CONTRACT NO. 11391

FUNDING AGREEMENT

BETWEEN

CENTER FOR ECONOMIC PROGRESS

AND

THE CHICAGO HOUSING AUTHORITY

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AGREEMENT

THIS FUNDING AGREEMENT (hereinafter, "Agreement") is entered into as of this 8th day of April 2014 by and between the CHICAGO HOUSING AUTHORITY (the "CHA"), a municipal corporation organized under the Illinois Housing Authority Act 310 ILCS 10/1 et seq., with offices at 60 E. Van Buren St., Chicago, Illinois and CENTER FOR ECONOMIC PROGRESS, (the "CEP" or "Contractor"), an Illinois not-for-profit corporation, with office located at 567 W. Lake St., Suite 1150, Chicago, Illinois 60661.

RECITALS

WHEREAS, the CHA is engaged in the development and operation of safe, decent and sanitary housing throughout the City of Chicago for low income families in accordance with the United States Housing Act of 1937, 42 U.S.C. §1437 et seq.; regulations promulgated by the United States Department of Housing and Urban Development ("HUD"), and the Illinois Housing Authorities Act. 310 ILCS 10/1 et seq., as amended, and other applicable laws, regulations and ordinances; and

WHEREAS, the Contractor has entered into an amendment to its agreement with the City of Chicago, acting through its Department of Family and Support Services ("DFSS") to provide an Earned Income Tax Credit Pilot Program ("EITC Pilot Program") for eligible CHA residents and possibly other eligible low income taxpayers; and

WHEREAS, the CHA desires to financially support the EITC Pilot Program to the extent loans are made by CEP to eligible CHA residents and

WHEREAS, the CHA and the Contractor desire to enter into the Agreement to provide funding for the EITC Pilot Program for EITC advance tax refund loans ("EITC refund loans") to eligible CHA residents in 2014, as further set forth herein.

NOW THEREFORE, in consideration of the mutual promises and the terms and conditions set forth herein, the CHA and the Contractor agree as follows:

ARTICLE 1. INCORPORATION OF RECITALS

Section 1.01 <u>Incorporation of Recitals</u>

The recitals set forth above are incorporated by reference as if fully set forth herein.

Section 1.02 Definitions

"EITC Pilot Program" means the Earned Income Tax Credit intitative facilitated by the Center for Econmic Progress (through a contract with the City of Chicago) that will provide EITC refund loans to up to 500 eligible CHA resident participants and possibly other eligible low income taxpayers. Participants ("Participants") will receive no more than 50% of their projected

earned income tax credit ("EITC") in quarterly loan payments based on an analysis by CEP of Participants current income and other economic information.

ARTICLE 2. CONTRACTOR'S DUTIES AND RESPONSIBILITIES

Section 2.01 EITC Pilot Program

The services that the Contractor shall provide during the term of the Agreement shall include, but not be limited to, the provision of an EITC Pilot Program that will include eligible residents of the CHA, under the terms and conditions of the amendment dated January 8, 2014 to the Contractor's agreement with the City of Chicago's Department of Family and Support Services ("DFSS") dated January 8, 2014, which is attached hereto as Exhibit I. With respect to Exhibit I, the CHA and the Contractor agree that the Contractor's post-pilot report detailing the Contractor's findings will be made available to DFSS and CHA by June 15, 2015 rather than by June 15, 2013, as stated in Exhibit I.

In 2014, the Contractor will make EITC refund loans to up to 500 eligible CHA resident participants, who may receive no more than 50% of their projected EITC, as analyzed and calculated by the Contractor. Only eligible CHA residents may receive EITC refund loans from the funds that CHA advances to CEP for the EITC Pilot Program. The Contractor shall be responsible for verifying eligible participants' CHA residency based upon projected eligible CHA households and addresses identified by CHA.

Within ten (10) business days following the beginning of each month, the Contractor shall submit monthly reports ("Deliverables") to the CHA with the amounts of the EITC refund loans made to eligible CHA resident participants. In order to maintain participant confidentiality, the Contractor's monthly reports shall not include specific identifying participant information (e.g. name, address, client ID, social security number, etc). Instead, the Contractor shall include a unique participant identifer that allows the Contractor to determine the participant's identity, which may be used for CHA auditing purposes, as required.

