expertise, knowledge, and experience: The most qualified organizations for this study would have past experience conducting similar real-estate analysis; subject-matter expertise in affordable housing programs, and approaches to achieving equitable development outcomes; a strong understanding of Cleveland and Detroit region's housing landscape, including its housing market; experience engaging cross-sector stakeholders in applied research; and demonstrated ability to use a racial equity lens in conducting analysis.
 - Project team: Brief bios for core members of the project team, including information about experience with similar projects and relevant professional qualifications. This section should highlight the team member who will serve as the project manager for the study.
 - Sample projects & references: Please attach or share links to no more than three (3) samples of completed or current work. For each sample, please include the total project budget and current contact information of clients for the work highlighted. Attached project samples do not count toward the page limit for this section.
- d. W-9 form

Selection Criteria

Applicants will be evaluated on the following characteristics:

- a. Qualifications – 30%
 - The applicant has the qualifications necessary to successfully complete the scope of work.
 - The applicant has prior experience working on similar projects.
 - The applicant has prior experience working with similar organizations.



- Other Qualification criteria identified in Proposal Materials Section.
- b. Approach – 30%
 - The proposal demonstrates an understanding of the project objectives and desired results.
 - The proposal illustrates an approach to the scope of work that will likely lead to successful results.
 - The proposal illustrates the contractor’s ability to successfully execute the proposed approach.
- c. Work Plan – 15%
 - The proposal adequately details project activities and milestones, or deliverables, associated with each stage of the scope of work.
 - The proposal includes a detailed timeline.
 - The work can be completed within the required project timeline.
- d. Experience and Past Performance – 15%
 - Demonstrated expertise as evidenced by professional certifications, accreditations, or industry recognition.
 - Quality of submitted work samples.
 - Past relevant experience and performance of similar projects.
- e. Budget – 10%
 - The proposal includes a detailed budget for each stage of the scope of work.
 - The proposed costs are reasonable.

Enterprise may contact references to confirm quality of work and a history of responsiveness and good communication skills. Enterprise will select the proposal that it determines will deliver the highest quality deliverable at the best value. Proposals will be evaluated using the weighted criteria identified above.

Enterprise, in its sole discretion, may request proposal interviews or presentations by meeting with any and all applicants to clarify or negotiate modifications to proposals. However, Enterprise reserves the right to make an award without further discussion of the proposals submitted. Therefore, proposals should be submitted initially on the most favorable terms, from both technical and price standpoints, that the applicant can propose.

Submission Instructions

Proposals are due by 5 PM ET, March 23, 2026.

Questions about this RFP should be directed to Hazel Remesch or Kathy Matthews via the following emails: hremesch@enterprisecommunity.org and kmatthews@enterprisecommunity.org.

Questions should be submitted no later than 3 PM ET, February 23, 2026.

Applicants must submit full proposals through SlideRoom, the online system used to collect submissions for this opportunity. *To start your application, [click on this link](#).*

IMPORTANT: SlideRoom automatically saves Applicants’ work as they go. That means the work will be saved even if an Applicant loses their internet connection or has computer problems. Applicants can log in and out as often as needed to complete their proposal. However, once an Applicant submits their bid, they cannot return to make any edits. Submissions received outside of SlideRoom or after the deadline will not be accepted.

All costs incurred in the preparation of a response to this RFP are the responsibility of the applicant and will not be reimbursed by Enterprise.



By submitting a proposal, an applicant commits to the terms and conditions outlined in this RFP. Requests for exceptions to any terms or conditions must be submitted with the proposal. Enterprise reserves the right to deny requests for exception to any terms and conditions. Requested exceptions will be factored into Enterprise’s consideration of award.

Right to Reject

Enterprise reserves the right, in its sole discretion, to reject any and all responses received in response to this RFP. A contract for the accepted response will be based upon the factors described in this RFP.

Small Businesses, Minority-Owned Firms, and Women’s Business Enterprises

Enterprise will make efforts to utilize small businesses, minority -owned firms, and women’s business enterprises.

Confidentiality

If the applicant deems any materials submitted to be proprietary or confidential, the applicant must indicate as such in the relevant section(s) of the response.

Notification of Selection and Timeline

All respondents will be notified of this award on or after **April 6, 2026**. Enterprise may arrange interviews with certain applicants for further discussion and consideration of their proposals. In these instances, applicants will be contacted to schedule interviews **These interviews will take place remotely via Zoom.**

Timeline: Key dates

- Deadline for questions related to this RFP: February 23, 2026, by 3:00 PM, ET.
- Deadline for proposals due via [SlideRoom](#): March 23, 2026, by 5:00 PM, ET.
- Interviews by Zoom (if needed)
- Final selection and notification: on or after April 6, 2026.

