



**CITY OF LA CROSSE – DEPARTMENT OF PLANNING, DEVELOPMENT AND ASSESSMENT**

**REQUEST FOR PROPOSALS:**

**HOUSING STUDY AND NEEDS ASSESSMENT**

**Due: July 18, 2023**



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## SB FRIEDMAN DEVELOPMENT ADVISORS

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# 1 COVER LETTER

July 18, 2023

City of La Crosse  
Attn: Community Development Manager, Diane McGinnis Casey  
400 La Crosse Street  
La Crosse, WI 54601  
mcginniscaseyd@cityoflacrosse.org

**Re: Request for Proposals: Housing Study and Needs Assessment**

Dear Ms. Casey:

**SB Friedman Development Advisors, LLC (SB Friedman)** is pleased to submit this proposal to the City of La Crosse (the "City") to develop a housing study and needs assessment to help guide program, policy and development recommendations that address housing needs and encourage private investment in the city. This proposal includes all items requested in the RFP, including our proposed project team, firm qualifications, proposed timeline and budget, and references.

In our 33rd year of operation, SB Friedman is a specialized real estate, community and economic development, and public-private finance advisory firm. We bring in-depth experience and success in conducting site-specific and citywide housing needs analyses, formulating housing strategies, and leading policy planning assignments. Our work builds upon our extensive experience in analyzing the market and financial feasibility of all types of residential development, including sensitivity testing to evaluate the effectiveness of various incentives. Leveraging our in-depth knowledge of available financial and regulatory tools, we formulate strategies, policies and programs to implement community housing objectives, promote inclusive and equitable development, and discourage displacement. We have provided such services in Wisconsin (Sun Prairie, Dane County and Wauwatosa) and around the country (Chicago, Glen Ellyn and Naperville in Illinois, and the Berkeley-Charleston-Dorchester region in South Carolina). In addition, our firm brings familiarity with the city of La Crosse, having conducted an economic assessment and developed action steps as part of the recent comprehensive plan update.

## **UNDERSTANDING AND APPROACH**

La Crosse is a desirable city along the Mississippi River with several large anchor institutions and amenities that attract and retain residents. However, housing production has not kept up with shifts in housing preferences as the community ages and changes. This has led to the perception that there is not a diversity of housing typologies that meets the needs of residents. Housing affordability has also been a challenge in recent years. The City of La Crosse is interested in evaluating the needs of current and future residents to inform future housing-related policy and development recommendations.

Our approach begins with aggregating data from a variety of sources to develop an understanding of the dynamics of "people" and "place" as it relates to the La Crosse housing market. This will include synthesizing current and historic socioeconomic, employment and housing supply data. We will then estimate housing demand and unmet needs (both current and over the next 15 years) through an analysis and synthesis of changes in population cohorts by age and income, housing characteristics, pricing and affordability, and local housing preferences. Our analysis will account for evolving socioeconomic, market and development trends, including the desire for more walkable environments, mixed-use and attached housing, and higher densities. It will also account for the aging of various populations within La Crosse as well as overall demographic shifts in the region and Wisconsin. We will evaluate local employment characteristics and travel patterns to shed light on whether local workers can find appropriate housing in La Crosse.

Our data-driven approach will be supplemented by stakeholder and key informant interviews that will be critical for collecting primary data and identifying housing gaps and issues that might not be apparent with quantitative analysis alone. Our stakeholder and key informant outreach strategy will include discussions with elected officials, neighborhood organizations, housing agencies and organizations, major employers, and real estate professionals.

Through these and other analyses, we will identify key barriers and opportunities to achieving housing diversity and affordability, including zoning or regulatory constraints, and housing opportunity sites. We will synthesize the results to identify unmet housing needs and challenges, both today and in the future. We will use our deep knowledge of housing policy and programs to identify potential sources of funding and financing to address key needs.

We are excited to apply our local knowledge and past experience to conduct a housing study and needs assessment, and craft a set of implementable strategies, for the City of La Crosse. If you have any questions, feel free to contact Fran Lefor Rood, who is authorized to answer technical, price and contract questions and bind our firm.

Sincerely,

A handwritten signature in black ink, appearing to read 'FR' with a long horizontal stroke extending to the right.

Fran Lefor Rood, AICP

Partner

(312) 424-4253, [frood@sbfriedman.com](mailto:frood@sbfriedman.com)

# 2 PROJECT TEAM



## CAPACITY & ORGANIZATIONAL INVOLVEMENT

SB Friedman maintains a highly-trained staff of 33, including two marketing professionals and two administrative support staff. All of our professional planning staff members regularly provide a range of development advisory services for public- and private-sector clients, affording the firm substantial capacity to respond to tight deadlines and challenging assignments. SB Friedman has extensive procedures for ensuring that assignments are completed within an appropriate timeframe in a professional and technically accurate manner. Each week, the management team meets to allocate responsibilities and resources as needed to meet deadlines and address the technical requirements of projects. At these meetings, additional staff resources can be added to the project team as needed to provide support.

In addition, our firm structure is highly flexible and affords substantial capacity for completing projects on short timeframes. Staffing teams are assembled on a project-by-project basis and adjusted over the course of projects as necessary to remain on schedule. Our firm is engaged in 50-60 projects with staggered completion dates at any time. This results in additional staff capacity coming available each week.

We are actively involved, as members as well as on boards and committees, in numerous planning and economic development/development finance organizations, including American Planning Association (APA), Illinois Housing Council (IHC), the Council of Development Finance Agencies (CDFA), and Urban Land Institute (ULI), and speak frequently at various conferences and educational events.

## KEY PERSONNEL

Our proposed team is Fran Lefor Rood, Elena Caminer and Lille van der Zanden, all of whom have experience working on projects of similar scope. See below for brief summaries of key personnel. Detailed resumes are included in the following pages.

### **Fran Lefor Rood, AICP, Partner - Lead/Direct Contact.**

Fran's in-depth understanding of housing from national housing market dynamics to project-level feasibility allows her to provide custom advice and assist clients in reaching their development and community goals. Fran is currently leading a regional housing strategy in Dane County, WI, and has led citywide residential needs analyses and housing action plans/policies to address affordability and other housing issues in Sun Prairie, WI, Wauwatosa, WI, and Naperville, IL.

**Elena Caminer, Project Manager.** Elena specializes in market feasibility, real estate economics and economic development. She has conducted a citywide housing study and strategy in Sun Prairie, WI, assembled an affordable housing strategy toolkit for a citywide housing study in Naperville, IL, and conducted a citywide assessment of legally restricted and naturally occurring affordable housing in Chicago.

**Lille van der Zanden, Associate.** Lille has a background in urban planning and community and economic development. She is currently providing technical expertise in support of a regional housing strategy in Dane County, WI, and has analyzed demographics and existing conditions and identified key housing challenges within the village of Glen Elly, IL.





