

PHARR HOUSING AUTHORITY/PHARR HOUSNG DEVELOPMENT  
CORPORATION/PHARR AFFORDABLE HOUSING CORPORATION/SUMMIT  
SIGNATURE PROPERTIES

# Request for Proposal – Insurance Broker Property Casualty

1005 W. Gore Pharr, TX 78577

## 1.1 Background

The Pharr Housing Authority (PHA) is chartered in the State of Texas and began service to the community in 1949. As a public benefit corporation, the PHA provides subsidized housing within the City of Pharr, Texas (City), in accordance with federal legislation. The PHA's major funding comes from grants and subsidies by the United States Department of Housing and Urban Development (HUD). The PHA also earns rent, administrative fees, and investment income and receives private donations.

The PHA's governing body is a seven-member Board of Commissioners appointed by the Mayor of Pharr. The PHA's Interim Executive Director, Lazaro J. Guerra, has been leading the organization since 2024. The Authority currently has 19 employees.

The PHA's consolidated reporting entity includes the following which also contains certain audits to be performed by other auditors and included in the PHA's overall audit:

Housing Authority of the City of Pharr (PHA)  
Pharr Housing Development Corp. (PHDC)  
Pharr Affordable Housing Corp. (PAHC) (an individual audit is required and part of the scope of services for this entity)

The mission of the PHA is to become the Premier Housing Agency by Promoting Honesty, Integrity, Respect and Dedication, Empowering Staff and Influencing the Future Growth and Development of Families Through Education and Housing.

To accomplish this objective, PHA manages 187 public housing units throughout the City of Pharr. This program has been supported by a \$1.9 million operational budget.

PHA also provides monthly rental assistance to a maximum 888 qualifying low and moderate-income families in Pharr, Texas, through HUD's Housing Choice Voucher program (formerly known as Section 8). This growing rental assistance program is supported by a \$5.9 million budget.

For both public housing residents and assisted housing clients, PHA offers (in partnership with numerous community organizations) a variety of supportive services. These services include counseling, case management, drug education and violence prevention, job training, medical assistance, and youth enrichment.

PHA is involved in numerous other mission related initiatives, most notably:

Pharr Housing Development Corporation (PHDC) – In 1992, the PHA formed a 501 (c)(3) nonprofit corporation. It was formed for the purpose of providing decent affordable housing and buildings, affordable housing, and to support the PHA's mission, and much more. PHDC is the sole member of four general partners in four low-income housing tax credit (LIHTC) developments. They include Las Canteras Housing Partners, LTD (100 units), Mesquite Terrace, LTD (106 units), PHDC Parkview Terrace GP, LLC (100 units), and Sunset Terrace, LTD (100 units).

Pharr Housing Authority RFP Property Casualty Insurance Broker of Record

PHDC Parkview Terrace GP, LLC (PTGP) – PTGP is a limited liability corporation owned by the Pharr Housing Development Corporation. PTGP owns and operates a 100-unit low-income housing tax credit multi-family development. It does business as the Leo “Polo” Palacios Jr Parkview Terrace Apartments.

PHA READ Project (READ) – READ is a 501 (c)(3) nonprofit corporation formed in 2017. It was formed for the purpose of promoting and providing opportunities for low and moderate income residents, including families, and elderly, handicapped or disabled persons; promoting and providing community economic development and educational activities and opportunities to benefit economically disadvantaged residents; and promoting the common good and general welfare of the City of Pharr, Texas, and its residents and promoting other community improvements for low and moderate income residents in the communities and neighborhoods of Pharr, Texas.

The Pharr Affordable Housing Corporation (PAHC) was formed in 2005 under Texas Local Government Code, Chapter 303. It is a public facility corporation formed for the purpose of supporting the PHA’s mission, providing affordable housing, build affordable housing and much more. PAHC is doing business under the assumed name of Sunset Terrace Senior Village (80 units), a mixed finance affordable senior housing development. The development was financed with a mixed commercial loan and a CDBG grant.

PAHC primarily earns its revenues from tenant rent, Housing Choice Voucher rent, management fees, and investment income. A separate annual audit is required for PAHC as a requirement under the CDBG grant.

