

**NORTHWEST OREGON HOUSING AUTHORITY
REQUEST FOR PROPOSAL 2026-05**

Thursday, July 16, 2026

ROOF REPLACEMENT

Columbia Park Apartments
47 7th St
Rainier, Oregon 97048

CLOSING DATE:

Friday, July 31, 2026
5:00 PM (PDT)

Northwest Oregon Housing Authority (NOHA)

REQUEST FOR PROPOSALS 2026-05 Columbia Park Apartments Roof Replacement Thursday, July 16, 2026

RFP 2026-05 ANNOUNCEMENT

Per the HUD Procurement Handbook for Public Housing Authorities 7460.8 REV 2 and NOHA's Procurement Policy, NOHA seeks proposals from qualified contractors to provide the Roof Replacement Work set in Work Requirements. The Contract will be awarded to the offeror whose proposal offers the greatest value to NOHA based on consideration of price, technical, and other factors specified in this proposal. All firms will be notified whether or not they were successful within 10 days of contract award, per NOHA's Procurement Policy.

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INQUIRIES

Any inquiries concerning this RFP should be directed to:

Loulie Brown, PhD, LEED AP

loulie@nwoha.org

Phone: 503.235.3995

or

Scott Baune, Construction Project Manager, CRMG

ScottB@crmgco.com

Phone: 503-701-7862

All inquiries should be received on or before Friday, July 25, 2026, at 5 PM. NOHA may circulate its response to any inquiries to all contractors and the original inquiry and post such a response and initial search on www.nwoha.org or choose not to reply to any question.

Contractors should refrain from contacting any other employees, agents, or members of the Board of Directors of NOHA or CRMG regarding this RFP process, including lobbying or attempting to influence the outcome of this RFP process. At NOHA's sole discretion, any such contact may result in disqualification.

CONTRACTOR ONSITE INSPECTION

CRMG and NOHA will permit walk-throughs of the property by appointment only during normal operating hours, Tuesday through Thursday, 8:00 a.m. to 3:00 p.m. Contact Scott Baune to schedule an appointment. Please note that all times for this RFP are to be set in Pacific Daylight Time

SUBMISSION OF PROPOSAL

Electronic copies of the proposal must be delivered to rfp@nwoha.org with the subject line "Columbia Park Roofing RFP". If you require additional time to submit your proposal, you may contact Loulie Brown, by email at loulie@NWOHA.org; NOHA may allow additional time for contractors to submit a proposal at its sole discretion. Proposals and accompanying documentation provided to NOHA in response to this RFP will not be returned.

INTRODUCTION

CONTENT OF PROPOSALS

Proposals should address the items to ensure a code compliant roof replacement that will provide the greatest value to NOHA with expectations and pricing. Contractors may provide additional information beyond that requested in the RFP for NOHA's consideration. NOHA may consider any such additional information at its sole discretion. Contractors may be asked to submit additional information about their previous experience, qualifications, and other information that NOHA might reasonably require.

COST OF PROPOSAL

NOHA is not responsible for any costs incurred by the contractor in preparing their proposals, attending any meetings or interviews with NOHA and CRMG, making any presentations to NOHA and CRMG in connection with their proposals, or otherwise incurred in connection with this RFP process.

This RFP creates no legal obligations between NOHA and any contractor.

SCHEDULE/SUBSTANTIAL COMPLETION

NOHA requires substantial completion of the work no later than Thursday, October 1, 2026.

EVALUATION PROCESS

In assessing proposals, NOHA will consider the following criteria:

- (a) qualifications, experience, and capacity of the contractor to provide and complete the services required by NOHA, as well as any optional services offered by the contractor, in a timely, safe, efficient, and quality manner;
- (b) contractor's record of past performance, financial, and technical resources;
- (c) contractor's overall fee proposal;
- (d) the terms of the Roof Replacement Agreement that the contractor is prepared to accept;
- (e) the completeness of a contractor's proposal;
- (f) contractor's compliance with NOHA policies and procedures.

Proposals will be evaluated using the following weighted criteria, as required by NOHA's Procurement Policy (§ 15.2):

- (a) Price/Cost Proposal – 50%;
- (b) Qualifications & Experience – 25%;
- (c) Past Performance – 15%;
- (d) Schedule Commitment & Capacity – 10%.