## FRAN LEFOR RODD, AICP

### **PARTNER | PROJECT MANAGER/DIRECT CONTACT**

Fran's in-depth understanding of housing from national housing market dynamics to project-level feasibility allows her to provide custom advice and assist clients in reaching their development and community goals. Fran is currently leading a regional housing strategy in Dane County, WI, and has led citywide residential needs analyses and housing action plans/policies to address affordability and other housing issues in Sun Prairie, WI, Wauwatosa, WI, and Naperville, IL. She was also the research lead for the Housing & Neighborhoods Pillar of the We Will Chicago citywide plan, and has assisted numerous affordable housing developers in structuring financing and evaluating market needs.

### EDUCATION

Master's in Urban Planning and Policy,  
University of Illinois at Chicago

Bachelor of Arts in Public Policy,  
University of Chicago

### PROFESSIONAL ORGANIZATIONS

American Planning Association (APA)/  
American Institute of Certified Planners  
(AICP) – IL and FL Chapters

Council of Development Finance Agencies

Illinois Housing Council

Illinois Tax Increment Association

Lambda Alpha International - Ely Chapter

### SELECT PUBLICATIONS

2019, "The Nexus Between Land Use and  
Fiscal Balance" (with R. Bose), APA Zoning  
Practice

### SELECT PRESENTATIONS

"Future of Housing Trends and the Housing  
Market: Housing Affordability and Mixed  
Housing Strategies" (Illinois Financial  
Forecast Forum, 2020)

"Elevated Chicago: Connecting People,  
Building Equity" (APA National Planning  
Conference, 2019)

"The Basics of TIF Underwriting and Deal  
Making" (CDFA Summer School, 2019)

"Making a Good Deal: Financial Gap Analysis  
and Deal Terms" (APA IL Conference, 2017)

### SELECT PROJECT EXPERIENCE

#### **Regional Housing Strategy • Dane County, WI**

Leading a multi-jurisdictional effort to create and preserve affordable housing and improve housing conditions; facilitating an 80-member stakeholder group, evaluating housing needs, and identifying strategies to address housing priorities

#### **Citywide Housing Study & Strategy • Sun Prairie, WI**

Led an analysis of the existing housing stock and demographic trends in Sun Prairie to identify housing gaps and conducted stakeholder outreach to better understand local development trends, challenges, and competitiveness with peer communities; developed a menu of strategies to address housing needs

#### **Citywide Housing Needs Assessments and Policy & Action Plan • Wauwatosa, WI**

Led a citywide housing needs assessment, then development of a policy and action plan to address housing challenges; updated housing needs assessment in 2022

#### **Citywide Housing Needs Assessment & Toolkit • Naperville, IL**

Led a data-driven assessment to determine whether existing housing stock meets current and projected needs, identified housing-related issues and unmet needs, and identified programs and policies to address housing issues; worked with the City to evaluate and structure a potential inclusionary zoning ordinance

#### **Village-Wide Housing Assessment • Glen Ellyn, IL**

Advised on a village-wide study to understand existing conditions and identify and quantify unmet housing needs in Glen Ellyn

#### **We Will Chicago Citywide Plan • Chicago, IL**

Co-led a multidisciplinary team to research and prepare a policy framework through a participatory process for the first citywide comprehensive plan in over 50 years; served as research lead for the Housing & Neighborhoods Pillar

#### **Affordable Housing Financial Structuring • Chicago, IL**

Led or managed the structuring of affordable housing transactions for several non-profit developers in Chicago; projects include Lazarus Apartments in North Lawndale, Lucy Gonzales Parsons Apartments in Logan Square, and Casa Queretaro in Pilsen

#### **Elevated Chicago Feasibility Scan • Chicago, IL**

Directed a feasibility study to leverage underutilized land around seven transit stations in Chicago; supported a planning effort to promote affordable housing preservation and community control





## ELENA CAMINER

### PROJECT MANAGER

Elena specializes in market feasibility, real estate economics and economic development. At SB Friedman, she has analyzed the existing housing stock and demographic trends to identify housing gaps in Sun Prairie, WI; conducted a citywide assessment of legally restricted and naturally occurring affordable housing in Chicago; completed an affordable housing assessment for areas along a proposed bus rapid transit (BRT) line in Charleston, SC; assembled an affordable housing strategy toolkit for a citywide housing study in Naperville, IL; and completed financial analyses to support Chicago-based affordable housing clients in preparing TIF and other funding applications.

### EDUCATION

Bachelor of Arts in Urban Studies, Barnard College at Columbia University

Bachelor of Arts in Ethics, The Jewish Theological Seminary of America

### PROFESSIONAL ORGANIZATIONS

Women in Planning and Development

### PREVIOUS EXPERIENCE

Analyst, AECOM Real Estate Economics

Research Fellow, AECOM Real Estate Economics

Intern, City of Chicago Department of Planning and Development

### SELECT PROJECT EXPERIENCE

#### Citywide Housing Study & Strategy • Sun Prairie, WI

Analyzed the existing housing stock and demographic trends in Sun Prairie to identify housing gaps and conducted stakeholder outreach to better understand local development trends, challenges, and competitiveness with peer communities; developed a menu of strategies to address housing needs

#### Citywide Housing Needs Assessment and Toolkit • Naperville, IL

Prepared an affordable housing toolkit with more than 20 programs, policies and strategies to preserve and add affordable housing in Naperville; worked with the City to evaluate and structure a potential inclusionary zoning ordinance

#### Village-Wide Housing Assessment • Glen Ellyn, IL

Analyzed socioeconomic characteristics and trends; assessed current housing conditions; conducted a community engagement process including a steering committee and pop-up events; projected residential demand for housing; and identified key housing challenges and unmet needs

#### Chicago Housing Survey and Design Guidelines • Chicago, IL

Evaluated the housing stock and retail development opportunities in the Near West and East Garfield Park neighborhoods in Chicago, conducted a citywide assessment of legally restricted and naturally occurring affordable housing, and provided development recommendation strategies

#### Lowcountry Rapid Transit TOD Plan • Charleston, SC Region

Analyzed the Berkeley-Charleston-Dorchester counties' market as part of a TOD plan to project the development impact of a proposed BRT line; analyzed existing affordable housing to develop a housing affordability strategy

#### Market & Feasibility Support for Affordable Housing Developers • Chicago, IL

Evaluated market feasibility for retail tenants and demand for affordable housing at City-owned site; supported client on analysis and materials for their response to a City RFP

#### Lawndale Christian Development Corporation Market Assessment • Chicago, IL

Prepared a site and market assessment for Lazarus Apartments in North Lawndale, including an assessment of the existing inventory within a primary market area, analysis of the existing community penetration rate, and comparison of the amenities, rents, occupancy and target populations for comparable properties

#### Hispanic Housing Development Corporation Application Support • Chicago, IL

Prepared supplemental TIF applications for an affordable housing project in the Humboldt Park and West Town neighborhoods, including a financial analysis of TIF revenue streams and obligations to evaluate funding feasibility



## LILLE VAN DER ZANDEN

### ASSOCIATE

Lille has a background in urban planning and community and economic development. At SB Friedman, she compiles data from both industry-based and public sources to conduct market and demographic analyses. Lille is currently providing technical expertise in support of a regional housing strategy in Dane County, WI, and conducting a market analysis of the Milwaukee Avenue corridor in northwest Chicago. She recently analyzed existing conditions and identifying key housing challenges within the village of Glen Ellyn, IL.

