

## R-20-01: NEW CONSTRUCTION IN LIBERTY AND MONTICELLO

The Sullivan County Land Bank Corporation (SCLBC) is inviting integrated design teams to submit responses to this Request for Qualifications to provide architectural, design, and construction services for a scatter site new construction housing project in the Villages of Liberty and Monticello, in Sullivan County, New York. We wish to collaborate with a team to conceive, design, and implement a forward-thinking, sustainable, affordable housing development project. The Sullivan County Land Bank may choose qualified respondents to interview in person (or by videoconference). Once interviews are conducted, some respondents will be invited to respond to the RFP with additional content for review. SCLBC expects to enter into contract with the preferred design and build team shortly thereafter and begin the construction process in the Spring/Summer of 2020.

### PROJECT BACKGROUND & CRITICAL DATES

The mission of SCLBC is to strengthen neighborhoods by mitigating blight through strategic property acquisition that will create vibrant neighborhoods, increase homeownership, stimulate economic growth and support community development by returning properties to productive use and improve quality of life. With an aging housing stock and years of disinvestment, SCLBC is looking to leverage the county's low unemployment rate in order to encourage affordable homeownership.

SCLBC is looking to build five (5) starter single-family homes on five of its sites scattered throughout the Villages of Liberty and Monticello in Sullivan County, NY. Homes should be designed with both sustainability and affordability in mind (please see draft Sustainable Construction Policy, attached, for more information). **Total design and construction cost cannot exceed \$200,000 per home.** We are looking for houses that integrate and enhance the existing neighborhood character, and that also bring beauty and innovation into the community.

#### Site Selection

SCLBC owns a number of relatively flat sites in the Villages of Liberty and Monticello, with public water and sewer, which are suitable for new construction. We will work with the winning team to finalize site selection.

#### Additional Documents Included in this RFQ

Please see the following documents, which will help inform your responses:

- SCLBC Sustainable Construction Policy (draft)
- SCLBC Insurance Requirements

#### Timeline

Issuance of RFQ: 2/7/2020  
RFQ Responses Due: 3/2/2020 by 9:00AM EST  
*by email to:* [info@sullivancountylandbank.org](mailto:info@sullivancountylandbank.org)  
*by mail to:* Sullivan County Land Bank, 100 North Street Monticello, NY 12701  
Interviews: 3/6/2020 - 3/20/2020  
Issuance of RFP: 3/27/2020  
RFP Responses Due: 4/10/2020  
Final Selection: 4/17/2020

#### Questions

Questions regarding this RFQ must be submitted via email by end of day 2/21/2020 with responses by 2/25/2020. Email inquiries to Eugenia Manwelyan and Jill Weyer, [info@sullivancountylandbank.org](mailto:info@sullivancountylandbank.org)

## DESIGN TEAM & PROCESS

We wish to identify a strong integrated design and implementation team who is capable of designing, siting, and building beautiful and affordable new homes in the Villages of Liberty and Monticello. We are open to stick-built homes, but we do have a preference for modular. We are looking for the most cost effective method for building at a reasonable rate. We are looking to hire a team for services that include:

### Planning & Schematic Design

Identify and gather information that is essential to building sustainable affordable homes that will last and work well for local families. Such information includes, but is not limited to:

- Site and area conditions; soil and hydrology; wind and solar orientation
- Local zoning as well as building and health department regulations
- Market costs for construction and building systems, to ensure that the project does not go over budget
- Green building materials and strategies to adhere to the Land Bank's Sustainable Construction Policy
- Small scale design of homes that are traditional in character for the existing rural neighborhoods
- Houses should be around 1500 square feet and a minimum of two bedrooms, with no basement

### Construction Documentation

Create the architectural drawings or provide the building models that will form the basis for the subsequent detailed drawings that will be used in the construction process.

### Procurement and Construction

Purchase and acquire all necessary materials and machinery, and hire the building crew that will build the structure and perform the site work.