Conflict of Interest

The applicant must disclose, in an attachment to the proposal, any possible conflicts of interest that may result from the award of the contract or the services provided under the contract. Except as otherwise disclosed in the proposal, the applicant affirms that to the best of its knowledge there exists no actual or potential conflict between the applicant, the applicant’s employees or their families’ business or financial interests (“interests”) and the services provided under the contract. In the event of any change in either interests or the services provided under the contract, the applicant will inform Enterprise regarding possible conflicts of interest, which may arise as a result of such change and agrees that all conflicts shall be resolved to Enterprise’s satisfaction or the applicant may be disqualified from consideration under this RFP. “Conflict of interest” shall include, but not be limited to the following:

1. Giving or offering a gratuity, kickback, money, gift, or anything of value to an Enterprise official, officer, or employee with the intent of receiving a contract from Enterprise or favorable treatment under a contract;
2. Having or acquiring at any point during the RFP process or during the term of the contract, any contractual, financial, business, or other interest, direct or indirect, that would conflict in any manner or degree with applicant’s performance of its duties and responsibilities to Enterprise under the contract or otherwise create the appearance of impropriety with respect to the award or performance of the contract; or
3. Currently possessing or accepting during the RFP process or the term of the contract anything of value based on an understanding that the actions of the applicant or its affiliates or interests on



behalf of Enterprise will be influenced.

Attachments

Attachment 1: Enterprise Standard Terms & Conditions



Attachments

ATTACHMENT 1 **STANDARD TERMS AND CONDITIONS**

All capitalized terms used herein, unless otherwise specifically defined in these Standard Terms and Conditions, shall have the meanings ascribed to them elsewhere in the Contract (e.g., on the face sheet).

1. Conditions to Contracting. As a condition to this Contract being effective, Enterprise must have received (a) a completed and signed W-9 form with a Contractor name that matches the Contractor name on this Contract, (b) ACH or other payment information with an account or payee name that matches the Contractor name on this Contract, (c) a certificate of insurance (ACORD 25) evidencing that Contractor has the insurance coverage required in Attachment 2 (unless otherwise approved in writing by Enterprise), and (d) this Contract signed by all parties.
2. W-9 Form / Federal Tax Identification Number / Name Change.
 - a. Contractor certifies that the W-9 form submitted to Enterprise for this Contract is the current W-9 form for Contractor. Payment will be made payable to the Contractor name and Federal Tax Identification number on the W-9 form. Contractor hereby agrees to notify Enterprise immediately upon any change of information on Contractor's W-9 form.
 - b. In the event Contractor desires a name change for this Contract or for any payment method because of Contractor's name change, merger, or other circumstance, Contractor must promptly notify Enterprise in writing of the name change. Enterprise will then work with Contractor to obtain the applicable documentation needed by Enterprise to make the change for this Contract. Any name change will be implemented through a Contract amendment signed by Enterprise and Contractor. No payments will be made in a different name without the name change process being completed, including the Contract amendment. If Contractor desires to assign this Contract, see the Section on "Delegation; Assignment" in these Standard Terms and Conditions.
3. Scope of Work and Contractor's Performance.
 - a. Contractor's performance must be in accordance with the Scope of Work. Contractor shall render its services in accordance with generally accepted professional standards and practices utilized by persons engaged in providing services of a like nature and complexity and as otherwise required by the deliverables set forth in the Scope of Work (the "Deliverables") and standards set by this Contract. If the performance of the Scope of Work or the quality of the Deliverables does not meet the obligations contained in this Contract, Enterprise reserves the right to avail itself of all administrative, contractual, legal and equitable remedies. In the instance of poor performance or lack of quality of Deliverable, Enterprise will make good faith efforts to resolve issues with the Contractor prior to proceeding with termination rights or exercising other remedies.
 - b. Unless otherwise explicitly approved by Enterprise, Contractor may not engage in lobbying or political activities under this Contract. Generally, lobbying is defined as communications

with a legislator or an employee of a legislative body for the purpose of influencing legislation, and the communication refers to a specific piece of legislation and expresses a view on that legislation. Lobbying is further defined as any attempt to influence specific legislation by encouraging the public to contact legislators about that legislation. See Treasury Regulations § 56.4911-2. Political activities are defined as participating or intervening in any political campaign on behalf of (or in opposition to) any candidate for public office. See Internal Revenue Code Section 501(c)(3).