### EDUCATION

Bachelor of Arts in Growth and Structure of Cities, minor in Political Science, Bryn Mawr College

### PROFESSIONAL ORGANIZATIONS

Congress for the New Urbanism (CNU)

### SELECT PUBLICATIONS

2019, "Social Equity: The Legacy of 100 Resilient Cities" (Chicago Council on Global Affairs)

### PREVIOUS EXPERIENCE

Independent Subcontractor, LandUse USA

Global Cities Intern, Chicago Council on Global Affairs

Intern, North River Commission

### SELECT PROJECT EXPERIENCE

#### Regional Housing Strategy • Dane County, WI

Currently providing technical expertise to develop a county-wide, multi-jurisdiction, multi-stakeholder roadmap for expediting the production and preservation of affordable housing

#### Village-Wide Housing Assessment • Glen Ellyn, IL

Analyzed existing conditions, demographics and existing housing supply and identified key housing challenges within the village of Glen Ellyn; supported a community engagement process including a steering committee and pop-up events

#### Comprehensive Plan Update • Winnetka, IL

Gathered and analyzed recent demographic and residential data in support of a market analysis and housing strategy for the Village of Winnetka's comprehensive plan update

#### Altenheim Line Development Framework Plan • Chicago, IL

Analyzed market conditions and development potential along a proposed linear park on Chicago's West Side that would be a transformational investment in the community

#### Milwaukee Avenue Corridor Market Analysis • Chicago, IL

Conducting a residential market analysis and developing marketing materials to attract business development in the Milwaukee Avenue corridor in northwest Chicago

#### Chicago Central Area Plan Update • Chicago, IL

Prepared presentation of existing conditions to inform focus group discussions; currently analyzing and documenting progress made on projects highlighted in the prior 2009 Plan; will ultimately synthesize focus group and public input to establish a vision for the Central Area in the coming decades

#### Northwest Jacksonville Connects TOD Study • Jacksonville, FL

Currently working as part of a larger master planning team to evaluate the market potential, think through value capture strategies, and prepare station area plans along a bus rapid transit corridor undergoing major improvements

#### "Plan, Preserve, Play" Development Plan • Nebraska

Researched existing conditions and aspirational comparables to inform development recommendations that foster ecotourism within three regions of the state of Nebraska

# 3 CONSULTANT FIRM





**SB Friedman Development Advisors, LLC (SB Friedman)** is a specialized real estate, community and economic development, and public-private finance advisory firm in Chicago. Now in our 33rd year of operation, we work closely with our clients to evaluate development potential; project market and financial feasibility; identify innovative public-private development solutions; and prepare implementable development strategies and policies.

Our mission is to help our clients create equitable, resilient and well-designed communities through the practice of real estate economics, development finance and urban planning.

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## **STRENGTH IN MARKET ANALYSIS**

Our firm has expertise in market and economic analysis related to a wide variety of development types, including residential, retail, office, entertainment, senior housing, mixed-use facilities, industrial, and research and development facilities. We analyze real estate market trends, competitive position, market niche and concept, absorption and pricing, development conditions, physical requirements, configuration and integration of uses and users, and tenant mix and leasing parameters. Particular attention is paid to the demographic and economic changes underlying market demand.

## **EXPERTISE IN HOUSING ANALYSIS & STRATEGIES**

SB Friedman brings in-depth experience in conducting region-wide and site-specific housing needs analyses, formulating housing strategies, and leading policy planning assignments. Our work builds upon our experience in analyzing the market and financial feasibility of all types of residential development, including demand for market-rate and affordable housing. We have conducted residential market assessments throughout the country and in various locational contexts.

Our broad housing-related experience includes:

- » Residential market feasibility analyses, for both market-rate and affordable product, for sites, corridors, communities, counties and regions;
- » Financial deal structuring on behalf of affordable housing developers and organizations, including with structuring a loan fund focused on the preservation of naturally occurring affordable housing; and
- » Implementation assistance for communities seeking to develop action plans, policies, programs and strategies to address housing challenges and unmet needs.

## **EXTENSIVE RELEVANT EXPERIENCE**

We have in-depth experience conducting citywide and regional housing studies to assist communities across the nation meet their housing needs. Relevant experience includes:

- » Regional Housing Strategy | Dane County, WI
- » Citywide Housing Study and Strategy | Sun Prairie, WI
- » Housing Study and Needs Assessment | Wauwatosa, WI
- » Village-Wide Housing Needs Assessment | Glen Ellyn, IL
- » Affordable Housing Assessment for Lowcountry Rapid Transit TOD Plan | Charleston Region, SC
- » Affordable Housing Study and Strategy for TOD Plan | Chapel Hill, NC

Detailed project summaries are presented within this section of the proposal.

## DATA RESOURCES

SB Friedman uses a variety of resources to conduct the services requested in the RFP. Geographic data is the basis of much of the work we conduct. Our firm uses advanced technological capabilities, such as Geographic Information Systems (GIS) mapping, and subscriptions to proprietary databases and software, to conduct geospatial analysis and visually display geographic distribution or trends in assessment, demographic or business data. We regularly use Esri ArcGIS, Esri ArcGIS Online, Esri Business Analyst and QGIS.

We have significant experience working with local municipalities to obtain real property and project-specific data as GIS layers and/or databases. That data is then supplemented by subscription-based proprietary databases, including the following:

- » **CoStar.** Provides an inventory of existing and proposed commercial and multifamily properties, as well as property level real estate market data, including building size, unit mix, absorption and occupancy.
- » **Esri Demographic and Housing Data.** Allows us to analyze a number of variables for custom geographies, including trends in population, income, housing characteristics and affordability
- » **Lightcast.** Provides workforce, industry and cluster data.
- » **PlacerAI.** Provides retail foot traffic data and allows for detailed analysis of retail visitation trends, consumer spending and trade areas, and retail sales.
- » **Dun & Bradstreet.** Provides business-based location, sales and employment data.

We also have extensive experience in using US Census and Public Use Microdata Samples (PUMS) data to understand mobility patterns and create custom cross-tabulations to delve deeper into demographic characteristics, housing preferences and housing needs.

For studies like this, we analyze the dynamics of “people” and “place” as it relates to the housing market. Age, income, household change and housing preferences will provide a profile of current residents and how these variables have changed over the past 10 years. We will also aggregate and analyze the following data points spatially across the city:

- » Population and household counts;
- » Historical population and household change; and
- » Household patterns by age, race, income, composition and housing typology.

We will also evaluate the city housing supply. Key variables will include:

- » Overall housing profile (tenure, occupancy and age);
- » Housing units by type (single, condominium, town home, multifamily) and number of units;
- » Number and location of housing units that are income restricted affordable housing;
- » Number and location of age-restricted or assisted living communities; and
- » Inventory, location and performance of multifamily residential developments (affordable, market-rate, senior).

We will work with the City to obtain local housing permit data, identification of affordable units, and local MLS data on recent sales performance.