Proposals will be evaluated based on the information provided in response to these Instructions to the contractor. In addition, in assessing the contractor's qualifications, experience, and capacity, NOHA may also consider the following:

- (a) clarifications and/or additional information that may be supplied pursuant to requests from NOHA;
- (b) interviews and/or reference checks that may be conducted at NOHA's discretion;
- (c) previous experience in NOHA working with the contractor;

In its sole discretion, NOHA may request clarification from a contractor during the evaluation process.

Contractors are advised that the evaluation process is subjective in nature. NOHA intends to consider each proposal on its merits, in its sole discretion, and without regard to whether a proposal fully complies with this RFP. NOHA will notify all unsuccessful contractors after entering into a definitive agreement with the successful contractor. After receiving this notification, unsuccessful contractors may request a debriefing interview to obtain feedback on their proposal.

ANTICIPATED SCHEDULE OF EVENTS

The following is the anticipated schedule of events related to this RFP. These dates are provided as target dates only and may be changed at any time by NOHA at its sole discretion:

- (a) RFP Released and Posted on OregonBuys.gov: Thursday, July 16, 2026.
- (b) Walk-throughs: Tuesday through Thursday, 8:00 a.m. to 3:00 p.m. by appointment only.
- (c) Inquiries regarding RFP are due: Friday, July 25, 2026, at 5:00 PM. Responses will be posted on www.nwoha.org.
- (d) Proposals Due: Friday, July 31, 2026, at 5:00 PM (PDT)
- (e) Tentative Selection: Friday, August 7, 2026. Construction contracts exceeding \$60,000 must be presented to the Board of Commissioners for approval BEFORE the Executive Director executes them.
- (f) Tentative Agreement Execution: Friday, August 14, 2026

FORM OF AGREEMENT

Any successful contractor will be expected to enter into a formal contract that references this RFP and its response.

EFFECT OF RFP

NOHA must sign a definitive contract with the general contractor awarded this project before NOHA intends to create a contractual relationship, including a bid contract (express or implied), with any contractor submitting a response to this RFP. Submission of a proposal does not obligate NOHA to accept any proposal or proceed further with any work. Consideration of any proposal shall be at NOHA's sole discretion. Proposals may be withdrawn or amended by contractors by written notice to NOHA before NOHA and a contractor sign a formal contract. Contractors are advised that NOHA may, in its sole discretion, at any time and for any reason:

- (a) reject any proposals (including, for greater certainty, the lowest cost proposal);

- (b) modify or vary any aspect of this RFP at any time before or after the time for submission of proposals;
- (c) extend the deadline for submission of proposals at any time before or after the time for submission of proposals;
- (d) accept any non-compliant, conditional, or irregular proposal or any alternate proposal, in whole or in part;
- (e) discuss the terms of a proposal submitted by a contractor with that contractor at any time, on a confidential basis, for clarification and/or negotiation of that proposal;
- (f) allow any contractor submitting a proposal to modify or vary any aspect of its proposal up until the closing date;
- (g) verify or seek clarification of any information provided under this RFP and allow the contractor to correct any defects, informalities, or irregularities in their proposal;
- (h) negotiate any aspects of any proposal and the provisions of the Scope of Work and related fees with any one or more contractors at any time in its sole discretion, whether before, during or after the selection and evaluation process; and
- (i) cancel this RFP at any time for any reason, and after that, proceed in any manner it sees fit, in its sole discretion, including the issuance of a new request for proposals or other procurement documents based on the same or changed specifications, the scope of work, or other requirements.

PUBLIC INFORMATION

Contractors are advised that as a public agency, NOHA is subject to the provisions of the Freedom of Information Act, which provides a right of access to information in records under the control of NOHA. Contractors are advised that NOHA may be required to disclose the RFP documents and apart or parts of any proposal in response to this RFP under a Freedom of Information Request.

The successful Contractor and associated winning Bid will be a matter of public record and shall be available to the public to the extent provided through the Oregon Freedom of Information or Open Records Act.

BID PROTEST PROCEDURE

(1) protests against the solicitation must be received in writing before the proposal due date; (2) protests against contract award must be received within 10 calendar days of award; (3) all protests go in writing to the Contracting Officer, who may suspend the procurement pending resolution.