### Administration and Communication

Work with the Project Manager to ensure that work is happening on schedule and appropriate materials are being used, and that construction is progressing on all sites within the expected timeframe.

## SUBMISSION REQUIREMENTS

The response to the RFQ must include the following, in order:

1. Cover letter including team lead contact name, title, affiliation, address, phone number, and email address of the team lead. Please state why this project is important to your firm.
2. Description of your team, key personnel with bios, roles, and affiliation; identify other professionals with whom you have worked and expect to collaborate with in order to execute this project, including but not limited to designers, landscape architects, engineers, and builders. Number of building staff to be able to build 5 units simultaneously.
3. Short summary of the team's experience including affordable housing; successful integration of sustainable design; innovative building technologies; community engagement. Please feel free to include up to three (3) images of previous projects with captions.
4. Description of the housing that you are proposing. Please feel free to include a written description, drawings, list of materials, building techniques, etc.
5. Outline your strategies for staying within the budget of \$200,000 per housing unit while adhering to the Sustainable Construction Policy (attached). If there are elements of the policy that would prevent you from staying on budget, please identify those elements clearly and provide an alternative.
6. Proposed timeline for the project, from design to completion of construction of all 5 units.

## **GENERAL INFORMATION**

Submittal Rejections: SCLBC has the right to reject any and all submissions and waive any irregularities therein, if it is found in the interest of SCLBC. SCLBC is under no obligation to engage the services of the design team or provide further compensation beyond the expressed limits and scope of this RFQ.

Limits of Liability: SCLBC assumes no liability for costs incurred by forms responding to this RFQ or the interview process. All submissions become a matter of public record.

Federal Fair Housing Laws: SCLBC does business in accordance with Federal Fair Housing Law.

# SULLIVAN COUNTY LAND BANK CORPORATION

## SUSTAINABLE CONSTRUCTION POLICY

**DRAFT (FEB. 2020)**

### SECTIONS:

1. PURPOSE AND AUTHORITY
2. DEFINITIONS
3. RATIONALE
4. SUSTAINABLE CONSTRUCTION MATERIALS AND PRACTICES
5. VERIFICATIN AND DOCUMENTATION

### SECTION 1. PURPOSE AND AUTHORITY.

The purpose of this Policy on Sustainable Construction (the “Policy”) is to set forth the requirements applicable to the construction and renovation of real property. The Policy aims to help the Sullivan County Land Bank (SCLBC) implement best practices that will achieve the most cost-effective, energy efficient, healthy, climate resilient and operationally high performance housing structures possible. In regard to both renovation projects and new construction, the goal of SCLBC is to provide new or rehabilitated housing that incorporates sustainable building practices, techniques, materials, systems and finishes that decrease energy needs, eliminate fossil fuels, reduce heat island effects, and provide safe, healthy dwellings with particular attention to indoor air quality. SCLBC seeks to achieve a carbon neutral or carbon negative footprint in the building materials, mechanical systems and appliances in its construction projects, as part of Sullivan County’s commitment to meaningful climate action.

The Policy will undergo annual review by the Governance Committee and the Sustainable Building Advisory Group to account for the emergence of new materials and techniques, as well as revised building codes and energy efficiency requirements. Should a stipulation of this policy render a SCLBC project unfeasible, the Executive Director may authorize an exception, with board approval.

### SECTION 2. DEFINITIONS.

As used herein, the following terms shall have the meaning set forth below.