## REGIONAL HOUSING STRATEGY: DANE COUNTY

### LOCATION

Dane County, WI

### DATES OF SERVICE

Aug 2022 – Ongoing

SB Friedman is leading Dane County's Regional Housing Strategy (RHS), a multi-jurisdictional effort to create and preserve affordable housing, improve housing conditions, and support overall housing affordability for county residents and workers.

Dane County, home to Madison, is the fastest-growing and highest-cost county in Wisconsin. The County is facing a critical shortage of affordable and workforce housing. The Regional Housing Strategy will serve as a roadmap for municipalities throughout the county to collectively address these housing affordability challenges.

SB Friedman is facilitating an 80-member Housing Advisory Committee of public sector, non-profit, community and private-sector stakeholders, and providing a range of technical expertise around housing market, demographic and economic trends to guide this effort. Work to date has included:

- » Analyzing the disparities in housing outcomes across racial and socioeconomic groups;
- » Synthesizing input from advisory committee participants, focus groups and public surveys to understand the unique housing challenges across geographies and identities;
- » Assembling a database of legally restricted housing units and identifying areas with "naturally occurring affordable housing" vulnerable to affordability loss; and
- » Identifying preliminary strategies that produce and preserve affordable housing, increase affordability within the overall housing market, and support tenants and renters.

**Results:** The Housing Advisory Committee has identified core values, housing priorities and specific strategies. Throughout 2023, SB Friedman will work with the Advisory Committee to develop strategy recommendations tailored to Dane County priorities and constraints. The final Regional Housing Strategy is anticipated to be completed in fall of 2023.





# Sun Prairie

*Housing for All*

## Sun Prairie Housing Study & Strategy

### CITYWIDE HOUSING STUDY & STRATEGY: CITY OF SUN PRAIRIE

#### LOCATION

Sun Prairie, WI

#### DATES OF SERVICE

Apr 2021 – May 2022

SB Friedman completed a citywide residential market assessment to project demand and identify key housing issues facing the city of Sun Prairie, a rapidly growing suburb of Madison.

Given recent growth and diversification, Sun Prairie wanted to understand and proactively plan for current and future unmet housing needs and challenges. Despite annual delivery of many units across a range of typologies, housing production had not kept up with population growth and shifting demographics, leading to affordability challenges. SB Friedman worked as a part of a team to assist City staff, elected officials and the greater Sun Prairie community in understanding existing housing conditions and identify strategies to advance the future of housing in the community. Our work included:

- » **Engagement:** Conducting check-ins with the Housing Advisory Group; resident focus groups; targeted resident interviews; stakeholder interviews; an employer focus group; community meetings; a community survey; and in-person interviews with Neighborhood Navigators.
- » **Analysis:** Assessing socioeconomic characteristics and forecasts; conducting an economic analysis of the residents and jobs in Sun Prairie; conducting housing affordability and cost burden analyses; conducting a detailed housing inventory and analyzing existing housing stock; and preparing a residential demand forecast model.

**Results:** Our report was accepted by the City Council in May 2022. The City has moved forward with implementation, approving funding for and hiring a new dedicated housing staff person. It has also created an Affordable Housing Coalition, which kicked off in May 2023, and a new housing website to provide community members and developers a resource for their housing needs. The City is also moving forward with creating an Affordable Housing Fund and pursuing other strategies identified in our report.



# HOUSING NEEDS ASSESSMENTS, POLICY & ACTION PLAN: CITY OF WAUWATOSA

## LOCATION

Wauwatosa, WI

## DATES OF SERVICE

Aug 2015 – Feb 2023

SB Friedman prepared a housing assessment, policy and action plan to help the City of Wauwatosa proactively address the housing needs of current and future residents.

The City of Wauwatosa, a desirable inner-ring suburb of Milwaukee and major regional employment center, sought a comprehensive housing policy to ensure the City is meeting the housing needs of current and future residents. As a first step, we conducted a Comprehensive Housing Study and Needs Analysis, which identified the following housing issues:

- » Lack of available and/or affordable housing options for the local workforce, lower-income families, seniors, and people with special needs;
- » Accessibility and deferred maintenance issues related to aging housing stock;
- » Challenges to the ability of current residents to age in place; and
- » Limited availability of a mix of housing types.

SB Friedman then crafted a Housing Policy and Action Plan for the City to address each housing issue, including:

- » Detailed case studies;
- » A menu of strategies that have proven effective in similar communities;
- » Evaluation of the impacts of an inclusionary housing policy on development;
- » An implementation toolkit identifying available financial and regulatory tools; and
- » Potential alterations to City policies and practices that could aid in implementation.

**Results:** Since adoption of the Housing Policy and Action Plan, several residential projects have been developed or are in the development pipeline, including mixed-income, senior and affordable housing projects. The City also adopted an accessory dwelling unit ordinance and is updating its zoning to allow for a range of housing options and ensure discrimination is not a barrier to living in Wauwatosa. SB Friedman was re-engaged in 2022 to update our Housing Needs Assessment, which was approved by City Council in February of 2023.





## HOUSING NEEDS ASSESSMENT, TOOLKIT & POLICY DEVELOPMENT: CITY OF NAPERVILLE

### LOCATION

Naperville, IL

### DATES OF SERVICE

Sep 2019 – Ongoing

Seeking to preserve and promote a diverse housing stock affordable to a range of residents and employees, the City of Naperville engaged SB Friedman to analyze the City's existing housing and project housing needs in the short and long terms. Based on our analysis, we provided the City a menu of policy options to address housing challenges and capitalize on opportunities to create diverse housing options at various price points.

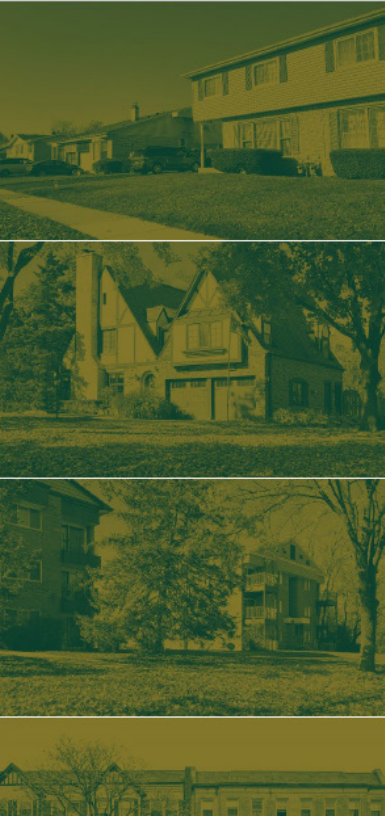
The City sought to: understand whether its existing housing stock met current and future needs; identify key housing issues and unmet needs across all populations; and lay out policies, strategies and objectives to address existing and anticipated housing challenges and opportunities. Our work included:

- » Synthesizing data from public and private sources to understand existing socioeconomic, workforce, and housing characteristics;
- » Estimating the number of households that are cost-burdened or experiencing affordability challenges;
- » Projecting unmet housing needs over the next 20 years; and
- » Interviewing key stakeholders to understand unmet housing needs that were not apparent through the quantitative analyses.