Section 2.02 Performance Standards

The Contractor shall perform all Services required under this Agreement with the degree of skill, care and diligence normally shown by an entity performing services of a scope, purpose and magnitude comparable with the nature of the Services to be provided under this Agreement.

Section 2.03 Key Personnel

Dylan Bellisle, Program Manager shall be responsible for supervising Contractor's personnel and directing the Services to be performed during the term of the Agreement. The Contractor retains the right to substitute key personnel with reasonable cause.

Section 2.04 Non-Discrimination

Contractor shall comply with all federal, state and local non-discrimination laws, rules, regulations and ordinances including, but not limited to, The Civil Rights Act of 1964, 42 U.S.C. sec. 2000 et seq. (1989), as amended, and all regulations promulgated thereto. Contractor shall particularly remain in compliance at all times with: Exec. Order No. 11,246, 30 Fed. Reg. 12,319

(1965), reprinted in 42 U.S.C. 2000 (e) note, as amended by Exec. Order No. 11,375, 32 Fed. Reg. 14,303 (1967) and by Exec. Order No. 12,086, 43 Fed. Reg. 46,501 (1978); Age Discrimination Act, 42 U.S.C. sec. 6101-6106 (1989); Rehabilitation Act of 1973, 29 U.S.C. sec. 793-794 (1988); Fair Housing Amendments Act, 42 U.S.C. Sec. 3601 et seq., (1988); Americans with Disabilities Act of 1990, 42 U.S.C. 12101 and 41 C.F.R. Part 60 et seq., (1990). Illinois Human Rights Act, 775 ILCS 5/1-101 et seq., as amended, and regulations promulgated in accordance therewith, including but not limited to the Equal Employment Opportunity Clause, I11. Admin. Code Tit. 44 section 750 Appendix A, which is attached hereto as Exhibit II and incorporated by reference herein; Public Works Employment Discrimination Act, 775 ILCS 10/0.01 et seq., as amended. Chicago Human Rights ordinance, s2-160-010 et seq., of the Municipal Code of Chicago, as amended; and the Chicago Fair Housing Regulations, s5-8-010 et seq., of the Municipal Code of Chicago, as amended. In addition, Contractor must furnish such reports and information as requested by the Chicago Commission on Human Relations.

Section 2.05 Audit Requirement

The CHA retains an irrevocable right to independently or, through a third party, audit the Contractor's books and records pertaining to this Agreement and disallow any inappropriate billings upon written notice to the Contractor. In the event of a disallowance, the Contractor shall refund the amount disallowed to the CHA.

Section 2.06 Confidentiality

Except for the amount of any EITC refund loan made to a CHA resident and whether a particular resident is receiving EITC refund loans from CHA proceeds in the EITC Pilot Program, the Contractor and the CHA will be required to exchange individual CHA resident information, including determination of eligibility, including payment from CHA to Contractor, loans advanced by the Contractor to eligible CHA resident participants, and reimbursement by Contractor to CHA. The Contractor and the CHA agree that individual CHA resident information provided by CHA will not be used for any reason other than to verify CHA residency, which is required for participation in the EITC Pilot Program in connection with the funding provided by CHA. All data must be transmitted confidentially through the use of password protected files or by use of a secure, web-based network.

The Contractor agrees that all Deliverables, reports, documents or other information prepared or assembled by, or received or encountered by the Contractor, its employees, agents and subcontractors pursuant to this Agreement are to remain confidential ("Confidential Information"). Further, the Contractor agrees that such Confidential Information shall not be made available to any individual or organization other than the banking institution selected by the Contractor, Net Spend, Advent Financial or other entity used by the Contractor for loan disbursement or tax refund collection, University of Illinois Urbana-Champaign, CHA, HUD or courts of competent jurisdiction or administrative agencies pursuant to a subpoena without the prior written approval of the CHA. In the event the Contractor is presented with a subpoena regarding such Confidential Information, which may be in the Contractor's possession by reason of this Agreement, the Contractor must immediately give notice to the CHA's Chief Executive Officer and General Counsel with the understanding that the CHA will have the opportunity to contest such process by any means available to it before the Confidential Information is submitted to a court or other third party. The Contractor, however, is not obligated to withhold the delivery of such Confidential Information beyond the time ordered by the court or administrative agency, unless the subpoena or request is quashed or the time to produce is

otherwise extended. The Contractor agrees that Section 2.06 of the Agreement shall survive the termination of the Agreement.