- A. “Board” shall mean the Board of Directors of the Land Bank.
- B. “Chair” shall mean the Chair of the Board.
- C. “Executive Director” shall mean the Executive Director of the Land Bank, or in the event of a vacancy, the Chair.
- D. “Independent Contractor” shall mean a person, firm or corporation performing construction or related services for the Land Bank pursuant to a written agreement.
- E. “Real Property” shall mean lands, ands under water, structures and any and all easements, air rights, franchises and incorporeal hereditaments and every estate and right therein, legal and equitable, including terms for years and liens by way of judgment, mortgage or otherwise, and any and all fixtures and improvements located thereon.
- F. “Land Bank” or “SCLBC” shall mean the Sullivan County Land Bank Corporation.
- G. “Greenhouse Gases” or “GHG” shall mean gases that absorb and emit radiant energy within the thermal infrared range. Greenhouse gases cause the greenhouse effect. The primary greenhouse gases in Earth's atmosphere are water vapor, carbon dioxide, methane, nitrous

oxide and ozone. Human activities since the beginning of the Industrial Revolution (around 1750) have produced a 45% increase in the atmospheric concentration of carbon dioxide (CO<sub>2</sub>), from 280 ppm in 1750 to 415 ppm in 2019. The vast majority of anthropogenic carbon dioxide emissions come from combustion of fossil fuels, principally coal, oil, and natural gas, with additional contributions coming from deforestation, changes in land use, soil erosion and agriculture (including livestock). Many conventional building materials used for insulation, structural integrity, cladding (siding) and window frames are either derived from petroleum products and/or utilize high amounts of energy to create (such as cementitious concrete, fiberglass and foam insulations).

- H. “Carbon Footprint” shall mean the greenhouse gasses emitted by extracting, producing, transporting, using and waste-treating materials. These embodied impacts are directly related to the types of materials chosen and the amount of materials required, which depends on the size of the building and various design choices.
- I. “Carbon Negative” shall mean the state in which both operational energy and material embodied energy are not emitting GHGs into the atmosphere. In this situation, the combined operational and materials GHG, added together, result in a negative carbon value, meaning that the building is sequestering more carbon than it is producing.
- J. “Carbon Neutral” or “Net-zero Carbon” shall mean the state of structures when they do not add carbon emissions to the environment.
- K. “Deep Energy Retrofit” shall mean a building retrofit approach that uses integrative design to improve the economics of efficiency and achieve much larger energy savings than conventional retrofits.
- L. “Energy Building Code” shall mean the NYS Energy Conservation Construction Code, a mandatory statewide code administered by the NYS Division of Building Standards and Codes (BSC).
- M. “Energy Star” shall mean the joint program of the US Environmental Protection Agency (EPA) and the US Department of Energy (DOE). Its goal is to help consumers, businesses, and industry save money and protect the environment through the adoption of energy-efficient products and practices. The ENERGY STAR label identifies top-performing, cost-effective products, homes, and buildings. The Home Performance with ENERGY STAR program combines DOE's research into residential energy use with ENERGY STAR's outreach capabilities to promote energy-efficient home retrofits. Energy Star certified homes feature comprehensive air sealing, insulation, and high-performance windows; high-efficiency Heating, Ventilation, and Cooling (HVAC) Systems; walls, roofs and foundations that prevent moisture damage; and energy-efficient lighting and appliances.
- N. “Enterprise Green Communities Criteria” shall mean the Enterprise standards that provide a comprehensive approach to affordable housing, with an emphasis on the health (especially respiratory and heart health) and comfort of building occupants. The 2020 Enterprise Green criteria address the following topic areas: Integrative Design, Location, Site Improvement, Water, Operating Energy, Materials, Healthy Living Environment, and Operations, Management and Resident Engagement;