SB Friedman then prepared a toolkit consisting of a variety of programs, policies and strategies that could be implemented to achieve the City's goal of a diverse, affordable housing stock.

**Results:** Eight of our recommendations went to the City Council in August 2020, including creation of an inclusionary zoning policy, establishing a housing trust fund and creating a City staff position to address housing issues. In 2021, City Council voted unanimously to continue work to address unmet housing needs included in the set of recommendations. We continue to work with the City on evaluating and documenting a voluntary inclusionary zoning policy to create more affordable housing units.





# HOUSING ASSESSMENT

JUNE 2023



## VILLAGE-WIDE HOUSING ASSESSMENT: VILLAGE OF GLEN ELLYN

### LOCATION

Glen Ellyn, IL

### DATES OF SERVICE

Apr 2022 – July 2023

SB Friedman completed a village-wide housing needs assessment to identify and quantify unmet housing needs in Glen Ellyn.

The village of Glen Ellyn is an affluent bedroom community in the western suburbs of Chicago. In 2022, the Village engaged SB Friedman to conduct a housing needs assessment. The purpose of the assessment is to identify housing-related challenges facing the community and to quantify unmet housing needs. Our work included:

- » **Conducting detailed data-driven analysis**, including assessments of demographic, socioeconomic, and workforce characteristics; the existing housing stock; recent market trends; housing affordability; and cost burdened households.
- » **Undertaking robust community engagement**, including discussions with a Steering Committee, community pop-up events, stakeholder interviews, a community survey, and a public workshop.

Through a synthesis of the collected information, SB Friedman identified a need for additional housing in Glen Ellyn with a variety of price points and typologies. A more varied housing supply could begin to address the five unmet housing needs identified through the assessment, including: options for residents to downsize and age in place; housing for people with disabilities; workforce housing; entry-level for-sale homes; and housing for lower-income renters.

**Results:** Our work quantified unmet needs and outlined initial considerations should the Village choose to prioritize housing production. Our findings were presented at a Village Board workshop in July 2023. The information is intended to serve as a resource for elected officials and Village staff as the community explores potential strategies to alleviate housing-related challenges.



The Resurrection Project (TRP): Casa Querétaro Apartments

# AFFORDABLE HOUSING FINANCING AND MARKET ANALYSES: VARIOUS CLIENTS

**LOCATION**  
Chicago, IL

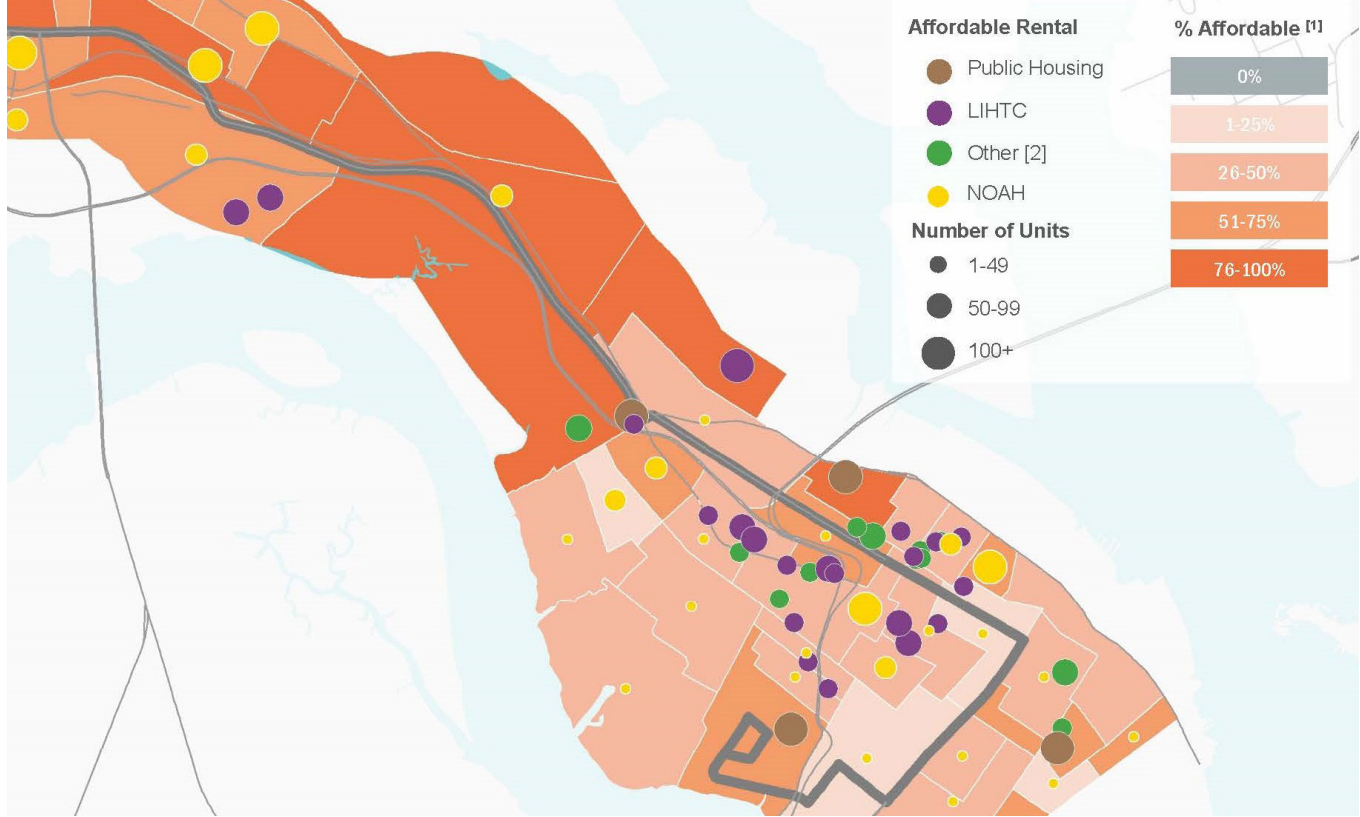
**DATES OF SERVICE**  
Jan 2014 – Ongoing

SB Friedman works with non-profit affordable housing developers to resolve financial gaps and structure transactions that are financially feasible. We also conduct market analyses in support of applications to funding entities, including the City of Chicago, Illinois Housing Development Authority (IHDA), US Department of Housing and Urban Development (HUD) and Chicago Housing Authority (CHA).

**Affordable Housing Financing Services.** SB Friedman worked with the Resurrection Project to update a supplemental TIF application to the City of Chicago and structure the pro forma for the Casa Querétaro (Casa Q) project in the gentrifying Pilsen neighborhood. We projected available TIF revenue for the project, identified TIF-eligible costs, developed a pro forma, and assisted in outreach between financial entities. SB Friedman also assisted Bickerdike Redevelopment Corporation (Bickerdike) in structuring a pro forma and preparing a TIF application for the City of Chicago for the Lucy Gonzalez Parsons Apartments in Logan Square, an all-affordable apartment complex. Additionally, we assisted Lawndale Christian Development Corporation (LCDC) in developing a pro forma for the Lazarus Apartments, a project that included 48 units of affordable housing in North Lawndale. We conducted outreach to lenders and potential financial partners, developed a pro forma to evaluate financing sources, and prepared applications to IHDA, the City and CHA. Casa Q, Lucy Gonzales Parsons Apartments and Lazarus Apartments have each been constructed or are currently under construction.