The PAHC’s governing body is made up of the same seven-member PHA Board of Commissioners, but the Board elects different officers. The PHA’s Executive Director is also PAHC’s Executive Director.

## 1.2 Solicitation

The PHA and its affiliates is issuing this Request for Proposal (“RFP”) for a licensed and qualified insurance broker for our property casualty portfolio to perform the services outlined in section **Part IV – Scope of Services** (Services), for its public housing agency.

It is the intention of the PHA & its affiliates to award all Services to a single entity; however, we reserve the right to award separate agreements for Services based on criteria that we determine to be appropriate.

Respondents will be required to perform all services requested under this RFP in accordance with best practices, professional, and ethical standards pertaining to their licensing requirements.

## 1.3 Procurement Authority

All matters and issues related to this RFP, and any contract resulting from the RFP shall be governed by the regulations included in **2 CFR 200 318** and procurement principles set forth in the [HUD Handbook on Procurement for Public and Indian Housing Authorities](#), Handbook 7460.8, Rev-2; applicable State and Local laws and the Statement on Procurement Policy for the Pharr Housing Authority/Pharr Affordable Housing Corporation.

The selected insurance broker Respondent shall be thoroughly knowledgeable of Federal and State Laws relating to affordable housing, public housing authorities, and the applicable laws.

## 1.4 Laws and Regulations

This procurement may be funded as a whole or in part by grants provided by the US Department of Housing and Urban Development. Applicable laws and regulations will govern this procurement and any subsequent agreement. In addition, applicable laws and regulations of the State of Texas and Hidalgo County Texas, will apply to the resulting awarded agreement(s).

## 1.5 Obtain Copies of this Solicitation

Single copies of the Response package may be obtained at no cost by visiting the PHA website at: [www.pharrha.org](http://www.pharrha.org).

Hard Copies may be available in person at the address below:

Pharr Housing  
Authority  
1005 W Gore  
Pharr, Texas 78577

Persons wishing to be mailed copies may request via email: [Lazaro.Guerra@pharrha.org](mailto:Lazaro.Guerra@pharrha.org)

## PART II – SUPPLEMENT INSTRUCTIONS TO RESPONDENTS

### 2.1 Submission of Response

The instructions below provide guidance on what the qualification-based submittal should contain and how it should be organized. **Respondents should deliver two (2) complete sets, (one (1) original and one (1) copies) and a digital file on a CD or JUMP DRIVE in PDF format.** All submittals must be assembled in the order described in this RFP, in a sealed envelope or box clearly marked with the words “**Annual Audit Services**”

Sealed responses to this solicitation must be received by the PHA no later than Friday August 29, 2025, at the **Pharr Housing Authority 1005 W Gore Pharr Texas 78577.**

All Proposals must be submitted in accordance with the conditions and instructions provided herein. All Proposal must remain open for acceptance for one hundred and eight days (180) from due date.

## 2.2 Timetable

The submission of proposal(s) in response to the RFP will be evaluated in accordance with the schedule below.

<b>Schedule Procedures</b>	<b>Date</b>	<b>Time</b>
RFP Date of Issue	August 16, 2025,	5:00 pm (CT)
Deadline for Receipt of Questions	August 22, 2025	10:00 am (CT)
Deadline for Proposal Submissions	August 29, 2025	5:00 pm (CT)
Announce Award to Successful Responder	September 5, 2025,	10:00 am (CT)

Every effort will be made to maintain this schedule. However, all dates are subject to change if it is deemed to be in the best interest of the PHA.

## 2.3 Interpretations/Questions

During the period between issuance of the RFP and all proposal due date no oral interpretation of the RFP's requirement will be given to any prospective responder. Request for interpretation must be made, in writing, at least five (5) days before the submission due date and time to: Email: [Lazaro.Guerra@pharrha.org](mailto:Lazaro.Guerra@pharrha.org)

## 2.4 Addendum and Update Procedures for the RFP

During the period of advertisement for this RFP, the PHA may wish to amend, add to, or delete from, the contents of this RFP. In such situations, the PHA will issue an addendum to the RFP setting forth the nature of the modification(s). The PHA will email (or send via regular postal mail or fax upon written request of the Respondents) any addenda to Respondents of the RFP Solicitation. Interested parties may also view addenda on the PHA's website [www.pharrha.org](http://www.pharrha.org). It shall be the responsibility of each Respondent to insure they have any/all additional addenda relative to this