- O. "Home Energy Rating System" or "HERS" shall refer to the rating system that assesses the energy efficiency of a home, assigning it a performance score. The U.S. Department of Energy has determined that a typical resale home scores 130 on the HERS Index while a standard new home typically scores 100. Ratings are conducted by certified independent home energy professionals who include exterior walls (both above and below grade), floors over unconditioned spaces (like garages or cellars), ceilings and roofs, attics, foundations and crawlspaces, windows and doors, vents and ductwork, HVAC systems, water heating system, and thermostats in the resulting HERS rating. HERS is a program of the Residential Energy Services Network, a non-profit membership corporation. The lower the HERS Rating, the greater the level of energy efficiency in the home.
- P. "Net Zero Energy" shall mean the state of a building with zero net energy consumption, meaning the total amount of energy used by the building on an annual basis is roughly equal to the amount of renewable energy created on the site, or in some definitions, by renewable energy sources located elsewhere, such as Community Generated Solar. Net-Zero design is achieved through careful siting to facilitate non-mechanical heating and cooling, robust air sealing, insulation and controlled ventilation. This results in affordable, right-sized renewable energy systems that work with the energy efficiency aspects of the design.
- Q. "Net-Zero Energy Ready" shall mean the state of a building when it is built to accommodate on-site renewable energy or to receive energy from an off-site renewable energy source in order to achieve Net Zero Energy status.
- R. "Construction" shall mean new home construction as well as major real property remodel or renovation, which refers to work that affects more than twenty-five percent (25%) of the building's square footage, and may include demolition down to the shell structure and reconstruction of new interior walls, ceilings, floor coverings and systems.
- S. "Sustainable Development Practices" shall mean a whole systems approach to the design, construction and operation of buildings and infrastructure that help to mitigate the negative environmental, economic, health and social impacts of construction, demolition, operation and renovation while maximizing the building's positive fiscal, environmental and functional contribution. Sustainable development practices recognize the relationship between natural and built environments and seek to minimize the use of energy, water and other natural resources while providing maximum benefits and contribution to service levels to the system and the connecting infrastructures. These practices recognize the value of ecological services provided by wetlands, forests, meadowland and other natural features that support clean water, healthy air quality, storm water management, and the mental health benefits of vegetative green space.
- T. "Light Pollution", also known as photo pollution, shall mean the presence of anthropogenic and artificial light in the night environment. It is exacerbated by excessive, misdirected or obtrusive use of light, but even carefully used light fundamentally alters natural conditions. Adverse consequences are multiple; some of them may not be known yet. Scientific definitions thus include the following: the degradation of photic habitat by artificial light; the alteration of natural light levels in the outdoor environment owing to artificial light sources; the alteration of light levels in the outdoor environment (from those present naturally) due to man-made sources

of light; the introduction by humans, directly or indirectly, of artificial light into the environment.

- U. “Ecological Restoration” shall mean the practice of renewing and restoring degraded, damaged, or destroyed ecosystems and habitats in the environment by active human intervention and action with the goal of creating a beautiful, resilient and predominantly native habitat in a designed landscape.

### **SECTION 3. RATIONALE**

- A. In July 2019 New York State enacted the Climate Leadership and Community Protection Act, which sets ambitious goals for a carbon-free electricity system statewide by 2040 and a reduction of greenhouse gas emissions 85% below 1990 levels by 2050. These goals can be achieved through energy efficiency, deployment of renewable energy, and adoption of net-zero carbon building practices that sequester carbon in the built environment. The benefits include improved public health as well as cheaper, cleaner energy for all New Yorkers. As this will mean a likely revision of building codes, it is advantageous for SCLBC to lead the way in sustainable affordable housing and ensure that the houses it builds and renovates today are code compliant in the long run.
- B. Sullivan County, through its active efforts as a Bronze-certified Climate Smart Community and numerous Legislative resolutions and policies, has made a significant commitment to energy efficiency, GHG reduction, responsible materials management and a rapid transition to renewable energy in County-wide and community-wide operations.
- C. In securing funding for the SCLBC, the County made a commitment to adopt the Enterprise Green Communities sustainability standards for renovation projects and new construction.
- D. The Enterprise Green standards specify energy standards (Energy Star and Net-Zero Energy) and healthy building materials standards (avoidance of Red List materials and finishes) to provide housing that incorporates sustainable building practices, techniques, materials, systems and finishes that decrease energy needs, eliminate fossil fuels and combustion appliances, and provide safe, healthy dwellings with particular attention to indoor air quality.
- E. The health benefits and related cost savings of the elimination of combustion appliances and the use of verified “green” building materials and finishes have been documented and quantified by a variety of state and federal agencies and non-profit organizations including the New York State Department of Health, the US Department of Energy (DOE) and the National Renewable Energy Laboratory (NREL). The documented health benefits include reduced hospitalizations and emergency room visits relating to a variety of respiratory illnesses, improved blood pressure and reduced hypertension and fatigue. As a county that scores 61 out of 62 statewide in the annual Robert Wood Johnson county health rankings, Sullivan County has an opportunity to address public health improvements through sustainable building practices that enhance indoor air quality and eliminate known hazards and toxic building materials.
- F. In addition, thanks to new developments in building materials, the SCLBC has the opportunity to support Sullivan County’s GHG reduction goals and practice low carbon, low emissions