4. Benefits/Insurance. Enterprise is not responsible for any fringe benefits or insurance, including, but not limited to, social security, workers' compensation, state unemployment, federal and state income tax withholdings, retirement, leave benefits, commercial general liability and other insurance coverage, for Contractor or employees of Contractor. Contractor assumes full responsibility for the provision of all such insurances and fringe benefits for Contractor and all of Contractor's employees. Contractor maintains, and must maintain throughout the term of this Contract, the insurance coverages as set forth on Attachment 2 (unless otherwise approved in writing by Enterprise).
5. Ownership of Deliverables. Contractor hereby agrees and acknowledges that all Deliverables and other documents generated, developed or produced by Contractor under the Scope of Work of this Contract and the copyrights thereto, are the sole and exclusive property of Enterprise (collectively, the Deliverables and other documents, the "Work Products"). Contractor must not reproduce, publish or otherwise use the Work Products or any portion thereof, or allow others to reproduce, publish, or otherwise use the Work Products or any portion thereof, without the prior written consent of Enterprise. Contractor retains all rights of ownership and use over any form documents, models or training materials that are developed independently by Contractor in the normal course of its business and are adapted by Contractor to create the Work Products.
6. Use of Enterprise's Intellectual Property. Contractor shall not use Enterprise's name, logo, trademarks, or any other Enterprise-owned intellectual property for any reason, without the prior written consent of Enterprise.
7. Confidential Information.
 - a. "Confidential Information" is information which a party (the "Disclosing Party"), has identified as confidential or that reasonably should be understood to be confidential given the name of the information and circumstances of disclosure, including, but not limited to: borrower, grantee, subcontractor/contractor or client/customer information; information regarding the Disclosing Party's financial and strategic planning; Personally Identifiable Information (as defined herein); information regarding the Disclosing Party's staffing; and other data, files, and/or other material, whether such information is both tangible and intangible, in writing or orally imparted. The other party (the "Receiving Party") hereby agrees that it will not disclose or divulge the Disclosing Party's Confidential Information or any part thereof to any other person or entity (except to its employees, officers, directors or others who need to have access to the Confidential Information to complete the Scope of Work (each, a "Receiving Party's Representative") or use any Confidential Information for its pecuniary benefit or for any other purpose without the prior written consent of the Disclosing Party. In the event of disclosure to the Receiving Party's Representative, the Receiving Party is responsible for any breach of confidentiality by the Receiving Party's Representative.

- b. Upon the request of the Disclosing Party or upon the expiration, cancellation or termination of this Contract, the Receiving Party shall promptly deliver to the Disclosing Party all documents or other materials in the Receiving Party's possession, and all copies thereof, constituting or containing Confidential Information.
 - c. For purposes of this Contract, "Confidential Information" shall not include the following: (1) information which is or becomes publicly available without fault on the part of the Receiving Party disclosing such information; (2) information which is already in the Receiving Party's possession prior to the effective date of this Contract and is not otherwise Confidential Information; (3) is independently developed by the Receiving Party outside the scope of this Contract and without references to Confidential Information; (4) is rightfully obtained by the Receiving Party (and not through the Disclosing Party) from third parties who are not known to the Receiving Party to be subject to a confidentiality obligation and does not otherwise constitute Personally Identifiable Information; or (5) is demanded by a valid court order or subpoena or disclosure of which is required under applicable law or regulation, *provided, however*, that the party served ("Party Served") with any interrogatory, request for information or documents, subpoena, deposition, civil investigative demand or other process will provide the other party with prompt notice of the requested disclosure, if counsel for the Party Served determines that such notice is permitted by law, so that the other party may seek an appropriate protective order or waive compliance with the provisions of this Contract.
 - d. This Section will survive completion, expiration, cancellation or termination of this Contract.
8. Personally Identifiable Information. Contractor represents, warrants and covenants that, as of the date of this Contract and for the duration of the Period of Performance, Contractor has implemented and maintains reasonable security procedures and practices that are: (i) appropriate to the nature of the Personally Identifiable Information (as defined herein), if any, disclosed under this Contract; and (ii) reasonably designed to help protect the Personally Identifiable Information from unauthorized access, use, modification, disclosure, or destruction; and (iii) compliant with any applicable state and territory regulations.