## 2.5 Proposal Format

All proposals shall be submitted in 8 ½ x 11-inch format, preferably in three (3) ring binders. Larger size pages or inserts may be used provided; they fold into 8 ½ x 11 inches. All copies of the submittal must be identical in content and organization. The format of the respondents' proposal should be structured the same as the format of the RFP. Proposals should be organized into sections and tabbed for ease of review. Provide a comprehensive Table of Contents at the front of the proposal. Organize the proposal in response to the Submission Requirements, taking care to address all issues identified in the Scope of Service. The front cover of the proposal should bear the name and number of the RFP, the date, and the Respondent's name, address, phone, fax number, and email address.

## 2.6 Submittal Forms

Provide, as a part of the proposal, all required certifications and HUD forms, licenses and proof of insurance. All forms that require a signature or initials must bear an original initial or signature.

## 2.7 Acceptance of Proposals

Proposals must be signed, sealed, and received in completed form at the PHA, no later than the proposal's closing date and time. Proposals submitted after the designated closing date and time will not be accepted for any reason and will be returned unopened to the originator.

The PHA reserves the right to accept or reject any or all proposals, to take exception to these RFP specifications or to waive any formalities. Respondents may be excluded from further considerations for failure to comply with the specifications of this RFP.

The PHA also reserves the right to reject the proposal of Respondents, who have previously failed to perform properly or to complete a contract of similar nature on time; that is not in a

position to perform the contract. Alternatively, those who habitually without just cause neglected the payment of bills or disregarded its obligations to subcontractors, providers of materials, or employees.

## **2.8 Time for Reviewing Proposals**

Proposals received prior to the closing date and time will be securely kept, unopened. No proposals received after the closing date and time will be considered. All proposals properly received will be evaluated by PHA Evaluation Committee appointed by the Executive Director. The Evaluation Committee will analyze proposals within 180 days of the date and time due and a recommendation for Award of Contract or not to award to the PHA Executive Director.

## **2.9 Withdrawal of Proposals**

Proposals may be withdrawn by means of a written request or faxed requests dispatched by the Respondent in time for delivery in the normal course of business prior to the time fixed for receipt and must be signed by the Respondent. In addition, withdrawals must be postmarked prior to the date and time set for proposal opening. Negligence on the part of the Respondent in preparing their proposal confers no right to make modifications or withdraw proposal after the due date and time.

## **2.10 Award of Contract**

Contact shall be awarded to the Respondent submitting a proposal according to the evaluation criteria contained herein, provided the proposal is in the best interest of the PHA. The Respondent to whom the award is made will be notified at the earliest practical date.

## **2.11 HUD Debarment and Suspension List**

The Respondents and all subcontractors' names or businesses must not appear on the HUD's Debarment and Suspension list ([www.epls.gov](http://www.epls.gov)).

## **2.12 Certification of Legal Entity**

Prior to execution of the contract agreement, the Respondent shall certify that joint ventures, partnerships, team agreements, new corporations, or other entities that either exist or will be formally structured are, or will be, legal and binding under Texas State Law and the City of Pharr, Texas.

## **2.13 Cost Borne by Respondent**

All costs related to the preparation of this RFP, and any related activities are the responsibility of the Respondent. The PH Assumes no liability for any costs incurred by the Respondent throughout the entire selection process.

## **2.14 Best available Data**

All information contained in this RFP is the best data available to the PHA at the time of the RFP was prepared. The information given in the RFP is not intended as representation having binding legal effect. This information is furnished for the convenience of Respondents and the PHA assumes no liability for any errors or omissions.

## 2.16 Contacts with the PHA Staff, Board Members, and Residents

Beyond the above-mentioned written communications, Respondents and their representatives may not make any other form of contact with the PHA Staff, Board Members, or Residents. Any improper contact by or on behalf of Respondents may be grounds for disqualification.