development in the housing sector by pursuing a net zero carbon or negative carbon footprint in the building materials specified for Land Bank projects, which will support meaningful climate action at minimal cost to the projects.

- G. These commitments will help ensure that SCLBC projects are well built and have lasting value in the community, contribute to the health and well-being of the families who live there, and help them save significantly on their operational and energy costs.

#### **SECTION 4. SUSTAINABLE CONSTRUCTION MATERIALS AND PRACTICES**

SCLBC projects will meet a minimum energy savings threshold of 50% better than the Energy Conservation Construction Code (published in 2015), with a target energy use intensity (EUI) of 9.5kBTU/net usable floor square foot/year or better. Each construction project will achieve Tier 3 incentives for the NYSERDA Low Rise Residential New Construction Program, which includes the following requirements: the as-built dwelling unit must achieve a HERS Index  $\leq 10$ , inclusive of installed solar PV; dwelling units with a conditioned floor area  $>1,500$  S.F. must achieve a HERS Index  $\leq 40$  prior to inclusion of Solar PV; dwelling units with a conditioned floor area  $\leq 1,500$  S.F. must achieve a HERS Index  $\leq 50$  prior to inclusion of Solar PV. Deep Energy Retrofits should ensure that this standard is achievable for renovation projects as well as for new construction.

Land Bank construction projects will include:

- Maximum effectiveness of the thermal envelope – walls, floor, foundation, ceiling and roof;
- Energy efficient, right-sized, non-fossil fuel Heating, Ventilation, Air Conditioning (HVAC) systems such as cold climate air source heat pump or geothermal technology;
- Energy efficient domestic hot water incorporated in the Air Source Heat Pump (ASHP) or Ground Source Heat Pump (GSHP) system;
- Energy Star labelled electrical no-combustion appliances and devices; appliances (ranges, cooktops, stoves, ovens, furnace, boiler etc.);
- Controlled mechanical ventilation for healthy indoor air;
- Moisture management, both interior humidity and migration through the building envelope;
- Water-conserving systems and fixtures;
- Outdoor lighting that is certified by the International Dark-Sky Association;
- Indoor lighting fixtures compatible with ENERGY STAR rated lighting options;
- Integration of “smart building” management systems and technologies;
- Use of non-toxic, non-VOC, non-APE/non-NPE materials, paints, sealants and finishes;
- Drainage and surface storm water management/drainage of water away from walls;
- Green demolition practices such as recycling, salvaging, repurposing of building materials, and a measurable goal for diversion from landfill expressed as a percentage of materials by weight/volume diverted from landfill.
- Ecological restoration practices when site work results in significant disruption to soil, plantings, and natural drainage patterns.



### **Required Materials and Finishes**

SCLBC contractors will be required to adhere to these standards.