PUBLIC WORKS AND PERFORMANCE BOND

Since this project is considered a public works project, a public works bond in the amount of \$30,000 with the CCB prior to the commencement of the project. The selected general contractor will be required to provide a performance bond when the construction contract is signed.

BOLI PREVAILING WAGE DETERMINATION AND WAGE RATES

Columbia County is considered Area 1.

In the bid, please refer to the definitions for each tradesperson and wage rates listed in the Oregon Bureau of Labor and Industries *Prevailing Wage Rates for Public Works Contracts*, effective July 5, 2026.

In addition, NOHA expects that the Wage Rates and Fringe Benefit details be posted on the job site, and a regular work schedule posted and adhered to, and that the successful offeror is able to meet all BOLI requirements.

WORK REQUIREMENTS

NOHA is seeking qualified contractors to replace the roof at the Columbia Park Apartments.

GENERAL INSTRUCTIONS

The Contractor is the “Prime Contractor,” and the Work of this Contractor is to have primary responsibility for the safety of all the workers and the equipment.

PROJECT REQUIREMENTS

Pre Construction

- Lead and Asbestos Testing: To be completed by owner prior to construction.
- Certifications and Permits: The contractor will be responsible for obtaining all certificates and permits necessary to complete the project from the appropriate regulatory agencies.

Scope of Work Outline

- Removal of existing roof material (shingles, underlayment, flashing, gutters and downspouts). Removal of all debris to appropriate facilities.
- Repair or replacement of any damaged sheathing and trusswork. Contractor to communicate to owner amount of sheathing and structure to be replaced prior to installation.
- All protrusions, valleys, and abutments to be flashed with stainless steel.
- Installation of all venting per code
- Installation roofing underlayment that per roofing manufacturer recommendations and installation specs.
- Installation of new shingles. Color of the shingles will be chosen by NOHA; the brand is either Malarkey Legacy with Scotchguard, Owens Corning TruDefinition Duration FLEX or equal
- Roofing to be vented with appropriate ridge vents
- Fastener Requirement: Use stainless steel fasteners per roofing manufacturer’s specs that comply with ASTM F1667 and local building codes.

- Replacement of all gutters and downspouts (ensure proper connection to storm sewer) with new aluminum 6" K-Style.
- Any soffits to have appropriate blocking and screens
- Reuse of Material: No materials from the project are proposed for reuse by NOHA.
- Special Requirements: Caution and care must be exercised to ensure that residents of the apartment complex can generally go about their lives without significant disruption.
- Price: A contract may be awarded to a single or separate contractor. NOHA intends to select a contractor for the site that will, in NOHA's sole determination, provide the best proposal at the least cost. The price must include any fees related to the project requirements.
- Expected Conditions of Site each day: All debris shall be contained at the end of each day and removed in a timely fashion to ensure the minimum disruption to tenants.
- Expected Condition of Site at Completion of Work: The site shall be cleaned to pre-construction status. NOHA requires the Contractor to make every effort to ensure that all nails and screws are removed with the use of a magnet upon the completion of construction.

HOURS OF WORK

- In order to minimize tenant inconvenience, work hours will commence no earlier than 8 am and finish by 5 pm. On days when excessive heat warnings are in effect, work may commence at 7 am.

EQUIPMENT

- The contractor's equipment, materials, tools, and workmanship shall comply with all applicable current codes, standards, regulations, and statutes pertaining to the bid. Equipment must be in good mechanical repair and not require excessive maintenance or downtime, jeopardizing the contractor's ability to provide the agreed-upon services in a timely fashion.

TRAFFIC CONTROL

- All areas of work shall be cordoned off from resident vehicle and pedestrian access. Care should be taken to ensure that residents are able to come and go from their units with a minimum of interference.

DUST PREVENTION

- Every care should be taken to minimize dust on the site; the apartments will be occupied during construction.

ENVIRONMENTAL TESTING AND REPORTS

- For buildings constructed prior to 1978, testing for both the presence of lead based paint and asbestos must be conducted by the owner prior to construction. The resulting reports will remain on file at NOHA.

PROTECTION

- The Contractor shall maintain a secure site until the work is completed and all debris has been removed.

