

**PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS**

AGENDA ITEM SUMMARY

Meeting Date:	November 17, 2020	<input type="checkbox"/> Consent	<input checked="" type="checkbox"/> Regular
		<input type="checkbox"/> Ordinance	<input type="checkbox"/> Public Hearing

Department: **Housing and Economic Sustainability**

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to:

A) Approve a HOME Investment Partnerships (HOME) Program Community Housing Development Organizations (CHDO) award of \$715,000 to Habitat Housing Solutions, Inc., in partnership with Habitat for Humanity of Palm Beach, Inc.;

B) Approve a HOME CHDO award of \$101,500 to Community Land Trust of Palm Beach County, Inc.;

C) Approve a HOME CHDO award of \$494,786 to Riviera Beach Community Development Corporation;

D) Direct staff to negotiate the loan agreements; and

E) Authorize the County Administrator, or designee, to execute the loan agreements, amendments thereto, and all other documents necessary for project implementation.

Summary: On January 19, 2020, the Department of Housing and Economic Sustainability (DHES) issued Request for Proposals HES.2020.1 (RFP) making available \$1,211,286 in HOME CHDO Reserve funds and up to \$100,000 in CHDO Operating funds to County certified CHDOs. A selection committee consisting of three (3) voting members met at a public meeting held on June 20, 2020, and recommended funding for three (3) projects:

- 1) An award of \$650,000 to Habitat Housing Solutions, Inc., to construct four (4) single family homes and one (1) duplex in Pahokee, Belle Glade and South Bay and an award of \$65,000 for CHDO operating costs;
- 2) An award of \$92,000 to Community Land Trust of Palm Beach County, Inc., to construct one (1) single family home in Lake Worth and an award of \$9,500 for CHDO operating costs; and
- 3) An award of \$469,286 to Riviera Beach Community Development Corporation to construct Villa at Solana, a 28 townhome style for-sale project, in Riviera Beach and an award of \$25,500 for CHDO operating costs.

All HOME-assisted housing units will remain affordable to households with incomes no greater than 80% of Area Median Income (AMI) for no less than 30 years.

Loan agreements and related documents pursuant to these HOME funds will be between the County and the identified HOME award recipients and their respective successors and/or assigns. To facilitate project implementation, staff requests authorization for the County Administrator, or designee, to execute funding agreements and related documents. **These are Federal HOME Program grant funds which require a 25% local match provided by State SHIP grant funds.** Districts 3, 6 and 7 (HJF)

Background and Policy Issues: Continued on Page 3

Attachment(s):

1. Selection Committee Scoring Sheets
2. Request for Proposals HES.2020.1
3. Proposal from Riviera Beach Community Development Corporation
4. Proposal from Habitat Housing Solution, Inc.
5. Proposal from Community Land Trust of PBC

Recommended By:


Department Director

10/6/2020
Date

Approved By:


Assistant County Administrator

12/20/2020
Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2021	2022	2023	2024	2025
Capital Expenditures					
Operating Costs	\$1,311,286				
External Revenues	(\$1,311,286)				
Program Income					
In-Kind Match (County)					
NET FISCAL IMPACT	-0-				

# ADDITIONAL FTE POSITIONS (Cumulative)					
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Is Item Included In Current Budget? Yes X No

Does this Item include the use of Federal funds? Yes X No

Budget Account No.:

Fund 1103 Dept 143 Unit 1431 Object 8201 Program Code/Period various



B. Recommended Sources of Funds/Summary of Fiscal Impact:

Approval of this agenda item will appropriate \$1,211,286 in HOME CHDO Reserve and up to \$100,000 in CHDO operating funds to County certified CHDOs.

C. Departmental Fiscal Review: 
Shairette Major, Fiscal Manager II

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Development and Control Comments:


 10/12/2020
 OFMB 

Contract Development and Control
10-15-20 TW

B. Legal Sufficiency:


Assistant County Attorney

C. Other Department Review:

Department Director

Background and Policy Issues: (continued from Page 1)

The U.S. Department of Housing and Urban Development (HUD) allocates to the County an annual HOME Program entitlement. HUD requires that at least 15% of the County’s annual entitlement allocation be awarded to CHDO activities. HUD also permits the County to provide up to an additional 5% of its annual entitlement allocation for CHDO operating costs. HOME works to provide affordable rental housing and homeownership opportunities for persons with incomes no greater than 80% of Area Median Income.