- VOC-free, APE-free paints, coatings, primers, finishes, sealants and adhesives;
- Formaldehyde-free composite wood products such as plywood, flooring, cabinetry and paneling;
- Environmentally preferred flooring, including non-vinyl products such as linoleum, ceramic tile, solid unfinished hardwood floors or pre-finished hardwood floors that meet the Scientific Certification System's FloorScore criteria;
- No carpets in building entryways, bathrooms, laundry rooms, kitchens or rooms built on foundation slabs; where carpets are used they must meet the Carpet and Rug Institute's Green Label or Green Label Plus certification for carpet, pad and carpet adhesives;
- Insulation: mineral wool, cellulose, hempcrete or hemp bats, and/or wood fiber insulative sheathing or expanded glass beads for sub-slab insulation;
- Roofing: High albedo Energy-Star certified roofing products;
- Recycled material—building materials composed of 25% post-consumer recycled content or at least 50% post-industrial recycled content wherever feasible;
- Paving: light colored, high-albedo driveway materials to reduce heat island effect, and/or open grid, permeable paving to reduce heat island effect and manage storm water drainage;
- Lumber sourced from Sullivan County sawmills to reduce carbon footprint of transportation with a preference for locally-sourced lumber; and
- Outdoor lighting designed to minimize light pollution.

### **Best practices**

While not required, the following items will be shared in RFP and procurement documents and will be weighed when considering which contractor to work with.

- Carbon sequestering materials and techniques, including cellulose or hemp insulation, wood fiber insulative sheathing, advanced framing techniques and all wood construction;
- Renewable energy (solar PV, solar hot water), and power system resiliency through battery backup or other strategies, where feasible; Ventilation/mechanical exhaust ASHRAE 62.2-2010 or better rating;
- Radon testing, passive radon-resistant features below slab and active radon systems as needed, according to the ANSI-AARST Standard;
- Integrated pest management including non-toxic caulks and sealants to prevent pest entry;
- Universal Design elements as appropriate, which are: Equitable Use (the design is useful and marketable to people with diverse abilities); Flexibility in Use (the design accommodates a wide range of individual preferences and abilities); Simple and Intuitive Use (use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level); Perceptible Information (the design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities); Tolerance for Error (the design minimizes hazards and the adverse consequences of accidental

or unintended actions); Low Physical Effort (the design can be used efficiently and comfortably and with a minimum of fatigue); Size and Space for Approach and Use (appropriate size and space is provided for approach, reach, manipulation, and use, regardless of user's body size, posture, or mobility);

- SCLBC will work with Contractors to prepare a Homeowner's Manual that explains the systems in the house and provides information on their proper use and maintenance; and
- Contractors and builders should reference building standards including: Energy Star single family home standard; Net-Zero Energy/Net Zero Energy Ready; Passive house Institute (PHI); Passive House Institute US (PHIUS); Living Building Challenge

### **Red List**

Red List materials are materials that are prohibited from use in SCLBC construction projects due to their potential toxicity. Red-listed materials are known to pollute the environment, create unhealthy indoor air, harm construction and manufacturing workers, and bio-accumulate in the food chain. Informational sources include the Enterprise Green Community Criteria; the Materially Better red list of the International Living Future Institute; Harvard's T.H. Chan School of Public Health Healthy Buildings Initiative; and the Healthy Buildings Network. Red listing of materials is based on the materials' levels of asbestos, Chlorinated Polyethylene and Chlorosulfonated Polyethylene, Formaldehyde (added), lead (added), mercury, polychlorinated biphenyls (PCBs), perfluorinated chemicals (PFCs), Volatile Organic Compounds (VOCs), Alkylphenol ethoxylates (APEs) and other components known to harm human health. Materials and practices not to be used in SCLBC projects:

- Spray foam insulation
- Foam board (poly-isocyanurate)
- Styrofoam board
- Fiberglass insulation
- Flexible vinyl flooring containing phthalates
- Vinyl wall coverings (PVC) containing phthalates
- Composite wood materials containing formaldehyde
- Materials containing/emitting PCBs, VOCs, APEs, per- and polyfluoroalkyl substances (PFAs), polycyclic aromatic hydrocarbons (PAHs), lead, flame retardant chemicals, chemical antimicrobials (Triclosan or Triclocarban)

### **SECTION 5. VERIFICATION AND DOCUMENTATION**

Energy: Each project will achieve Energy Star Tier 3 incentives for the Low Rise Residential Program. This process will include Energy Star third party rating and generate a HERS Index rating.