**Affordable Housing Market Analysis Services.** SB Friedman has prepared numerous site and market studies for proposed multifamily housing developments that included funding from the National Housing Trust Fund, Section 202, HOME, LIHTC or other IHDA sources. SB Friedman conducts these studies on behalf of developers for submittal to IHDA and other providers of affordable housing financing. For example, we conducted studies for the Preservation of Affordable Housing for the Lafayette Terrace Apartments in Englewood and conducted a market study of the Lawn Terrace Apartments in the Chicago Lawn neighborhood for the Greater Southwest Development Corporation.





## LOWCOUNTRY RAPID TRANSIT TOD PLANNING: BCD COUNCIL OF GOVERNMENTS

### LOCATION

Berkeley-Charleston-Dorchester (BCD) Region, SC

### DATES OF SERVICE

Aug 2019 – Ongoing

SB Friedman is playing a key role in creating a transit-oriented development (TOD) plan along a proposed 26-mile bus rapid transit (BRT) line that would connect the communities of Charleston, North Charleston and Summerville. Our contributions to the TOD plan included a demographic analysis, 20-year real estate market forecast, affordable housing assessment and value capture strategy development.

Working as part of a consulting team, SB Friedman provided multiple core services to inform the final TOD plan:

- » Prepared a market assessment that projected residential, industrial, office, retail and hotel development in the region and the BRT study area in 2040.
- » Developed a value capture toolkit which identified available value capture tools and potential opportunities for use within the study area.
- » Analyzed the affordable housing inventory in the region and study area, estimating the number of legally-restricted and naturally-occurring affordable housing units currently available.
- » Examined recent household trends including shifts in housing cost burden by age, income, race and occupation.
- » Inventoried the existing policies and programs available in the region which pertain to affordable housing.
- » Identified national affordable housing best practices in peer communities that could be used to inform local policy.
- » Developed a regional affordable housing demand forecast for 2040.
- » Engaged with jurisdictional representatives and non-profit stakeholders to identify targeted affordable housing solutions for multiple community areas.

**Results:** In fall 2021, the BCDCOG prepared and submitted to the FTA a New Starts application, which included components of the TOD plan, to secure funding for the LCRT. SB Friedman was engaged as part of a team in the fall of 2022 to begin a Phase 2 of LCRT TOD planning which will focus on implementation of TOD policies across the corridor.





## TOD PLAN & LAND USE MANAGEMENT ORDINANCE UPDATE: TOWN OF CHAPEL HILL

### LOCATION

Berkeley-Charleston-  
Dorchester (BCD) Region,  
SC

### DATES OF SERVICE

Aug 2019 – Ongoing

SB Friedman is providing market-driven insights to the Town of Chapel Hill as it undertakes two parallel planning processes focused on shaping future growth and defining how new development meets community needs and aspirations.

The Transit-Oriented Development (TOD) Planning project will establish principles for development and urban design that will enhance ridership in the proposed north-south Bus Rapid Transit corridor, while the Land Use Management Ordinance update will determine a physical vision and set of community values that can be translated into new development regulations for Chapel Hill.

As part of a larger planning team, SB Friedman was engaged to conduct detailed market and affordable housing analyses to inform both projects. Our work completed to date has included:

- » Assessing demographic and socioeconomic characteristics and trends.
- » Evaluating the existing housing supply and recent trends, and forecasting the future housing needs by product type and price point.
- » Conducting a housing affordability analysis focused on identifying the number and composition of cost-burdened households, and the number of income-restricted housing units required to meet unmet needs.
- » Evaluating the existing supply of regional office and employment trends, and forecasting future office demand.
- » Analyzing the current supply of retail and recent consumer spending trends to forecast the future need for retail space.

**Results:** Our work was presented to Town leadership throughout the spring and early summer 2022. Town Council officially adopted the TOD Plan in February 2023. We are now working with the lead consultant to evaluate the ability of various zoning and policy incentives to create affordable housing and other community benefits.

# 4 SCOPE OF SERVICES

## SCOPE OF SERVICES

Outlined below is our proposed scope of services. If selected, we will work with City staff to further define a work plan that best aligns with the City's objectives.

1. **Review Prior Plans/Data and Prepare Data Request.** We will obtain and review background materials and previous studies, including the City's recent Comprehensive Plan and any other relevant studies. We will also further review the socioeconomic- and housing-related data available through the Wisconsin Department of Administration (WI DOA) and La Crosse Area Planning Committee (LAPC). Following a review of these materials, we will prepare a data request outlining additional information and materials that would be helpful or necessary for our analysis, including property-level data, historic housing permit data, information on any developments in the pipeline, and other City data sources.
2. **Conduct Kickoff Meeting (In Person).** We will coordinate with the City to schedule an in-person kickoff meeting. The purpose of the meeting will be to introduce the project team; confirm project goals and objectives; and discuss the overall timeline, key milestones, and points at which we will check in with City staff and make presentations. We will also review available City data. Following the kickoff meeting, we will tour key sites and/or neighborhoods with City staff.
3. **Conduct Fieldwork/Windshield Survey.** We will drive/walk through various neighborhoods to experience the City's housing market, review recent development, evaluate existing conditions, and assess how the local market is responding to evolving real estate trends.
4. **Conduct Stakeholder and Key Informant Interviews (Virtual).** We will conduct interviews with a variety of stakeholders and key informants in order to refine and confirm our findings and collect additional information. We anticipate conducting interviews with organizations and individuals via phone/Teams/Zoom. Key informant interviews are likely to include the following stakeholders:
  - » *Realtors and Developers.* We will reach out to selected realtors, homebuilders and/or developers to discuss recent and planned new construction development, housing demand, market activity, obstacles to homeownership and population cohorts that are unable to find appropriate housing in the city. These interviews will provide important information on the regional context as well.

- » *Elected Officials, Public Agencies and Neighborhood Organizations.* We will work with City staff to engage with key elected officials, public agencies and neighborhood organizations to hear their perspectives on housing challenges and unmet needs.
- » *Major Employers.* We will work with City staff to engage selected major employers to gain a better understanding of unmet workforce housing needs, commuting patterns, any existing housing programs, etc.
- » *Affordable Housing Organizations and Operators.* We will reach out to local affordable housing organizations to discuss demand for affordable housing and obstacles to development and homeownership.
- » *Specialty Housing Resources.* We will interview selected housing groups or agencies who focus on housing barriers for those with special needs, including residents experiencing homelessness, senior citizens and people with disabilities.

We will work with City staff to prioritize potential stakeholders/key informants to align with the hours allocated to this task.