Section 2.07 Subcontracts and Assignments

Except for the Contractor's subcontractors, which have been previously disclosed to CHA, the Contractor shall not subcontract, assign otherwise delegate or otherwise transfer all or any part of its obligations under this Agreement or any part hereof without the prior written approval of the CHA, which shall not be unreasonably withheld. The absence of such prior written approval shall void the attempted subcontracting, assignment, delegation or transfer and shall have no legal effect on the Services or this Agreement.

Section 2.08 Force Majeure

Notwithstanding any other provision in this Agreement, the Contractor shall not be liable or held responsible for any failure to perform or for delays in performing its obligation under the Agreement, including but not limited to, the scope of services set forth hereunder which result from circumstance or causes beyond Contractor's reasonable control, including without limitation, fire or casualty, acts of God, strikes or labor disputes, war or violence, or any law, order or requirement of any government agency or authority.

Section 2.09 CHA Inspector General

It is the duty of the Contractor and its subcontractors to cooperate with the CHA Inspector General in any investigation or hearing undertaken. All of the Contractor's subcontracts must inform subcontractors of this provision and require agreement and compliance with the same.

ARTICLE 3. TERM OF AGREEMENT

Section 3.01 Term of Agreement

The term of this Agreement is for the period of April 8, 2014 through June 30, 2015 or until the Agreement is terminated in accordance with its terms, whichever occurs first.

ARTICLE 4. FUNDING, DISBURSEMENT AND REIMBURSEMENT

Section 4.01 Funding and Disbursement

The CHA shall advance funding to the Contractor in an amount not-to-exceed \$575,000.00 during the term of the Agreement. These funds shall only be used to provide EITC refund loans to eligible CHA residents. The funds shall be advanced as follows:

A. Upon execution of the Agreement, the Contractor will provide CHA with an invoice for the amount \$200,000.00 which will be used by CHA to advance the sum of \$200,000.00 ("First Advance") to the Contractor. This advance, as well as all future advances made by CHA to the Contractor may only be used by the Contractor to make EITC refund loans to eligible CHA resident participants as set forth herein for the EITC Pilot Program.

- B. Upon 75% depletion of the First Advance, the Contractor shall submit an invoice to the CHA for a second advance of \$200,000.00 ("Second Advance").
- C. Upon 75% depletion of the Second Advance the Contractor shall submit an invoice to the CHA for a third advance of \$175,000.00, or such lesser estimated amount required to make the EITC tax refund loans during 2014 ("Third Advance").
- D. CHA will make reasonable efforts to advance funds under this Agreement within thirty (30) days after receipt of each invoice submitted.

Section 4.02 Reimbursement

The Contractor shall complete and submit a reconciliation to CHA of all funds advanced by CHA to the Contractor from which funds EITC refund loans were made to eligible CHA resident participants in 2014 no later than January 31, 2015. The Contractor shall use its best efforts to collect all tax refund loans made under the EITC Pilot Program but under all circumstances shall reimburse the CHA 100% of all funds advanced by the CHA no later than June 30, 2015.

Section 4.03 Non-Appropriation

Funding for this Agreement is subject to: (1) the approval of funding by the CHA's Board of Commissioners, and (2) the Contractor's continuing satisfactory performance under this Agreement. Furthermore, in the event that no funds or insufficient funds are appropriated and budgeted or appropriated funds are rescinded by Congress in any fiscal period of the term of this Agreement for payments to be made under this Agreement, then the CHA may notify the Contractor of such occurrence and further funding requirements under this Agreement shall terminate.