Materials: The Project Construction Manager will be responsible for inspections and documentation demonstrating that sustainable building practices have been implemented. In particular, the Construction Manager will verify that the required materials and finishes have been used and that Red List materials have not been used.

Sullivan County Land Bank Insurance Requirements (for Subcontractors and Vendors, as applicable)

Certificate of Insurance (ACORD 25) evidencing Commercial General Liability Insurance in amounts not less than:

- \$1,000,000 per occurrence
- \$2,000,000 in the annual aggregate
- \$2,000,000 per project aggregate
- \$2,000,000 products/completed operations aggregate
- Naming Sullivan County Land Bank Corporation as an Additional Insured with Primary Non-Contributory language.
- Must include list of exclusions
- Endorsements should include:
  - Additional Insured including premises operations and Product/Completed Operations
  - Waiver of Subrogation
  - 30-day notice of cancellation

Certificate of Insurance (ACORD 25) evidencing Worker's Compensation Insurance (in amounts consistent with state statutory requirements), and naming Sullivan County Land Bank Corporation as Certificate Holder.

Endorsements should include:

- Waiver of Subrogation
- 30-day notice of cancellation

Certificate of Insurance (ACORD 25) evidencing Auto Insurance in amounts not less than:

- \$1,000,000, for all owned, non-owned and hired automobiles. If no owned autos, coverage may be extended from the CGL policy.
- Naming Sullivan County Land Bank Corporation as an Additional Insured with Primary Non-Contributory language.
- Waiver of Subrogation
- 30-day notice of cancellation endorsement

Certificate of Insurance (ACORD 25) evidencing Environmental Pollution Liability Insurance (if the work involves environmental remediation of any kind)

- in amount not less than \$1,000,000 per occurrence

Certificate of Insurance (ACORD 25) evidencing Umbrella Insurance

- in amounts not less than \$1,000,000 per occurrence
- Naming Sullivan County Land Bank Corporation as an Additional Insured with Primary Non-Contributory language.
- Waiver of Subrogation
- 30-day notice of cancellation endorsement

*REQUIREMENTS FOR ALL INSURANCE:*

- Policy must be current, not expired, and include all endorsements
- Certificate must be signed by an authorized representative of the insurance carrier,
- Additional Insured/ Certificate holder/ (as required below) must appear as:
  - Sullivan County Land Bank Corporation
  - 100 North Street, Monticello, NY 12701



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/07/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:		
Sample Certificate	PHONE (A/C, No, Ext):	FAX (A/C, No):	
Sample Certificate	E-MAIL ADDRESS:		
Sample Certificate	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A :		
INSURED	INSURER B :		
Sample Certificate	INSURER C :		
Sample Certificate	INSURER D :		
Sample Certificate	INSURER E :		
	INSURER F :		

**COVERAGES**

CERTIFICATE NUMBER: Sample Certificate

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
<input checked="" type="checkbox"/>	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Y				EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
<input checked="" type="checkbox"/>	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY	Y	Y				COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
<input checked="" type="checkbox"/>	<b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000	Y	Y				EACH OCCURRENCE	\$ 1,000,000
							AGGREGATE	\$ 1,000,000
								\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	Y			<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT	\$ 100,000
							E.L. DISEASE - EA EMPLOYEE	\$ 100,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
	Pollution Liability	N	N				Each Occurrence	\$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

Sullivan County Lank Bank Corporation 100 North Street  Monticello NY 12701	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE
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