Personally Identifiable Information shall be defined as any information pertaining to an individual that can be used to distinguish or trace a person's identity such as name, email address, home address and phone number. Personally Identifiable Information includes the following, it being understood that this list is not exhaustive and may be defined otherwise under the laws of the applicable jurisdiction:

- Social Security Number—inclusive of the entire number of the last 4 digits;
- Driver's License Number or State ID Number;
- Passport Number;
- Alien Registration Number;
- Financial account numbers;
- Email addresses;
- Phone numbers;
- Image;
- IP address;
- Mother's maiden name; and/or

- Any such information as would reasonably be expected to have the same protection as the foregoing examples in Contractor's industry.

Contractor agrees to keep all Personally Identifiable Information physically within the borders of the United States and the United States Territories. In the event Contractor stores its data outside of the United States and the United State Territories, Contractor (1) must notify Enterprise in writing of such data storage arrangement, including the country, territory or jurisdiction where stored; and (2) represents, warrants and covenants that Contractor (and its data storage contractor(s), if any) is compliant, and shall remain compliant during the Period of Performance, with the Global Data Protection Regulation or any other international privacy laws for data protection that are in force in the country, territory or jurisdiction in which the data is stored. Contractor shall remain liable to Enterprise for the full performance of all obligations under this Section, notwithstanding any arrangement with a data storage contractor.

Contractor shall notify Enterprise of any discovery of a breach of any Personally Identifiable Information security procedures as quickly as possible without unreasonable delay and in no event later than thirty (30) days from the discovery of the breach.

This Section will survive completion, expiration, cancellation or termination of the Contract.

9. Information Security and Audits. Contractor certifies that it is in compliance with industry-recognized standards for information security that are applicable for Contractor's line of business and the tasks associated with the Scope of Work. Contractor shall conduct, at its own expense, regular audits of its information security program in accordance with such standards. In addition, upon request of Enterprise, and no more than once per calendar year unless a security incident has occurred, Contractor shall provide Enterprise with a copy of its most recent independent information security audit report, including, if Enterprise requests, a SOC2 (Service Organization Control Type 2) or equivalent report. If Contractor is not required by law or industry regulations to obtain and maintain an independent information security audit report, Enterprise in its sole discretion can request either: (i) an internal self-assessment audit report based on recognized industry standards; or (ii) a completed Enterprise Third-Party Vendor Management Questionnaire. Enterprise will treat the copy of any such audit as Contractor's "Confidential Information" as defined by the Standard Terms and Conditions and will hold it in accordance with the confidentiality provisions of the Standard Terms and Conditions.
10. Return of Documents. Upon Enterprise's request upon the completion, expiration, cancellation, or termination of this Contract, subject to payment of all rightfully due compensation, Contractor must deliver or, with Enterprise's consent, destroy all records, notes, data, memoranda, models and equipment, of any nature, that are in Contractor's possession or under Contractor's control and that are Enterprise's property or relate to Enterprise's business (the "Enterprise Materials") and destroy any Enterprise Materials that cannot be delivered back to Enterprise, including, without limitation, Personally Identifiable Information. Contractor may retain Enterprise Materials if required by applicable law, regulation or documented Contractor archival policy or as otherwise authorized or instructed by Enterprise. Upon request of Enterprise, Contractor shall deliver to Enterprise a certificate executed by an officer of Contractor certifying that all Enterprise Materials have been delivered to Enterprise, destroyed or otherwise managed in accordance with this Contract.
11. Right to Audit/Record Retention. Contractor must keep for a minimum of three (3) years from the end date of the Period of Performance (a) accurate documentation in connection with the Scope of

Work to be performed herein, and (b) a legible set of books of account in accordance with generally accepted accounting principles. To the extent allowed by law, Contractor's documentation and books of account shall be open for inspection by Enterprise or its auditors with reasonable prior notice to Contractor to assure that the work has been properly performed and that funds are being paid in the proper manner for the work performed. Notwithstanding the foregoing, in the instance of a fixed price contract, books of account will not be audited.

