The Cumberland Housing Group

Cumberland Housing Alliance, Inc.
Housing Authority of the City of Cumberland

Request for Proposals

Audit Services

Introduction: The Cumberland Housing Group consists of two separate agencies operating multiple programs under one location and will be collectively referred to as such throughout this document.
A brief description of each agency follows.

The Housing Authority of the City of Cumberland is a Maryland chartered Public Housing Authority which administers 314 units of Public Housing and 177 units of Section 8 Project Based Rental Assistance (PBRA) On July 9, 2020, River Bend Court closed, and JFK Apartments closed on March 21, 2024). The Housing Authority is in the process of a full portfolio RAD Conversion of all units to PBRA. A Section 8 CHAPS is issued for one of the five remaining developments, with the desire in the future that all will be PBRA. For FYE 3/31/2027, the Housing Authority received a HUD Disposition approval for 1034 Frederick St. (Amp 10) and after the initial year will not need to be included on the audit.

The Cumberland Housing Alliance, Inc. is a Maryland non-profit 501c3 charted corporation which serves as the development arm of the Housing Authority. This agency has a separate Board of Directors and utilizes the same staff as the Housing Authority.

Request: The Cumberland Housing Group is requesting proposals to conduct Audit Services for the twelve (12) month period ending March 31, 2027 for all agencies and programs. **While River Bend Court and JFK Apartments 12/31 FYE numbers are included in the annual audit report, a full audit is performed by another auditing firm and is not completed by awarded firm**. It will also include an option to renew for two additional one-year terms.

The Audit shall be performed in accordance with generally accepted auditing standards and the auditing and reporting provisions of the applicable HUD Audit Guide for the low-income housing program for use by Independent Public Accountants, herein referred to as requirements of the Single Audit Act of 1984 and OMB Circular A133, including all revisions. The audit performed shall be sufficient in scope to enable the Contractor to express an opinion in the audit report on the financial statements of the PHA. The auditor will be required to perform the audit to meet the GAAP reporting requirements as established by HUD's REAC division and submit all reports as required via computer.

Contact: If you have any questions regarding this Request for Proposal or the services to be performed, please contact **Ms. Michele Bender, Chief Executive Officer at 301-724-6606, Ext 110**.

Proposal Submission: All proposals shall be submitted on the accompanying proposal form accompanied by the requested documentation submitted in duplicate. Respondents should include the following at a minimum:

A. A profile of themselves or their organization which includes the qualifications and experience of personnel performing the audit;
B. References from other governmental clients;
C. Information on prior peer reviews;
D. Status of any disciplinary action taken against the IPA, if any;
E. Information on how the audit will be conducted in a single year or multiyear engagement.
F. A response to any areas of the attached contract which requires submission of information relating to the auditor, the parent firm and other items not otherwise listed above.

Proposals shall be submitted in a sealed envelope, clearly labeled "Proposal for Audit Services". Proposals are due by **2:00 p.m. on November 20, 2026**, at the Cumberland Housing Group Office, 635 E. First St., Cumberland, MD 21502.

Proposal Evaluation Process: all proposals received will be reviewed and evaluated as follows:

A. Professional and technical qualification of the auditor and staff assigned to the engagement – (GAGAS, GAAS' General Standards);
B. Relevant HUD/Public Housing related audit knowledge and experience applicable to the auditor;
C. Licensed to audit in the State of Maryland;
D. Independence;
E. Evidence of compliance with applicable requirements for peer review and professional continuing education; and
F. Price

Audit Timetable: the audit period conforms to the fiscal year and will be from April 1, 2026 to March 31, 2027. Listed below are the required timetable and deliverables required:

November 20, 2026	Proposal Submission Deadline
January 20, 2027	Board Approval of selected Auditor/Auditing Firm
January 21, 2027	Contract Award
June 1, 2027	Cumberland Housing Group prepared for Audit
June 30, 2027	On-site audit work complete by Auditor
October 1, 2027	Audit report for Banneker Gardens submitted to the Maryland Department of Housing Procorem site
December 31, 2027	Audit Report and REAC submissions submitted to HUD

Accounting Control System: The Cumberland Housing Group utilizes Yardi Software for the recording of all financial, property management, inventory and maintenance operations. Auditor will be provided with access to review the entire data system as well as printed reports.

Internal Control System: The appropriate internal controls are in place with no areas of concern noted during the last twenty-three years of auditing by more than one auditing firm. There are no known weaknesses.

Approved Budget: The Housing Authority has an approved fiscal year 2027 operating budget of $3,500,000. The Cumberland Housing Alliance, Inc. has an approved fiscal year 2027 operating budget of $23,511.

Federal funding:

Housing Authority:

HUD Public Housing Subsidies (2026 Year eligibility)	$1,208,538
HUD Capital Fund Program (CFP) (24, 25,26)	$3,106,319.00
HUD ROSS 3 Year Grant (2025 awarded)	$192,688.00

Cumberland Housing Alliance, Inc.:

The Cumberland Housing Alliance is partner on each RAD projects as a part owner of each LLC that is formed. Currently River Bend Court, LLC was formed in 2019 and JFK Apartments, LLC was formed in 2021.

State Funding:

Housing Authority:

Maryland Dept. of Aging	$308,618

Prior Audits: Cumberland Housing has experienced excellent results from previous audits with unqualified auditor opinions rendered on the financial statements and compliance with Federal laws and regulations, contracts and grants. There has been no identification of audit findings, recommendations, etc. noted in the audits during the past twenty-two years.

Services Required: Respondent shall indicate any services by Cumberland Housing which will be required from the auditor and the auditing standards (GAGAS and/or GAAS) for the engagement.

Responsibility: Express an opinion on the financial statements based upon completion of audit.

Additional Services Required: Auditor will be required to complete a separate audit for Banneker Gardens, a 25-unit Public Housing property, financed with Maryland Department of Housing and Community Development Funding and the Capital Fund Financing Program. This audit must be submitted through DHCD Procorem web site no later than October 1st of each year.

Staff Availability: Applicable staff will be made available at the date and time of the auditor's request or as close as possible.

Additional Work: If additional audit work is needed, a written proposal shall be presented to the Finance Director prior to the start of said work stating the reason for the work and the fee for such work.

Joint Proposals or Subcontracting: Not permitted

Permitted Action: Cumberland Housing reserves the right to reject any or all proposals, demand additional information and use information from unsuccessful proposals for other purposes.

Required forms: 512, 513, 514, 518, 519, 520 located at: https://www.cumberlandhousing.org/vendor-contractor-documents/

Sincerely,

Michele E. Bender

Michele E. Bender
President/CEO