RFP HES.2020.1 made available \$1,211,286 in HOME CHDO Reserve and up to \$100,000 in CHDO Operating funds for new construction, acquisition, and/or rehabilitation of residential property. A total of three (3) proposals were received in response to the RFP. All three (3) proposals were reviewed and scored by a three (3) member RFP selection committee during a public virtual meeting on June 10, 2020. The resulting scores and ranking were as follow:

Rank	Score	Project	Funding Request	Funding Recommendation
1	238	Single Family Homes/Duplex	\$650,000	\$650,000
2	217	Lake Worth Project	\$ 92,000	\$ 92,000
3	206	Villas at Solana	\$720,000	\$469,286

All proposers have been notified of the funding recommendations and of RFP protest procedures. No protests were received by the protest period deadline.

RFP HES.2020.1
SELECTION COMMITTEE MEMBER SCORE SHEET
 JUNE 10, 2020



Selection Committee Members	Villas at Solana	SF Homes / Duplex Habitat	Lake Worth Project / CLT
Robyn Lawrence	80	95	78
Carlos Serrano	48	63	65
Bud Cheney	78	80	74
TOTAL SCORE	206	238	217

③
r

①
f

②
f

✓
V/f



RFP HES.2020.1 - PROPOSAL SCORING	Villas at Solana / Riviera Beach CDC	SF Homes / Duplex Habitat	Lake Worth Project / CLT
Quality of Proposed Project (25 Points): Assessment of project development plan, design features, project amenities, number of affordable units/income targeting, proximity to services and facilities, and green building/resiliency features.	20	20	20
Qualifications & Experience (20 points): Assessment of the Respondent and development team's qualifications and experience, particularly with residential projects of a similar nature as that proposed.	15	15	20
Financial Viability (15 points): Assessment of financial viability of project, including availability of development funding sources and reasonableness of uses, product pricing, revenues/expenses, ability to repay debt and meet future physical needs, and likelihood of sustainable performance over time.	5	12	12
Targeted Groups (15 points): Units set aside for underserved populations (youth aging out of foster care, prisoners exiting jail, special needs, pregnant women, single parents) in Palm Beach County.	Ø	Ø	Ø
Leveraging (10 points): Leveraged financing, commitment letters from other funding sources: • 4:1 or greater = 10 points • 3:1 = 7 points • 2:1 = 5 points • 1:1 = 3 points • Less than 1:1 = 1point	5	3	3
Project Schedule (10 points): Realistic and achievable documented ability to meet expenditure deadlines.	3	8	10
Geographic Preference (5 points): Project located within the Glades Region of Palm Beach County.	Ø	5	Ø
TOTAL SCORE	48	63	65 <i>initials</i>

Reviewer Name: _____

[Signature] 6/10/20

✓
✓

RFP HES.2020.1 - PROPOSAL SCORING	Villas at Solana / Riviera Beach CDC	SF Homes / Duplex Habitat	Lake Worth Project / CLT
Quality of Proposed Project (25 Points): Assessment of project development plan, design features, project amenities, number of affordable units/income targeting, proximity to services and facilities, and green building/resiliency features.	25	25	25
Qualifications & Experience (20 points): Assessment of the Respondent and development team's qualifications and experience, particularly with residential projects of a similar nature as that proposed.	20	20	20
Financial Viability (15 points): Assessment of financial viability of project, including availability of development funding sources and reasonableness of uses, product pricing, revenues/expenses, ability to repay debt and meet future physical needs, and likelihood of sustainable performance over time.			
Targeted Groups (15 points): Units set aside for underserved populations (youth aging out of foster care, prisoners exiting jail, special needs, pregnant women, single parents) in Palm Beach County.	15	15	14
Leveraging (10 points): Leveraged financing, commitment letters from other funding sources: • 4:1 or greater = 10 points • 3:1 = 7 points • 2:1 = 5 points • 1:1 = 3 points • Less than 1:1 = 1point	10	5	5
Project Schedule (10 points): Realistic and achievable documented ability to meet expenditure deadlines.	8	10	10
Geographic Preference (5 points): Project located within the Glades Region of Palm Beach County.	0	5	0
TOTAL SCORE	78	80	74