12. Compliance with Laws. Contractor shall comply with the requirements of all laws, rules, regulations and orders of any governmental authority applicable to it or the services being provided under this Contract, including without limitation, the data privacy laws of any state in which Contractor shall be providing such services. Contractor shall not take any action in violation of any applicable legal requirement that could result in liability being imposed on Enterprise.
13. Non-Discrimination. Enterprise and Contractor and all Contractor's subcontractors shall abide by regulations that prohibit discrimination against qualified individuals based on their status as protected veterans or individuals with disabilities, and, prohibit discrimination against all individuals based on their race, color, religion, sex, sexual orientation, gender identity or national origin.
14. Compliance with Premises Rules, Practices and Policies. When Contractor or its subcontractor or other agent or representative is physically present on any property of Enterprise in the performance of the Scope of Work, Contractor shall make reasonable efforts to cause its employees, subcontractors or other agents or representatives to become aware of, and be in full compliance with, the property owner's rules, practices, and policies. For example, each person must comply with all applicable rules regarding Covid-19 or other health-related protocols, safety, smoking, noise, access restrictions, parking, security, and consideration for minors (persons under age 18). Contractor is responsible for any breach of this Section by its employees, subcontractors or other agents or representatives.
15. Representations; Warranties; Covenants. Contractor represents, warrants and covenants that:
 - a. Contractor, if it is an entity, is duly organized, validly existing and in good standing under the laws of the jurisdiction of its organization or incorporation; if Contractor is an entity and is performing work in a state that is different than the state in which Contractor was organized (the "Foreign State"), Contractor is qualified as a foreign entity to perform work in the Foreign State;
 - b. Contractor has full power, authority and legal right to execute, deliver and perform the obligations of this Contract;
 - c. All authorizations, consents, approvals and licenses of, and filings and registrations with, any governmental authority required under applicable law or regulations for Contractor to perform this Contract have been obtained and are, and will remain during the Period of Performance, in full force and effect and are available to Enterprise upon request;
 - d. This Contract constitutes a legal, valid and binding obligation, enforceable against Contractor in accordance with its terms;
 - e. Contractor has no direct or indirect interest, whether said interest be personal or financial, that would conflict in any manner or degree with the awarding of or performance of this Contract; that no trustee, director, officer or staff member of Enterprise has any actual or potential

- involvement, interest or relationship in Contractor, either directly or indirectly, , whether said interest be personal or financial, and whether such interest arises by way of a corporate entity, partnership, or otherwise; and Contractor shall immediately notify Enterprise in writing of any potential conflict of interest or any relationship or actions that might give the appearance that a conflict of interest exists.
- f. Contractor represents that it has not knowingly employed individuals or contributed funds to organizations that support terrorism or that are found on any terrorist-related list promulgated by the U.S. Government, the United Nations, or the European Union, including the U.S. Department of Treasury's Office of Foreign Assets Control Specially Designated Nationals List. Contractor will not use funds provided under this Contract, directly or indirectly, in support of activities (i) prohibited by U.S. laws related to combatting terrorism; (ii) with or related to parties on the List of Specially Designated Nationals or (iii) with or related to countries against which the U.S. maintains a comprehensive embargo, unless such activities are fully authorized by the U.S. government under applicable law and specifically approved by Enterprise in its sole and absolute discretion. Further, Contractor represents that it is not the target of economic or trade sanctions, and Contractor will immediately inform Enterprise if Contractor becomes the target of economic or trade sanctions, including any ownership or control of Contractor by one or more persons on the List of Specially Designated Nationals.

16. Termination.

- a. Termination by Mutual Agreement. This Contract may be terminated at any time by mutual written agreement of Enterprise and Contractor. Such agreement shall specify the termination details including, but not limited to, the termination date, process for submission of completed or unfinished Deliverables, process for return or other disposition of Enterprise Materials, the amount of any mutually-negotiated payment, and, if applicable, the return of amounts advanced to Contractor prior to the termination date for future performance rendered impracticable by termination of this Contract. All obligations which were to be performed as of the termination date are discharged but any right based on prior breach of performance survives.
- b. Termination for Cause. If one or more of the events set forth in this subsection occurs, Enterprise may suspend or withhold payment to Contractor or terminate this Contract and Enterprise may proceed to protect its rights hereunder and seek to compel compliance by Contractor with the terms herein by suit at law or in equity for specific performance of any covenant, term or condition hereof:
- i. Contractor fails to complete the Scope of Work by the end of the Period of Performance;
 - ii. Contractor fails to deliver any Deliverable or other report required under this Contract when such Deliverable or report is due and such failure continues unremedied for a period of thirty (30) days after Contractor has received written notice from Enterprise specifying such failure; and/or
 - iii. Contractor fails to observe or perform any other material term, covenant or condition contained in this Contract and such failure continues unremedied for a period of thirty (30) days after Contractor has received written notice from Enterprise specifying such default and requiring it to be remedied or, if such failure

is not reasonably capable of being remedied within such 30-day period, Contractor has not commenced remedial action and is not proceeding with diligent efforts to remedy such failure.