DAMAGE AND DEFECTS

- The contractor shall use due care so that no persons are injured or property is damaged or lost in providing the services. The contractor shall be solely responsible for all loss, damages, costs, and expenses in respect of any injury to persons, damage of property, or infringement of the rights of others incurred in the performance of the services or caused in any other manner whatsoever by the contractor, its employees, or any subcontractors.
- The contractor shall rectify any loss or damage for which, in the opinion of NOHA, the contractor is responsible, at no charge to NOHA and to the satisfaction of NOHA. Alternatively, NOHA may repair the loss or damage, and the contractor shall pay the costs of repairing the loss or damage upon demand from NOHA. Where, in the opinion of NOHA, it is not practical or desirable to repair the loss or damage, NOHA may estimate the cost of the loss or damage and deduct such estimated amount from the amount owing to the contractor.

DEMOLITION

- Any necessary demolition work performed shall be in conformance with local, state, and Federal laws after the determination regarding lead-based paint and asbestos if required.
- All materials that are waste arising out of the Work shall be removed from the site. The whole expense of loading, hauling, unloading, piling, spreading, landfill fees, or otherwise dealing with the said waste material will be at the contractor's cost.

COMPANY DESCRIPTION AND BUSINESS QUALIFICATIONS

Contractors should, at a minimum, address the following in their Proposals:

COMPANY DETAIL

A brief description of your company, including any qualifications you consider relevant. Please include Proof of Insurance, CCB #, and SAM.gov registration if applicable.

RELEVANT EXPERIENCE

A brief description of your experience with comparable re-roofing projects, including at least two (2) references from projects completed in the past five (5) years. References do not need to be from government clients – any comparable commercial or residential roofing project qualifies. For each reference provide: contact name, organization, phone, and email.

CAPACITY

NOHA expects that the winning contractor will have sufficient resources available to deliver the finished product outlined in this RFP to NOHA in a timely and efficient manner. The bidder will be able to comply with the required delivery schedule, taking into consideration all the bidder's existing commitments and contracts.

The bidder must have the following attributes to be considered a responsible bidder:

- a satisfactory record of performance, integrity, and business ethics;
- the necessary organization, experience accounting and operational controls, technical skills, or the ability to obtain them;
- a clear record with OSHA
- the necessary production, construction, and technical equipment and facilities or the ability to obtain them; and
- be otherwise qualified and eligible to receive an award under the applicable laws and regulations, including not be suspended, debarred, or under a HUD-imposed LDP

Provide a brief description of your company's staffing resources and experience that will be utilized to meet the service requirements of NOHA.

- Identify the Site Supervisor, Project Manager, and/or specify other role(s) who will be responsible for the Work.
- Provide proof of Workers' Compensation.
- Identify and briefly describe any Subcontractors you propose to engage to perform the Work.

LIABILITY INSURANCE AND BONDING

NOHA expects that contractors carry commercial general liability insurance and automobile insurance policies, or \$2,000,000.00 aggregate insurance and provide certificates of insurance outlining the amounts of general commercial liability and

automobile insurance carried. In addition, NOHA will require that the successful offeror be able to procure a performance bond.

FEE PROPOSAL

NOHA requires the Work will be performed on a "fixed fee" basis. Please use the attached Bid Template to ensure uniform submissions.

EXCEPTIONS TO WORK AGREEMENT TERMS

A detailed description of any exceptions or additions to the Work Agreement should be set out in a contractor's proposal. NOHA will assume, in the absence of any such exceptions or additions, that the contractor accepts the form of the Work Agreement.

CONFLICT OF INTEREST AND DISCLOSURE

NOHA defines a conflict of interest as the situation when an employee, officer, Board Member, past or present, their family members, or agent involved in making the award has a direct or indirect participation or financial interest in a firm competing for the award. If there is a question of a potential conflict of interest, please refer to page 4 of NOHA's Procurement Policy.

If a contractor has no conflict of interest, its proposal should include a statement to that effect- see Declarations in this Schedule. NOHA employees are ineligible to directly or indirectly participate with any contractor. In addition, no officer employee, Board member, or agent shall ask for or accept gratuities, favors, or anything of monetary value from any contractor, potential contractor, or party to any subcontract, and shall not knowingly use confidential information for actual or anticipated personal gain.