ARTICLE 5. DISPUTES

Section 5.01 Disputes

In the event of a dispute between the CHA and the Contractor involving this Agreement, both parties will attempt to negotiate a resolution. If the parties cannot resolve the dispute through negotiation, either party shall, unless otherwise set forth herein, submit the dispute in writing to CHA's Senior Director of Procurement and Contracts, who shall, with reasonable promptness, render a decision concerning the dispute submitted. The decision of the Senior Director of Procurement and Contracts shall be final and binding.

ARTICLE 6. RISK MANAGEMENT

Section 6.01 Insurance

The Contractor agrees to comply with and meet or exceed all of CHA's insurance requirements that are set forth in <u>Exhibit III</u>, which is attached hereto and incoporated by reference herein as if fully set forth herein.

Section 6.02 <u>Indemnification</u>

The Contractor agrees to protect, defend, indemnify, keep save, and hold the CHA, its officers, officials, employees and agents and contractors free and harmless from and against any and all liabilities, losses, penalties, damages, settlements, environmental liability, costs, charges, professional fees, including attorney fees, or other expenses or liabilities of every kind, nature and character arising out of or relating to any and all claims, liens, demands, obligations, actions, suits, judgments or settlements, proceedings or causes of action of every kind, nature and character (collectively, "Claims") in connection with the Contractor's performance under the Agreement, which arise directly or indirectly out of or the negligent acts, omissions or willful misconduct, of the Contractor, its agents, employees, and subcontractors, including but not limited to, the enforcement of this indemnification provision.

ARTICLE 7. EVENTS OF DEFAULT, REMEDIES, TERMINATION, RIGHT TO OFFSET, SUSPENSION

Section 7.01 Events of Default Defined

Each of the following shall constitute an event of default:

- A. Any material misrepresentation, whether negligent or willful and whether in the inducement or in the performance, made by Contractor to the CHA.
- B. The Contractor's failure to perform any of its obligations under this Agreement including, but not limited to, the following:
 - 1. Failure to perform the Services as contracted with DFSS;
 - 2. Failure to meet any of the performance standards set forth in this Agreement;
 - 3. Failure to perform the Services in a manner reasonably satisfactory to the CHA, or inability to perform the Services satisfactorily as a result of insolvency, filing for bankruptcy or assignment for the benefit of creditors;
 - 4. Failure to provide monthly reports;
 - 5. Discontinuance of the Services for reasons or circumstances not beyond the Contractor's control:

- 6. Failure to comply with a material term of this Agreement, including, but not limited to, the provisions concerning compliance with HUD regulations, insurance and nondiscrimination; and
- 7. Any other acts specifically and expressly stated in this Agreement as constituting an event of default.

Section 7.02 Remedies

The occurrence of any event of default which the Contractor fails to cure within thirty (30) calendar days after receipt of written notice given in accordance with the terms of this Agreement and specifying the event of default or, if such event of default cannot be reasonably cured within thirty (30) calendar days after notice, or if the Contractor has failed to commence and continue diligent efforts to cure such default within thirty (30) days, the CHA may, at its sole option, declare the Contractor in default. Whether to declare the Contractor in default is within the sole discretion of the CHA and neither that decision nor the factual basis for it is subject to review or challenge under the disputes provision of this Agreement. Written notification of the default, and any intention of the CHA to terminate the Agreement, shall be provided to the Contractor and such decision shall be final and effective upon the Contractor's receipt of such notice pursuant to Article 10. Upon the giving of such notice, the CHA may invoke any or all of the following remedies:

- A. The right to terminate this Agreement as to any or all of the Services yet to be performed effective at a time specified by the CHA.
- B. The right to pursue any and all remedies, legal and/or equitable, available to the CHA.

If the CHA considers it to be in its best interests, it may elect not to declare default or to terminate the Agreement hereunder. The parties acknowledge that this provision is solely for the benefit of the CHA and that if the CHA permits Contractor to continue to provide the Services despite one or more events of default, the Contractor shall in no way be relieved of any of its responsibilities, duties or obligations under this Agreement nor shall the CHA waive or relinquish any of its rights.