5. **Assess Socioeconomic Characteristics and Evaluate Projections.** Demographics of age, income, household change and housing preferences will provide a profile of current residents and how these variables have changed over the past 10 years. We will aggregate and analyze the following data points:
  - » Population and household counts
  - » Population by race/ethnicity, foreign-born status, veteran status and disability
  - » Historical population and household change
  - » Households by age and income of householder (current and change over the last 10 years)
  - » Household size
  - » Median household income (total and for owner- and renter-occupied households)
  - » Housing preferences by age and income

We will map the spatial distribution of key variables throughout the city to understand geographic trends and assist in identifying any concentrations of particular household types or populations (e.g., lower income, seniors, people with disabilities) that may have particular housing needs.

We will review population and employment projections prepared by several sources, including the LAPC, WI DOA and Esri. We will then discuss the various sources with the City to determine which projections should be included in our analysis of future housing needs.



6. **Conduct Economic Analysis.** We will analyze the economic base of La Crosse by industry sector using Lightcast, Longitudinal Employer-Household Dynamics (LEHD), U.S. Census Bureau Center for Economic Studies and other available data sources. We will evaluate current commuting patterns to determine where La Crosse residents work and where employees of La Crosse businesses live. Information assembled in this step will be used to identify projected employment growth areas, gaps in workforce housing and projected impacts of economic growth on the housing market.

7. **Conduct Housing Affordability and Cost Burden Analyses.** We will develop a housing affordability model which will be used to evaluate whether a mismatch is occurring between the affordability of the existing housing stock (both for-sale and rental) and current residents' incomes. The model will compare the number of households by income cohort to the housing stock affordable at 30% of a household's gross income. The affordability assessment will be based on Census data on housing units, home values and rents, household income, and tenure. We will also review and map the number and spatial distribution of cost-burdened households.

8. **Inventory and Analyze Existing Housing Stock.** Working with available proprietary private databases, along with federal, state, regional and city data, we will evaluate the existing housing supply. Key variables will include:

- » Overall housing profile (i.e., age, tenure and occupancy);
- » Housing units by typology (single-family, condominium, town home, multifamily, etc.);
- » Home values and rent levels;
- » Housing permit trends;
- » Inventory of legally restricted affordable and transitional/emergency housing; and
- » Inventory of market-rate and senior multifamily housing (unit mix, average size, occupancy, rents, etc.).

We anticipate using the following data sources to collect various datapoints and conduct analyses:

- » *U.S. Census, American Community Survey (ACS) and Esri:* Overall metrics on age, tenure, occupancy, condition, typology and housing value.
- » *City Residential Building Permits:* Recent and under-construction housing development by type and tenure.
- » *NIC MAP Data Service:* Inventory of market-rate senior housing, including independent living, assisted living, and memory care and nursing care.

- » *CoStar:* Data on rental properties, including overall inventory, unit mix, average size, occupancy, rents, amenities, and proposed or under-construction rental developments.
- » *Multiple Listing Services (MLS):* Recent sales trends, including pace of sales and price. Note: Use of MLS data will require a local broker partner to provide data to the City.

Based on our experience, detailed data regarding existing affordable housing often must be obtained directly from affordable housing operators. Working with City staff, we will identify legally-restricted affordable product in the city.

We will aggregate the information outlined above to analyze housing market trends over the last 10 years, including trends in rental housing (supply, rents, occupancy, absorption of new product, etc.) and for-sale housing (supply, sales prices, pace of sales, length of time on the market, etc.). Our analysis will also include a comparison of key housing characteristics to similar sized communities in the region; we will work with the City to identify up to 4 cities to include in the comparison.

9. **Prepare Residential Demand Forecast Model and Identify Unmet Needs.** We will develop a housing demand forecast model at various age and income levels using detailed U.S. Census and ACS data. The model will incorporate regional preferences for housing product type by age and income of householder, based on a custom cross-tabulation of ACS data, as well as population and household projections. Applying historical preference data to future household projections by age and income will provide forecasted future demand for new housing by age group and income level. Based on the identification of the target market, we will determine the types of housing that are currently underrepresented and those that are anticipated to be needed in the future.

10. **Evaluate Barriers to Housing Development.** Based on our key informant interviews, experience and a high-level review of the City's current zoning and development regulations, we will identify key barriers that are impacting housing development.

11. **Identify Key Housing Development Sites.** Working with City staff and leveraging our fieldwork and interviews, we will identify key sites for potential housing development to address unmet housing needs.

12. **Present to Economic and Community Development Commission (Virtual).** We will prepare a summary presentation and present our housing needs assessment to the Commission. We will describe

the findings in user-friendly graphics and ensure our presentation content is accessible to individuals with a range of experience. Our budget assumes this is a virtual presentation.

13. **Prepare Housing Needs Assessment Briefing Book.**

We will compile a Housing Needs Assessment briefing book to convey data and findings to the City. The briefing book will document our approach and methodology; findings of our analysis of socioeconomic conditions; analysis of housing supply, demand and projected housing needs; and feedback from the key informant interviews. It will also include potential funding sources to support addressing housing needs.

The briefing book will be data-driven and communicate information, where appropriate, through infographics, maps and other data visualizations, with summary text. We will provide the draft deliverable to the City for review and will hold a conference call/GoToMeeting to discuss comments, questions and suggested revisions.

14. **Finalize Housing Needs Assessment.** We will address one round of substantive edits, followed by up to one additional round of editorial comments provided by the City. We will rely on the City to assemble and reconcile comments from any individuals reviewing the draft(s). We will revise the briefing book to incorporate suggested edits and prepare a final deliverable.

15. **Present Findings to City Council (In Person).** Once the briefing book is finalized, we will present the findings and recommendations of the housing needs assessment to the City Council. We assume this is an in-person presentation and that we will use the presentation from the Economic and Community Development Commission meeting with limited edits.

## ADDITIONAL SERVICES

Beyond the scope of services identified above, we are available to conduct additional services to supplement the requirements of the RFP. These include:

1. **Conduct Public Input Survey.** We will obtain public input via a survey available to residents, employees working in the city, and other community members. The survey will solicit input from the participants regarding housing conditions, housing needs, preferred types of housing or typologies lacking in the area, and desired residential amenities. We will prepare a survey in SurveyMonkey and will rely on the City to distribute the survey.

2. **Craft Policy, Strategy and Program Recommendations.** SB Friedman will develop a menu of proven and innovative policy, strategy and program recommendations based on the City's goals, our analysis of the current housing market, expected demographic and economic changes, regulatory and financial considerations, and the vision for suitable housing. These recommendations will address key aspects of future housing and community development, including relevant policies or strategies related to:

- a. Meeting future housing needs;
- b. Maintaining affordability and promoting a diverse, suitable housing stock for residents and employees;
- c. Attracting homebuilders/developers specializing in unmet product types and affordability needs;
- d. Identifying potential programs or projects to prioritize housing challenges;
- e. Administering and overseeing progress; and
- f. Addressing other issues that are raised during the study.

Policy, strategy and program options will be identified through SB Friedman's relevant experience in similar communities and limited additional research.

3. **Additional In-Person Presentation.** We are available as needed for additional in-person presentations to City Council or relevant commissions/committees.