## 2.17 Licenses

The awarded Respondent shall have and maintain all required Licenses necessary to conduct business in the City of Pharr and the State of Texas. All licenses must be kept up to date for the duration of the awarded contract. Copies of all licenses must be in the Procurement/Contract Office prior to contract execution.

## 2.18 Respondent Responsibilities

Each Respondent is presumed by the PHA to have thoroughly studied this RFP and become familiar with the contents, locations, nature of requests, covered by the RFP. Any failure to understand completely any aspect of this RFP is the responsibility of the Respondent.

## 2.19 No Claim Against PHA/PAHC

The Respondent shall not obtain, by submitting a proposal in response to this RFP, any claim against PHA or PHA/PAHC's property for reason of all or any part of any of the following: the selection process; the rejection of any or all offers; the acceptance of any offer; entering into any agreements or the failure to enter any agreements; any statement, representations, acts or omissions of the PHA or any person or entity acting on its behalf; the exercise of any discretion set forth in or concerning any of the foregoing; and any other matters arising out of the foregoing.

## PART III – SUBMISSION REQUIREMENTS

Listed below are the sections that must be included in Respondent's proposal. Each section must be clearly labeled using the bold-faced titles listed below. The required submission must be bound, and each section tabbed.

### 3.1 Company Information

Please furnish a brief history of your company including how long you have been in business, major offices located in Pharr, Texas and/or major offices located in the southern United States.

### 3.2 Proposal Preparation and Submission

Respondent's proposals must be prepared and submitted in such a manner that they address, at a minimum, the requirements of Sections below in appropriate detail listing the Respondent's capabilities and management plan. Other preparation and submission requirements may be required by documents contained within Part IV (Scope of Work). It is the Respondent's responsibility to ensure that their proposal submittals properly address all requirements requested by the RFP.



Pharr Housing Authority/Pharr Affordable Housing Corporation

- Licensed as an Insurance Broker in the state of Texas
- A list of references for Housing Authorities currently under contract with the firm.
- Professional insurance with a minimum limit of \$1,000,000.
- Demonstration knowledge of HUD regulations specific to Housing Authority programs preferred but not required.

### 3.3 Required Certifications/Forms

Each proposal shall contain a copy of the following HUD forms.

Attachment A – **Form HUD 5369-B**, Instructions to Offerors – Non-Constructions

Attachment B – **Form HUD 5369-C**, Certifications and Representations of Offerors – Non-Construction Contract

Attachment C – **Form Profile of Firm**

Attachment D – **Certification for Section 3 Business Preference**

Attachment E – **Form HUD 5370-C**, General Conditions for Non-Construction Contracts

## PART IV - SCOPE OF SERVICES

### 4.1 General Requirements

PHA is seeking the services of a licensed in the state of Texas insurance broker to assist PHA with its insurance needs. The selected firm/individual will act as PHA broker of record to obtain and review insurance policy bids and determine which best meets PHA needs.

The selected firm/individual must have the capacity to provide the following services:

- Review PHA risks and recommend policies, limits, and deductibles as required by HUD to best position PHA. (please see exhibit A)
- Proactively assist PHA in identifying potential risks and recommend best practices.
- Assist PHA in the oversight of loss control activities and assist in the implementation of loss control recommendations.

Minimum Qualifications - All responding firms must meet the following basic qualifications:

- Must be licensed for property and casualty in the state of Texas
- Risk Manager License preferred
- Must have at least five (5) years in business/experience as a licensed broker.
- Must show evidence of Insurance Agents' and Brokers' Errors and Omissions Insurance with a minimum limit of \$5,000,000 and Commercial General Liability with limits of at least \$1,000,000 per occurrence, along with other insurances required in this RFP.
- Must agree to prepare an Annual Report for the Pharr Housing Authority, summarizing the services provided, and including observations and recommendations on new developments in the insurance market, and such other reports as request regarding their risk management policies.
- The proposer's ability to respond to request for information or their attendance at meetings is pertinent to the PHA Board meetings.