17. Force Majeure.

- a. No party shall be liable hereunder for any failure or delay in the performance of its obligations under this Contract if such failure or delay is on account of a Force Majeure Event. A Force Majeure Event shall mean any causes beyond a party's reasonable control, including labor disputes, civil commotion, war, riots, fires, floods, earthquakes, inclement weather, governmental regulations or controls, pandemics, epidemics, local disease outbreaks, public health emergencies, quarantines, casualty, strikes, the unavailability of labor or materials to the extent beyond the control of the party affected, embargoes, civil strife, acts of terrorism, or acts of God, in addition to any and all other events, regardless of their dissimilarity to the foregoing, deemed to render performance of this Contract impracticable or impossible under the law, in which event the nonperforming party shall be excused from its obligations for the period of the delay.
- b. Each party maintains an express duty to minimize the disruption caused by Force Majeure, and shall, as soon as reasonably practicable, give notice to the other party of the nature and impact of the Force Majeure. Should Force Majeure events delay Contractor's completion of the Deliverables and performance commitments, Contractor may be entitled to an extension for the time for completion subject to any supporting funding requirements. Any extension must be approved in writing by Enterprise. Should a Force Majeure event prevent Contractor from completing Deliverables or performing commitments under this Contract, the completion or performance shall be suspended only for the time and to the extent commercially practicable to restore normal operations. Further, Contractor and Enterprise shall endeavor to continue to perform their contractual obligations to the extent reasonably practicable and will work to adjust Deliverables or performance commitments as needed to continue the provision of services during the Force Majeure event.

18. Use of Subcontractors. If Contractor retains a subcontractor to perform any portion of the Scope of Work, Contractor must first request written approval from Enterprise, such approval not to be unreasonably withheld or delayed. Any such subcontractors must agree in writing to be bound by the terms and conditions of this Contract that apply to the subcontractor's scope of work and deliverables, including but not limited to, Confidentiality, Personally Identifiable Information, Return of Documents, Right to Audit/Record Retention, Non-Discrimination, Compliance with All Laws, and Compliance with Premises Rules, Practices and Policies.

19. Indemnification.

- a. Each party (the "Indemnifying Party") will indemnify, defend and hold harmless the other party and its affiliates, officers, directors, employees and agents (the "Indemnified Parties") from and against any and all liability to third parties (including, without limit, all related damage, third party claims, demands, costs, judgments, fees, reasonable attorney's fees or loss), relating to or arising out of any third party claims resulting from (a) any breach or alleged breach of any representation or warranty contained in this Contract, (b) any breach or alleged breach of any covenant or other obligation or duty of the Indemnifying Party under this Contract or under applicable law, (c) any infringement of intellectual

property, or (d) the gross negligence or willful misconduct of the Indemnifying Party, its affiliates, officers, directors, employees, and agents.

- b. The Indemnified Party (i) must make good faith efforts to provide timely written notice to the Indemnifying Party of any claim for which indemnification is sought, (ii) permits the Indemnifying Party to fully control the defense of any such claim, *provided, however*, the selection of counsel requires the Indemnified Party's written consent, such consent not to be unreasonably withheld; (iii) permits the Indemnifying Party to negotiate a settlement, *provided, however*, to the extent any settlement does not release the Indemnified Party from any and all liability, or admits liability, guilt or fault on the part of the Indemnified Party requires the Indemnified Party's written consent, such consent not to be unreasonably withheld, and (iv) provide reasonable assistance, at the Indemnifying Party's expense, in the defense of such claim as requested.
- c. The obligations of this Section shall survive the completion, expiration, cancellation or termination of this Contract.