The remedies under the terms of this Agreement are not intended to be exclusive of any other remedies provided, but each and every such remedy shall be cumulative and shall be in addition to any other remedies, existing now or hereafter, at law, in equity or by statute. No delay or failure to exercise any right or power accruing upon any event of default or acquiescence therein, and every such right and power may be exercised from time to time and as often as may be deemed expedient.

Section 7.03 <u>Termination for Convenience</u>

The CHA may terminate this Agreement, or all or any portion of the Services to be performed under it, at any time by written notice from the CHA to Contractor when the Agreement may be deemed to be no longer in the best interests of the CHA. If the CHA elects to terminate the Agreement in full, all Services to be performed hereunder shall cease effective ten (10) calendar days after the date written notice has been provided. The Contractor shall continue to render the services until the effective date of termination. This Section 7.03 is not subject to Article 5 of this Agreement.

ARTICLE 8. WARRANTIES, REPRESENTATIONS AND SPECIAL CONDITIONS

Section 8.01 Warranties, Representations and Covenants

In connection with the execution of this Agreement, the Contractor warrants and represents to CHA:

- A. That it is financially solvent; and that it and each of its employees or agents of any tier are competent to perform the Services required under this Agreement; and that Contractor is legally authorized to execute and perform or cause to be performed this Agreement under the terms and conditions stated herein.
- B. That no officer, agent or employee of the CHA is employed by the Contractor or has a financial interest directly or indirectly in this Agreement or the compensation to be paid hereunder, except as may be permitted in writing by the CHA and HUD, and that no payment, gratuity or offer of employment shall be made in connection with this Agreement by or on behalf of the Contractor to any employee of the CHA; and the Contractor further acknowledges that any agreement entered into, negotiated or performed in violation of any of the provisions set forth herein shall be voidable as to the CHA.
- C. That Contractor and its subcontractors, if any, are not in default at the time of the execution of this Agreement, or deemed by the CHA's Senior Director of Procurement and Contracts to have, within the last five (5) years, been found to be in default on any contract awarded by the CHA.
- D. That the Contractor and, to the best of its knowledge, its subcontractors are not in violation of the provisions of 18 U.S.C. § 666 (a)(2) and other Federal criminal laws applicable to public contracts funded with federal government funds, the Illinois Criminal Code, 720 ILCS 5/33E-1 et seq. (1989), as amended; and the CHA's Ethics Policy, as amended (see http://www.thecha.org/pages/forms documents/66.php) and during the term of the Agreement will not violate the provisions of such laws and policies.
- E. That the Contractor is a duly organized and validly existing not-for profit corporation under the laws of the State of Illinois and has and will continue to have at all times during the term of this Agreement, all licenses necessary to render the Services required hereunder.

F. That the Contractor has the power and authority to enter into and perform all of its obligations under this Agreement, and that this Agreement, when executed will constitute the duly authorized, valid and legally binding obligation of the Contractor.

Section 8.02 <u>Joint and Several Liability</u>

In the event that the Contractor, or its successors or assigns, if any, is comprised of more than one individual or other legal entity (or a combination thereof), then and in that event, each and every obligation or undertaking herein stated to be fulfilled or performed by the Contractor shall be the joint and several obligation or undertaking of each individual or other legal entity.

Section 8.03 Conflict of Interest

- A. No member of the governing body of the CHA or other units of government and no other officer, employee, or agent of the CHA or other unit of government who exercises any functions or responsibilities in connection with the Services to which this Agreement pertains, shall have any personal interest, direct, or indirect, in this Agreement. No member of or delegate to the Congress of the United States or the Illinois General Assembly or CHA employee shall be entitled to any share or part of this Agreement or to any financial benefit to arise from it.
- B. The Contractor covenants that it and its employees, or sub-contractors, presently have no interest and shall acquire no interest, direct or indirect, in this Agreement which would conflict in any manner or degree with the performance of the Services hereunder. The Contractor further covenants that during the performance of this Agreement, no person having any such interest shall be employed.