- See Attachment

Exhibit A

## 4.2 The Insurance Broker Responsibilities

Annually market and obtain proper and cost-effective insurance policies including, but not limited to the following types of insurance:

- Automobile
- Real estate Portfolio
- Crime
- Umbrella
- Public Officials
- Hazard Insurance for PHA Real Estate Owned portfolio
- Workers' Compensation
- Cyber Insurance

## 4.3 Contract Term

The PHA anticipates that it will likely award a contract for a period of three (3) years with the option, at the PHA discretion, to renew for two one (10 Additional one-year terms.

## 4.4 Contract Termination

In the event that either the PHA or the Annual Audit Services Respondent decided to terminate the contract, all PHA financial records, schedules, data and any other material received, prepared, or generated as part of the services rendered must be submitted in a format and media acceptable to the PHA no later than sixty (60) days after contract termination.

# PART V - PROCUREMENT PROCESS

## 5.1 Evaluation Factors

The proposal should address the factors outlined below:

### 1. Relevant Experience and Past Performance:

## 5.2 Evaluation Process

The following procedures will be followed for the evaluation:

- A. An Evaluation Committee is formed.
- B. All submittals are evaluated individually on qualifications and experience of the Respondent. The evaluation will consist of a qualitative review of the proposal to determine how it meets the minimum requirements.
- C. The PHA reserves the right to make an award based solely on the proposal or to negotiate further with the selected Respondent.
- D. The PHA may request that Respondents whose submittals are in the competitive range make oral presentations concerning their qualifications to the PHA/PAHC's Evaluation Committee. Presentations will be scheduled by the PHA on an individual basis. Furthermore, the PHA may request either an on-site or telephonic interview with Respondents in which the Evaluation Committee has deemed competitive.
- E. Negotiation of a contract price for the intended scope of work as it is assigned will be held

with the selected firm.

- F. The PHA reserves the right to make no award or decline to enter negotiations should it believe that no Respondent to this RFP would be capable of delivering the necessary level of service within an acceptable price range and/or the time-period.

**5.3 Evaluation Factors Additional Points:**

**Minority Business Enterprise (MBE) and Woman Business Enterprise (WBE) (Attachments B and C) And Section 3 (Attachment D) Participation:**

**MBE / WBE participation 5 points**

**Section 3 participation 5 points**

Maximum consideration will be given to those Respondents, who demonstrate through their submittals, that PHA's stated participation goals, in terms of MBE, WBE, and Section 3 business enterprise contracts, and Section 3 resident employment and training, will be met.

**5.4 Summary of Technical**

**Evaluation Criteria:**

Relevant Experience and Past Performance	30 Points
Respondent's Approach/Response to Scope of Service	25 Points
Ability to follow instruction as set forth in RFP	35 Points
Submission of All Required Documents	10 Points
<b>Total</b>	<b>100 Points</b>

**ADDITIONAL POINTS:**

MBE and WBE Participation  
Section 3 Participation

5 Points  
5 Points

**Total 10 Points**

**Total Possible Totals 110 Points**

## **PART VI – PROPOSAL FORMAT**

### **6.1 Proposal Submittal**

The PHA intends to retain the successful Respondent pursuant to a “Best Value” basis, not a “Low Proposal” basis (“Best Value,” in that the PHA will, as detailed within the previous Part V, consider factors other than just cost in making the award decision). Therefore, so that the PHA can properly evaluate the offers received, all proposals submitted in response to this RFP must be formatted in accordance with the sequence noted following. Each category must be separated by numbered index dividers (which number extends so that each tab can be located without opening the proposal) and labeled with the corresponding tab reference also noted below. None of the proposed services may conflict with any requirement the PHA has published herein or has issued by addendum.

## 6.2 Quantities

All quantities listed by the PHA herein and within the corresponding Pricing Items are for calculating purposes only. As may be further detailed herein, the PHA does not guarantee any minimum or maximum amount of work as a result of any award ensuing from this RFP, as the ensuing contract will be a Requirements Contract, in that the PHA shall retain one contractor only and shall retain the right to order from that contractor (successful Respondent), on a task order basis, any amount of services, meaning for as many FY's that the PHA requires during the ensuing contract period(s).

## 6.3 Escalation

Pertaining to the ensuing contract, there shall be no escalation of the proposed unit costs allowed at any time during the awarded contract periods other than those entered as a firm-fixed fee for each FY.