20. Limitation of Liability.

- a. Limitation on Liability by Type. Neither party will be liable to the other party for any indirect damages (including incidental, special or consequential) or punitive damages unless said liability arises from (i) the Confidentiality provisions set forth in this Contract; (ii) the Personally Identifiable Information provisions set forth in this Contract; (c) the Indemnification provisions set forth in this Contract; or (d) a party's gross negligence or willful misconduct.
 - b. Limitation on Liability Amount. Except for liability arising from (i) the Confidentiality provisions set forth in this Contract; (ii) the Personally Identifiable Information provisions set forth in this Contract; (iii) the Indemnification provisions set forth in this Contract or (iv) a party's gross negligence or willful misconduct, the aggregate liability of any Party arising in connection with this Contract, however caused, and on any theory of liability, including without limitation contract, strict liability, negligence and/or other tort, shall in no event exceed the Contract Amount.
21. Nonwaiver. The failure of either party in any instance to insist upon a strict performance of the terms of this Contract or to exercise any option hereunder must not be construed as a waiver or relinquishment for the future performance of such term or option.
22. Relationship of the Parties. Contractor is not an employee, partner, agent of or joint venturer with Enterprise for any purpose. Contractor is and will remain an independent contractor in its relationship to Enterprise pursuant to this Contract.
23. No Third-Party Beneficiaries. Nothing in this Contract, expressed or implied, is intended to confer upon any person other than the parties hereto or their respective successors, any rights, remedies, obligations or liabilities under or by reason of this Contract.
24. Amendment. Any Amendment to the provisions of this Contract must be in writing and executed by both parties. In the event an administrative change or correction that does not affect the rights and obligations of Contractor is needed by Enterprise or Contractor (e.g., change in contact



information, address or other corrections) (an “Administrative Change”), Enterprise or Contractor, as applicable, will provide notice in writing (email sufficient) to the other party of such Administrative Change.

25. Delegation; Assignment. Contractor shall not delegate any duties or assign any rights under this Contract without the prior written approval of Enterprise, such approval not to be unreasonably withheld or delayed. In the event Contractor desires an assignment of this Contract, Contractor must send a written request to Enterprise and provide background information to support the request. If the assignment is approved, Contractor shall submit to Enterprise all information and documents required by Enterprise, including full legal name of assignee, updated W-9 and ACH/payment information for assignee, any internal assignment documents, or other applicable items. Upon assignment approval and receipt of all required documentation, this Contract will be deemed assigned. No payments will be made to an assignee without the approval and documentation process being completed.
26. Severability. If any provision of this Contract or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions of this Contract that can be given effect without the invalid provision, and to this end the other provisions are deemed to be severable.
27. Parties Bound. The terms and provisions of this Contract are binding upon the parties hereto, their legal representatives, successors and assigns.
28. Notice. Any notice which either party desires to provide the other party under this Contract must be sufficiently given, in writing and delivered to the party’s address in this Contract or such other address as a party may specify in writing by (a) hand-delivery, (b) electronic mail, return receipt requested, (c) overnight courier, or (d) certified or registered first class mail, return receipt requested and postage prepaid. The notice shall be deemed to have been received: (a) if hand delivery, on the date of delivery if delivered during business hours on a business day (otherwise on the next business day), (b) if by electronic mail, on the date of delivery as stated on the return receipt; (c) if by overnight courier, the next business day; (d) if by mail, three (3) business days after mailing.
29. Entire Contract. No statement, promises or inducements made by any party hereto, or agent of either party hereto, which is not contained in this Contract, will be valid or binding; and this Contract may not be enlarged, modified or altered except in writing and signed by the parties, except for Administrative Changes.
30. Governing Law; Venue. This Contract must be construed and enforced in accordance with, and the rights of the parties shall be governed by, the laws of the State of Maryland exclusive of its conflicts of law rules. Contractor agrees that any litigation must be brought and prosecuted in any District or Circuit Court of Maryland, as appropriate, or Federal District Court, with venue in the United States Court for the District of Maryland, Baltimore Division and Contractor consents to the *in personam* jurisdiction of such courts. Contractor irrevocably waives any objection to, and any right of immunity from, the jurisdiction of such courts or the execution of judgments resulting therefrom, on the grounds of venue or the convenience of the forum.
31. Waiver of Jury Trial. CONTRACTOR HEREBY EXPRESSLY WAIVES ANY RIGHT TO TRIAL BY JURY OF ANY CLAIM, DEMAND, ACTION OR CAUSE OF ACTION AS MAY BE SET FORTH IN THIS CONTRACT.
32. Counterparts. This Contract may be executed in one or more counterparts, each of which shall be



deemed an original, but all of which together shall constitute one and the same instrument.

33. Electronic Signature. The use of an electronic signature (“E-Signature”) by any party in executing this Contract shall constitute the legal equivalent of a manual or handwritten signature as if the party signed this Contract in writing. No certification authority or other third-party verification shall be required to validate the party’s E-Signature, and the lack of such certification or third-party verification will not in any way affect the enforceability of the E-Signature/s or this Contract.