CONFIDENTIALITY

Contractors are advised that as a public agency, NOHA is subject to the provisions of the Freedom of Information Act, which provides a right of access to information in records under the control of a municipality. Contractors are advised that NOHA may be required to disclose the RFP documents and a part or parts of any proposal in response to this RFP under the Freedom of Information Act.

Proposal Submission Form

All work shall be completed in accordance with NOHA's Specifications for work as outlined in this RFP. The contractor receiving the bid award shall provide proof of insurance before the commencement of work. Insurance shall be kept current and in full force throughout the work. The contractor shall show satisfactory evidence that they have performed similar work previously and have adequate equipment and labor to complete the work in a timely fashion. All bids must be submitted with completed form HUD-5369-A "Representations, Certifications, and Other Statements of Bidders".

Bureau of Labor and Industry (BOLI) Prevailing Wage Requirements

In addition to Davis Bacon requirements, this project is considered a “public works” project by BOLI. NOHA has procured an eligibility letter from BOLI; therefore, the successful bidder must comply with the wage rates, reporting requirements, and construction practices including BOLI fringe benefit requirements, Certified statement of Compliance, CCB registration, and BOLI site posting requirements. The wage rates that apply will be the higher of Davis Bacon or Oregon’s Prevailing Wage Rates for Columbia County. The wage rates are attached in Exhibit J

Please Indicate the RFP Number You are Responding to below and in the E-mail Subject Line

NOHA RFP: 2026-_____

Staffing and Experience

General Contractor (Project Manager):

Name: _____

Address _____

Years in business relating to service being provided on this project: _____

City location from which this project will be managed? _____

Licenses and Special Qualifications

Please note possession of any licenses, special qualifications, or registrations pertinent to this project.

Total Cost (Columbia Park Apartments Roof Replacement) \$

This bid is submitted in response to NOHA's RFP for the Roof Replacements on the Columbia Park Apartments:

Signature:_____ Date:_____
Print Name:_____ Phone:_____
Company Name:_____
Email address:_____

DECLARATIONS

We hereby declare that:

- (a) We agree to perform the work in compliance with the required completion schedule in the proposal documents.
- (b) No person, firm, or corporation other than the undersigned has any interest in this Proposal or in the proposed Contract for which this tender is made;
- (c) We understand that we must declare any actual or potential conflict of interest between our firm and NOHA, its Board and Staff, and the Columbia County Commission and Staff.
- (d) We certify that we are not suspended, debarred, or under a HUD-imposed Limited Denial of Participation (LDP).
- (e) This Proposal is open to acceptance for a period of thirty (30) days from the proposal's closing date.

Signed and submitted for and on behalf of:

Company: _____

Street Address or PO Box Number: _____

City, State, and Zip: _____

Signature: _____

Name and Title: _____

(Please Print or Type)

Date: this _____ day of _____, 2026

NON-COLLUSION AFFIDAVIT

The undersigned bidder or agent, being duly sworn on oath, says that he/she has not, nor has any other member, representative, or agent of the firm, company, corporation or partnership represented by him, entered into any combination, collusion or agreement with any person relative to the price to be bid by anyone at such letting nor to prevent any person from bidding nor to include anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He/She further says that no person or persons, firms, or corporation has, have or will receive directly or indirectly, any rebate, fee gift, commission or thing of value on account of such sale.

OATH AND AFFIRMATION

I HEREBY AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE FACTS AND INFORMATION CONTAINED IN THE FOREGOING BID FOR PUBLIC WORKS ARE TRUE AND CORRECT.

Dated this ____ day of _____, _____

(Name of Organization)

(Title of Person Signing)

(Signature)

ACKNOWLEDGEMENT

STATE OF _____)

) ss

COUNTY OF _____)

Before me, a Notary Public, personally appeared the above named and swore that the statements contained in the foregoing document are true and correct.

Subscribed and sworn to me this _____ day of _____, _____.