Section 8.04 Non-Liability of Public Officials

No official, employee or agent of the CHA shall be personally liable to the Contractor or the Contractor's successor in interest for: (i) any default or breach by the CHA under this Agreement, (ii) any fee due to the Contractor or the Contractor's successor in interest or (iii) any other obligation arising under this Agreement.

Section 8.05 <u>Independent Contractor</u>

The Contractor and the CHA recognize that Contractor is an independent contractor and not an employee, agent, partner, joint venturer, covenantor, or representative of the CHA and that CHA will not incur any liability as the result of Contractor's actions. Contractor and its employees, representatives, and agents shall at all times represent and disclose that they are independent contractors of the CHA and shall not represent to any third party that they are an employee, agent, covenantor, or representative of the CHA. The CHA shall not be obligated to withhold any funds from Contractor for tax or other governmental purposes, with respect to its employees, agents, representative or subcontractors. Contractor and its employees, representatives, and agents shall not be entitled to receive any employment benefits offered to employees of the CHA including workers' compensation insurance coverage.

ARTICLE 9. GENERAL CONDITIONS

Section 9.01 Entire Agreement

This Agreement and the Exhibits attached hereto shall constitute the entire agreement between the parties hereto relating to the subject matter hereof and no other warranties, inducements, considerations, covenant, conditions, promises or interpretations shall be implied between the parties that are not set forth herein. In the event of a conflict between the Agreement and any Exhibits that have been incorporated by reference, the terms of the Agreement shall control.

Section 9.02 <u>Counterparts</u>

This Agreement may be executed in several identical counterparts, each of which shall be deemed an original and constitute one Agreement binding on the parties hereto.

Section 9.03 Amendments

No changes, amendments, modifications, or discharge of this Agreement, or any part thereof, shall be valid unless in writing and signed by the authorized agent of the Contractor and by the CEO of the CHA or his/her respective designees. The CHA shall incur no liability for additional Services without a written amendment to this Agreement pursuant to this Section.

Whenever in this Agreement the Contractor is required to obtain prior written approval, the effect of any approval which may be granted pursuant to the Contractor's request shall be prospective only from the later of the date approval was requested or the date on which the action for which the approval was sought is to begin. In no event may approval apply retroactively to a date before the approval was granted.

Section 9.04 Compliance with All Laws and Regulations

- A. The Contractor shall at all times observe and comply with all applicable laws, ordinances, rules, regulation and executive orders of the federal, state and local government, now existing or hereinafter in effect, which may in any manner affect the performance of this Agreement.
- B. The Contractor shall take such actions as may be necessary to comply promptly with any and all governmental orders imposed by any duly constituted government authority whether imposed by Federal, state, county or municipal authority.

Section 9.05 <u>Deemed Inclusion</u>

Provisions required by law, ordinances, rules, regulations or executive orders to be included in this Agreement are deemed inserted in this Agreement whether or not they appear in the Agreement or, upon application of either party, the Agreement shall be amended to make this insertion; however, in no event shall the failure to insert the required provisions before or after the Agreement is signed prevent its enforcement.

Section 9.06 <u>Severability</u>

If any provisions of this Agreement shall be held or deemed to be or shall in fact be

inoperative or unenforceable as applied in any particular case in any jurisdiction or in all cases because it conflicts with any other provision or provisions hereof or of any constitution, statute, ordinance, rule of law or public policy, or for any other reason, such circumstances shall not have the effect of rendering the provision in question inoperative or unenforceable in any other case or circumstances, or of rendering any other provision or provisions herein contained invalid, inoperative, or unenforceable to any extent whatever. The invalidity of any one or more phrases, sentences, clauses or sections contained in this Agreement shall not affect the remaining portions of this Agreement or any part thereof.

Section 9.07 Jurisdiction

This Agreement shall be governed as to performance and interpretation in accordance with the laws of the State of Illinois. The Contractor hereby irrevocably submits itself to the original jurisdiction of those courts located within the County of Cook, State of Illinois, with regard to any controversy arising out of, relating to, or in any way concerning the execution or performance of this Agreement. The Contractor agrees that service of process on the Contractor may be made, at the option of the CHA, either by registered or certified mail addressed to the applicable office as provided for in this Agreement and to the office actually maintained by the Contractor, or by personal delivery on any managing partner, partners and principals of the Contractor. If the Contractor brings any action against the CHA concerning this Agreement, the action shall only be brought in those courts located within the County of Cook, State of Illinois.