ATTACHMENT 2 - STANDARD INSURANCE REQUIREMENTS

If Contractor is not certain about the insurance requirements, Enterprise suggests that Contractor provide this information directly to Contractor’s insurance provider to ensure exact coverage.

REQUIREMENTS FOR ALL INSURANCE:

- Carrier must be rated “A-” or higher in the AM Best Guide with a Financial Size Category of at least VI
- Named Insured must be Contractor’s full legal name
- Policy must be current, not expired, and include all endorsements
- ACORD 25 or other similar certificate must be signed by an authorized representative of the insurance carrier
- **Certificate Holder and Additional Insured (as required below) must appear as:**

**ENTERPRISE COMMUNITY PARTNERS
 INC. (“Enterprise”)
 11000 Broken Land Parkway, Suite 700
 Columbia, MD 21044**

REQUIRED FOR ALL CONTRACTS
Certificate of Insurance (ACORD 25) evidencing Contractor’s <u>Commercial General Liability Insurance</u> <ul style="list-style-type: none"> • in amounts not less than \$1,000,000 per occurrence and \$2,000,000 in the annual aggregate • naming Enterprise as an <u>Additional Insured</u> as listed above
Certificate of Insurance (ACORD 25 or other state issued certificate) evidencing Contractor’s <u>Worker’s Compensation Insurance</u> <ul style="list-style-type: none"> • a minimum of \$500,000 Employers’ Liability Limit or consistent with state statute OR <ul style="list-style-type: none"> • Sole Proprietors may provide their state authorized exemption form

Certificates evidencing such insurance must also be submitted to Enterprise as policies renew during the term of this Contract. Upon completion or termination of the Contract, Contractor should notify its insurance provider that it may cease sending evidence of such insurance to Enterprise.



**SUPPLEMENTAL INSURANCE(S) TO ADD
BASED ON CONTRACTOR’S SCOPE OF WORK / SERVICES /ACCESS TO FACILITIES,
STAFF, OR SYSTEMS**

Professional Liability

WHEN REQUIRED: Required for all contractors operating under a professional license (Examples may include attorneys, engineers, architects, environmental consultants, insurance or other counselors and consultants, accountants, real estate agents, health/medical advisors) and all contractors engaged in public or private presentations, workshops, or trainings or provide technical assistance or produce content that Enterprise publishes to the public.

Certificate of Insurance (ACORD 25) evidencing Contractor’s **Professional Liability** (also known as Errors and Omissions coverage)

- in an amount not less than \$1,000,000 per claim and \$1,000,000 in annual aggregate

Auto Insurance

WHEN REQUIRED: If auto is used in performance of services, one or more of the following policies will be applicable

Certificate of Insurance (ACORD 25) evidencing Contractor’s **Auto Insurance**

- Commercial Auto Insurance in amounts not less than \$1,000,000 for combined liability/physical damage for all owned, non-owned and hired automobiles;
OR
- If no owned autos, Commercial General Liability may be substituted by coverage extended from the Commercial General Liability Hired/Non-Owned Auto in amounts not less than \$1,000,000 Combined Single Limit
OR
- **SOLE PROPRIETORS ONLY:** Personal Auto Insurance in amounts of not less than \$100,000 per person and \$300,000 per accident Bodily Injury Liability and \$100,000 per accident in Property Damage Liability
- naming Enterprise as an **Additional Insured** as listed above

Cyber Insurance

WHEN REQUIRED: Required for contractors who have access to Enterprise’s Information Technology systems or hardware, where they have access to Confidential or Restricted data defined by the Data Classification Policy or they have access to or collect Personally Identifiable Information (PII) as defined by the PII Policy.

Certificate of Insurance (ACORD 25) evidencing Contractor’s **Cyber Insurance**

- in amounts not less than \$1,000,000 per claim with third party coverage
- naming Enterprise as an **Additional Insured** as listed above

Sexual Abuse and Molestation

WHEN REQUIRED: Required when contractors (or their employees) will come into contact with vulnerable individuals or minor children as part of the services provided under the contract.

Certificate of Insurance (ACORD 25) evidencing Contractor's **Sexual Abuse and Molestation**

- in amounts not less than \$1,000,000 per claim
- naming Enterprise as an Additional Insured as listed above

Crime

WHEN REQUIRED: Required where a contractor (or their employees) have access to Enterprise facilities that contain property that could be stolen.

Certificate of Insurance (ACORD 25) evidencing Contractor's **Crime**

- in amounts not less than \$500,000 per claim with third party coverage
- naming Enterprise as an Additional Insured as listed above