# 5 PROJECT TIMELINE

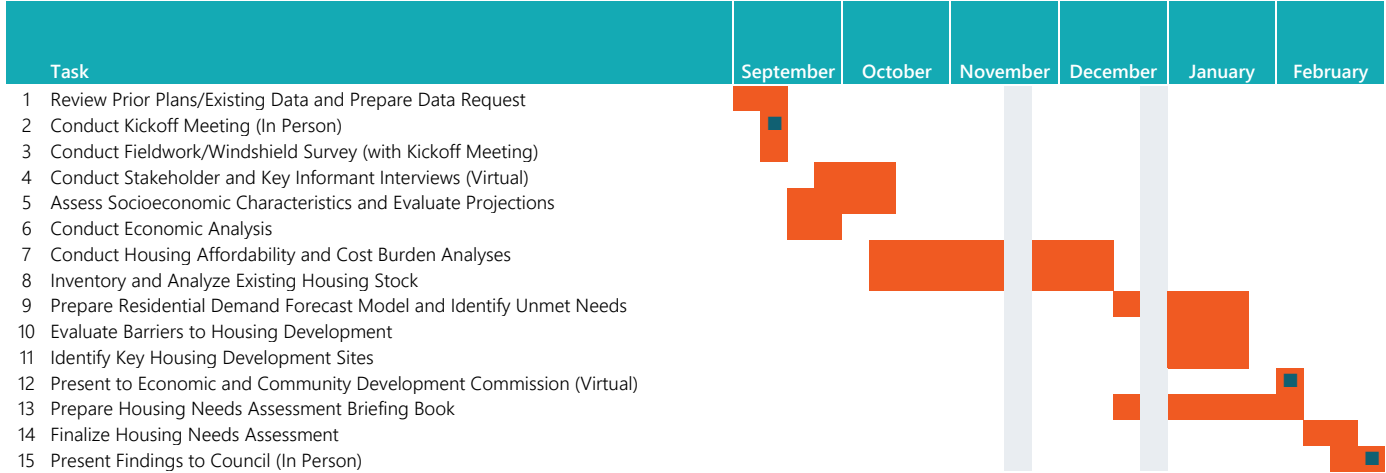


## PROPOSED SCHEDULE OF IMPLEMENTATION OF SERVICES

Our proposed scope of services is anticipated to take approximately six months to complete from the time we receive approval to proceed and receive key data from the City. The timeline relies on prompt receipt of data and input from the City, availability of key stakeholders/informants for interviews, and scheduling of Commission and Council meetings. We will work with the City to achieve any deadlines for the project.

We will coordinate with the City staff assigned to oversee the Housing Study throughout the process. Key deliverables and presentations are shown in the detailed timeline below.

### PROPOSED TIMELINE



■ Key Meetings

# 6 PROJECT BUDGET

## PROPOSED COST OF SERVICES

Below, please find an outline of our cost of services, including hourly rates of key staff and estimated hours to be spent on each task outlined in section 4.

### ESTIMATED BUDGET

Task	Total	Partner/ SVP	Project Manager	Associate
		\$325	\$265	\$195
1 Review Prior Plans/Existing Data and Prepare Data Request	\$1,635	1	2	4
2 Conduct Kickoff Meeting (In Person)	\$1,570	2	2	2
3 Conduct Fieldwork/Windshield Survey (with Kickoff Meeting)	\$6,280	8	8	8
4 Conduct Stakeholder and Key Informant Interviews (Virtual)	\$7,340	8	12	8
5 Assess Socioeconomic Characteristics and Evaluate Projections	\$2,945	1	4	8
6 Conduct Economic Analysis	\$2,025	1	2	6
7 Conduct Housing Affordability and Cost Burden Analyses	\$3,270	2	4	8
8 Inventory and Analyze Existing Housing Stock	\$5,890	2	8	16
9 Prepare Residential Demand Forecast Model and Identify Unmet Needs	\$9,030	6	12	20
10 Evaluate Barriers to Housing Development	\$3,270	2	4	8
11 Identify Key Housing Development Sites	\$3,530	4	4	6
12 Present to Economic and Community Development Commission (Virtual)	\$5,100	6	6	8
13 Prepare Housing Needs Assessment Briefing Book	\$13,080	8	16	32
14 Finalize Housing Needs Assessment	\$2,880	2	4	6
15 Present Findings to Council (In Person)	\$3,130	8	2	
<b>Total Hours</b>	<b>291</b>	<b>61</b>	<b>90</b>	<b>140</b>
<b>Total Professional Fees</b>	<b>\$70,975</b>	<b>\$19,825</b>	<b>\$23,850</b>	<b>\$27,300</b>
Reimbursable Data Expenses	\$1,025			
Travel (2 trips)	\$3,000			
<b>TOTAL ESTIMATED BUDGET</b>	<b>\$75,000</b>			

### Alternates / Additional Services

1 Conduct Public Input Survey	\$9,810	6	12	24
2 Craft Policy, Strategy and Program Recommendations	\$8,370	8	10	16
3 Additional In-Person Presentation (including expenses)	\$4,150	10		



# 7 REFERENCES AND WORK SAMPLES

# REFERENCES

In this section, please find the contact information of previous clients for whom we have provided services similar to those requested in the RFP.

**Ms. Paulette Enders**

Development Director  
City of Wauwatosa  
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penders@wauwatosa.net

**Mr. Scott Kugler**

Community Development Director  
City of Sun Prairie  
300 E. Main Street  
Sun Prairie, WI 53590  
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skugler@cityofsunprairie.com

**Ms. Olivia Parry**

Senior Planner  
Dane County Planning and Development  
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parry@countyofdane.com

# WORK SAMPLES

Linked below is the City of Sun Prairie's dedicated housing website. At the bottom of the webpage, you will find a link to our final report, *City of Sun Prairie Housing Study and Strategy, June 2022*.

[Housing for All | City of Sun Prairie](#)

Additionally, linked below is the City of Wauwatosa's Housing Studies and Policies webpage. Our deliverables can be found under "Housing Study & Needs Assessment (2023)" and "Housing Study & Needs Analysis (2016)."

[Housing Studies and Policies | City of Wauwatosa](#)

# 8 CONTRACT EXCEPTIONS

# CONTRACT EXCEPTIONS

Regarding the Standard Contract Terms and Conditions on pages 5-15 of the RFP, we propose including the following language within clause 8, TERMINATION FOR CAUSE and clause 35, ACCESS TO RECORDS:

- » Notwithstanding anything to the contrary contained in this Agreement, it is understood and agreed that SB Friedman shall retain all of its rights in its proprietary information including, without limitation, its methodologies and methods of analysis, ideas, concepts, expressions, know how, methods, techniques, skills, knowledge and experience possessed by SB Friedman prior to, or acquired by SB Friedman during, the performance of this Agreement and the same shall not be deemed to be work product or work for hire, and SB Friedman shall not be restricted in anyway with respect thereto.
- » To the extent that information provided by SB Friedman is derived from licensed data services and information, the rights to the underlying information will be subject to the license between SB Friedman and the data service.

Regarding the insurance requirements, we request that the City accept a reduced level of umbrella liability coverage of \$2 million instead of the \$5 million included in the RFP.