Notary Public Signature

My Commission Expires: _____

REFERENCES

Identify previous re-roof projects of similar scope that the general contractor has worked on within the past five years:

Contact Name _____

Job Title _____

Organization _____

Phone Number _____

Email Address _____

Value of Job _____

Contact Name _____

Job Title _____

Organization _____

Phone Number _____

Email Address _____

Value of Job _____

Contact Name _____

Job Title _____

Organization _____

Phone Number _____

Email Address _____

Value of Job _____

SUBCONTRACTOR DECLARATION

Subcontractor/ Scope of Work

	Name	Scope of Work
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____
10.	_____	_____

Signed and submitted for and on behalf of:

Company: _____

Street Address or PO Box Number: _____

City, State, and Zip: _____

Signature: _____

Name and Title: _____

(Please Print or Type)

Date: this _____ day of _____, 2026

BID TEMPLATE
Use 1 form per building

Building #

Task	Cost
Demolition and Disposal	
Remove existing roofing materials	
Disposal/hauling/Landfill fees	
Subtotal Demolition and Disposal	
Roofing Materials and Installation	
Underlayment	
Shingles	
Fasteners & Accessories	
Subtotal Roofing Materials and Installation	
Ventilation System	
Ridge Vents	
Soffit Vents	
Exhaust Ventilation	
Subtotal- Ventilation System	
Sheathing Replacement	
Unit Cost per sheet (specify size and type)	
Estimated Quantity	
Subtotal- Sheathing (Allowance)	
Flashing and Waterproofing	

Flashing (Step, Counter, Valley)	
Drip Edge	
Penetration Seals (vents, pipes, etc)	
Subtotal Flashing & Waterproofing	
Labor	
Labor All Trades	
Permits and Fees	
Permits	
Inspections	
Overhead and Profit	
Overhead	
Profit	
Total Base Bid for Building #	

SCHEDULE COMMITMENT

We confirm that the Work will commence on or before _____ of _____, 2026

Substantial Performance shall be achieved on or before Thursday, October 1, 2026.

We confirm that we will complete the Work by the following milestones:

Milestone Completion Dates: All work to be complete, including site clean-up, by October 1, 2026.

A more detailed schedule will be required at the preconstruction conference with the successful offeror.

Signed and submitted for and on behalf of:

Company: _____

Street Address or PO Box Number: _____

City, State, and Zip: _____

Signature: _____

Name and Title: _____
(Please Print or Type)

Date: this _____ day of _____, 2026

MBE/WBE/ESB Outreach

In Oregon, mandatory, specific percentage goals for Minority-Owned Business Enterprise (MBE) and Women-Owned Business Enterprise (WBE) participation are generally applied to public contracting through the Certification Office for Business Inclusion and Diversity (COBID). These initiatives, often collectively referred to as MWESB (Minority, Women, Emerging Small Business) or COBID-certified, require state agencies and contractors to show "good faith efforts" to include these firms.

Did you solicit COBID-certified subcontractors? Circle one: Yes/No. If yes, please list them.

Subcontractor Name: _____

Contact Phone Number: _____

Contact email: _____

Subcontractor Name: _____

Contact Phone Number: _____

Contact email: _____

Subcontractor Name: _____

Contact Phone Number: _____

Contact email: _____

(Please use a second sheet needed)

Signed and submitted for and on behalf of:

Company: _____

Street Address or PO Box Number: _____

City, State, and Zip: _____

Signature: _____

Name and Title: _____

(Please Print or Type)

Date: this _____ day of _____, 2026

EEO/ Non-discrimination Affidavit

Equal Employment Opportunity (EEO) and Non-discrimination Requirements

These requirements are put in place to ensure that contractors make every effort to promote access for low-income or disadvantaged communities, and prevent discrimination based on the following attributes: race, color, religion, sex (including pregnancy and sexual orientation), national origin, age (40+), disability, or genetic information.

Equal Employment Opportunity (EEO) guidelines prohibit discrimination in all aspects of employment—hiring, firing, pay, and promotion. Enforced by the [EEOC](#), these *federal* laws require fair treatment, reasonable accommodations, and a workplace free from harassment and retaliation.

Signed and submitted for and on behalf of:

Company: _____

(Street Address or Postal Box Number)

(City, State, and Zip)

Signature: _____

Name and Title: _____

(Please Print or Type)

Date: this _____ day of _____, 2026

Link to HUD Document

[5369-a](#)

Link to BOLI Wage Information

[BOLI July 5, 2026 Prevailing Wage Rate Book](#)