Reviewer Name: _____

Burt O'Leary
Burt O'Leary
 6-10-2020

[Signature]
[Checkmark]

RFP HES.2020.1 - PROPOSAL SCORING	Villas at Solana / Riviera Beach CDC	SF Homes / Duplex Habitat	Lake Worth Project / CLT
Quality of Proposed Project (25 Points): Assessment of project development plan, design features, project amenities, number of affordable units/income targeting, proximity to services and facilities, and green building/resiliency features.	25	25	25 (20)
Qualifications & Experience (20 points): Assessment of the Respondent and development team's qualifications and experience, particularly with residential projects of a similar nature as that proposed.	20	20	20
Financial Viability (15 points): Assessment of financial viability of project, including availability of development funding sources and reasonableness of uses, product pricing, revenues/expenses, ability to repay debt and meet future physical needs, and likelihood of sustainable performance over time.	10	15	15
Targeted Groups (15 points): Units set aside for underserved populations (youth aging out of foster care, prisoners exiting jail, special needs, pregnant women, single parents) in Palm Beach County.	15	15	5 (20)
Leveraging (10 points): Leveraged financing, commitment letters from other funding sources: <ul style="list-style-type: none"> • 4:1 or greater = 10 points • 3:1 = 7 points • 2:1 = 5 points • 1:1 = 3 points • Less than 1:1 = 1point 	5	5	3
Project Schedule (10 points): Realistic and achievable documented ability to meet expenditure deadlines.	5	10	10
Geographic Preference (5 points): Project located within the Glades Region of Palm Beach County.	0	5	0
TOTAL SCORE	80	95 (20)	78 78 (20)

Reviewer Name:

R. Lawrence

6/10/2020

[Signature]

[Signature]

Request for Proposals



**Palm Beach County
Department of Housing and Economic Sustainability**

**HOME Investment Partnerships Program
Community Housing Development Organizations (CHDOs)**

RFP HES.2020.1

January 2020



ATTACHMENT 2

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SECTION I

A. Statement of Purpose

The Palm Beach County Board of County Commissioners (County), through the Department of Housing and Economic Sustainability (DHES), is soliciting proposals from County Certified Community Housing Development Organizations (CHDOs) or eligible CHDOs that have applied and are certified by the County prior to the submittal deadline.

B. Background

The HOME Investment Partnership Program (HOME) was created by the 1990 Title II, 42 USC 1271, SEC. 201 Cranston-Gonzalez National Affordable Housing Act. The purpose of this program is to allocate funds to eligible Participating Jurisdictions (PJ) to strengthen public/private partnerships for the provision of Affordable Housing opportunities for Very Low, Low, and Moderate Income households. Palm Beach County’s HOME Program is administered on behalf of the Board of County Commissioners by the Department of Housing and Economic Sustainability (DHES).

The Department of Housing and Urban Development (HUD) allocates to the County an annual HOME Program entitlement. HUD requires that at least 15% of the County’s annual entitlement allocation be awarded to CHDO activities. HUD also permits the County to provide up to an additional 5% of its annual entitlement allocation for CHDO operating costs.

C. Funding Available

RFP HES.2020.1 will make available \$1,211,286 in HOME CHDO Reserve funds and up to \$100,000 in CHDO Operating funds to County certified CHDOs. Funding will be provided to create affordable rental or homeownership housing through new construction or acquisition and/or rehabilitation of residential property. Financial assistance will be provided as a deferred loan secured by a mortgage and note.

D. Defined Terms

Beneficiary – the person occupying the HOME-assisted housing unit.