Section 9.08 <u>Interpretation</u>

Any headings of this Agreement are for convenience of reference only and do not define or limit the provisions thereof. Words of any gender shall be deemed and construed to include correlative words of the other genders. Words importing the singular number shall include the plural number and vice versa, unless the context shall otherwise indicate. All references to any exhibit or document shall be deemed to include all supplements and/or amendments to any such exhibits or documents entered into in accordance with the terms and conditions hereof and thereof. All references to any person or entity shall be deemed to include any person or entity succeeding to the rights, duties, and obligations of such persons or entities in accordance with the terms and conditions of this Agreement.

Section 9.09 Assigns

All of the terms and conditions of this Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, transferees and assigns.

Section 9.10 Cooperation

The Contractor agrees at all times to cooperate fully with the CHA and to act in the CHA's best interests.

Section 9.11 Waiver

Whenever under this Agreement the CHA, by a proper authority, expressly waives the Contractor's performance in any respect or expressly waives a requirement or condition to either

the CHA's or the Contractor's performance, the waiver so granted, shall only apply to the particular instance and shall not be deemed a waiver forever or for subsequent instances of the performance, requirement or condition. No such waiver shall be construed as a modification of the Agreement regardless of the number of times the CHA may have waived the performance of a requirement or condition.

ARTICLE 10. COMMUNICATION AND NOTICES

Section 10.01 <u>Communication Between the Parties</u>

All verbal and written communication, including required reports and submissions between the Contractor and the CHA shall be through CHA's Resident Services Division, 60 E. Van Buren St., Chicago, IL 60605 when required. No verbal communication between the parties shall change any of the terms and conditions of this Agreement. Nothing stated herein shall be construed as a waiver or modification of the requirements for notice or service of process of litigation, as set forth in the Illinois Code of Civil Procedure, the Federal Rules of Civil Procedure, the local rules of the Circuit Court of Cook County, and the local rules governing the U.S. District Court for the Northern District of Illinois.

Section 10.02 <u>Notices</u>

Any notices sent to the Contractor shall be mailed by certified mail, return receipt requested, postage prepaid to:

Center for Economic Progress 567 W. Lake St., Suite 1150 Chicago, IL 60661 Attention: David Marzahl, President and CEO

Notices sent to the CHA shall be mailed by certified mail, return receipt requested, postage prepaid to:

Chicago Housing Authority 60 E. Van Buren St., 12th Floor Chicago, Illinois 60605 Attention: Chief Housing Officer Copy to Chicago Housing Authority 60 E. Van Buren St., 12th Floor Chicago, Illinois 60605 Attention: Chief Legal Officer

ARTICLE 11. AUTHORITY

Section 11.01 CHA's Authority

Execution of this Agreement by the CHA is pursuant to the United States Housing Act of 1937, 42 U.S.C. §1437 et seq.; the State Housing Authorities Act, 310 ILCS 10/1 et seq., as amended, and other applicable laws, regulations and ordinances.

Section 11.02 Contractor's Authority

The signature of the person signing on behalf of the Contractor has been made with complete and full authority to commit the Contractor to all terms and conditions of this Agreement, including each and every representation, certification and warranty contained herein, including without limitation such representations, certifications and warranties collectively attached hereto and incorporated by reference herein.

IN WITNESS WHEREOF, the CHA and the Contractor have executed this Agreement as of the date first written above.

CHICAGO HOUSING AUTHORITY

Y: 1/10nns/Olov

Senior Director, Procurement and Contracts

CENTER FOR ECONOMIC PROGRESS

By: _

David Marzahl, President and CEO

Approved as to Form and Legality

Chicago Housing Authority

Office of the General Counsel

RY.

Scott W. Ammarell Chief Legal Officer