Community Housing Development Organization (CHDO) - a private nonprofit organization that adheres to 24 CFR 92.2 and has been certified by the County, as an eligible CHDO.

Commitment – an executed legally binding written agreement (that includes the date of the signature of each person signing the agreement) that meets the minimum requirements for a written agreement in §92.504 (c)

First-Time Homebuyer - an individual or Household who have not owned a home during the three-year period prior to application for HOME assistance. The term First-Time Homebuyer also includes an individual who is a Displaced Homemaker or Single Parent.

Low Income - households who annual incomes do not exceed fifty percent (50%) of the Area Median Income (AMI), as determined by HUD with adjustments for household size.

Moderate Income - households who annual incomes do not exceed eighty percent (80%) of the AMI, as determined by HUD with adjustments for household size.

Multi-Family Housing – a residential construction type with four (4) or more attached units per residential structure under common ownership.

Ownership Housing - housing which is to be conveyed to an eligible First-Time Homebuyer in fee simple title to be used as their principal place of residence and in which the owner will hold a homestead interest. Ownership Housing does not include condominiums, cooperative units, trailers or mobile homes.

Rental Housing - housing which is leased to an eligible tenant household under the terms of a signed lease agreement.

Respondent - an entity that submits a proposal in response to this RFP.

Review Committee - the body of individuals that evaluates responsive proposals at a public meeting and formulates funding recommendations for consideration by the Palm Beach County Board of County Commissioners.

Single-Family Housing - a residential construction type with one (1) to four (4) dwelling units per detached structure.

Very Low-Income - households whose annual income do not exceed thirty percent (30%) of the AMI, as determined by HUD with adjustments for household size.

E. Eligible Residential Properties and Projects

Properties must be located exclusively within the Palm Beach County HOME entitlement jurisdiction and within the CHDO's respective geographic service area as defined in their by-laws and articles of incorporation. This excludes all areas within the corporate bounds of the following municipalities:

- Boca Raton, City of
- Boynton Beach, City of
- Delray Beach, City of
- Highland Beach, Town of
- Jupiter, Town of
- Ocean Ridge, Town of
- Palm Beach Gardens, City of

- Wellington, Village of
- West Palm Beach, City of
- Westlake, City of

Properties to be acquired must be vacant, with the exception of properties occupied by a willing owner-seller. Respondents are cautioned that any activities causing displacement of residents and/or businesses are required to comply with the federal Uniform Real Property Acquisition Relocation Assistance Act (URA). Relocation will not be permitted using HOME funds.

Properties containing or utilizing Chinese drywall are not eligible for acquisition with HOME funds.

Properties may not be acquired for more than 95% of the median purchase price in Palm Beach County as established by HUD.

Eligible projects are limited to new construction or rehabilitation, with or without acquisition, of Multi-Family Housing or Single-Family Housing.

Developers shall designate a certain number of units within the project as "fixed" HOME-Assisted Housing Units. Projects may contain both HOME-Assisted Housing Units and non-HOME-Assisted Housing Units. There shall be a representative distribution of housing unit sizes among the mix of HOME-Assisted Housing Units and non-HOME-Assisted Housing Units.

The amount of HOME funding requested for the project should be guided by the minimum subsidy required to make the project viable and affordable. However, the requested HOME subsidy per HOME-Assisted Housing Unit shall not exceed the maximum per unit HOME subsidy amounts established by Palm Beach County for purposes of this RFP.

For Multi-Family Housing projects, the maximum per unit subsidy is \$50,000 for all unit sizes up to and including two (2) bedroom units, and is \$75,000 for all unit sizes three (3) bedrooms and larger.

For Single-Family Housing projects, the maximum per unit subsidy is \$100,000 for all unit sizes up to and including two (2) bedroom units, and is \$125,000 for all unit sizes three (3) bedrooms and larger.

F. Project Beneficiaries

Housing units assisted with HOME funding through RFP HES.2020.1. must provide Rental Housing or Ownership Housing to individuals and families whose incomes do not exceed 80% of AMI. Income verification must be conducted prior to execution of a lease or closing of a sale. Income verification is based upon third-party verification and not self-declaration. Income limits for each income category

by household size are published annually by HUD. HUD's 2019 Income Limit Chart is attached as "Exhibit A".

For Multi-Family Housing projects with five (5) or more HOME-Assisted Housing Units, at least twenty percent (20%) of the HOME-Assisted Housing Units must be set aside for Very Low Income households. Prospective tenants referred through Palm Beach County Community Services Department's coordinated entry system must be given first priority for no less than half of these Very Low Income units.

For Single-Family Housing projects, there is no requirement to set aside units for Very Low Income Households.

All HOME-assisted housing units must be completed, put into service, and serving eligible Beneficiaries by August 31, 2022.

G. Rental Housing Requirements

All HOME-assisted Rental Housing units must be leased to eligible Beneficiaries at rents which do not exceed HOME High and Low Rents (for Moderate income and Low Income tenants, respectively), less utility allowance. DHES must approve, in writing, rent schedules and amounts prior to leasing. The 2019 HUD HOME High and Low Rents are included in "Exhibit B", and are applicable to the household income group for which housing units are designated.

All HOME-assisted Rental Housing units shall remain affordable for no less than thirty (30) years. The affordability restrictions of the HOME Program and RFP HES.2020.1 shall be secured by an encumbrance recorded against title to the property.

All HOME-assisted Rental Housing units in a Multifamily Housing project shall be designated as either fixed or floating. Furthermore, there should be a representative distribution of HOME-assisted housing units among the mix of various size units that constitute the total Multifamily Housing project. The County has the sole authority to approve the proposed HOME-assisted unit mix, or to require revisions to the same. Ultimately, the unit mix will be codified in the HOME funding agreement.

All HOME-assisted Rental Housing units shall be leased to eligible Beneficiaries no later than eighteen (18) months after completion of construction, or the CHDO shall repay to the County all HOME funds expended within 30 days.

H. Ownership Housing Requirements

All HOME-assisted Ownership Housing units shall be sold to First-Time Homebuyers at the lesser of fair market value as established by appraisal at time of sale or 95 percent of area median sales price as published by HUD.

All HOME-assisted Ownership Housing shall remain affordable for no less than thirty (30) years. The affordability restrictions of the HOME Program and RFP HES.2020.1 shall be secured by an encumbrance recorded against title to the property.

Federal regulations at 24 CFR 92.254 require that housing developed for homeownership must have a ratified sales contract with an eligible homebuyer within nine (9) months of the completion of construction or rehabilitation. Housing developed for lease-purchase must have a lease-purchase agreement executed with an eligible lease-purchaser within twelve (12) months of completion of construction or rehabilitation and the purchase must close within three (3) years. If not, the housing unit must be converted to rental housing and comply with all provisions of 24 CFR 92.252. If an unsold homeownership unit is not converted to rental housing when required, the CHDO shall repay to the County all HOME funds expended on that unit.

I. Rehabilitation Standards

Rehabilitation work completed under this program shall seek to upgrade the property to the extent practicable and feasible to applicable housing and building code standards (including the HUD Section 8 Housing Quality Standards). The rehabilitation shall address lead-based paint remediation and asbestos remediation. The rehabilitation may address hurricane protection, energy efficiency and conservation, the removal of architectural barriers, as well as any construction related improvements to the property in order to comply with the requirements of the environmental review. A minimum of \$1,000 in rehabilitation costs must be expended per unit for all housing types.

J. Eligible Project Costs

1. The CHDO Reserve funds may be used for hard and soft costs including but not limited to: property acquisition and related; demolition; construction; holding costs during construction; engineering/architectural services; legal; developer fee; costs of other financing; development-related fees (impact, permit, utility connection, etc...). Determination of eligibility of costs shall be at the County's sole discretion.
2. The CHDO Operating funds may be used for the CHDO's administrative and operating expenses, and will be paid to the CHDO at certain project benchmarks, as determined by the County in its sole and absolute discretion.

Costs incurred prior to Board of County Commissioners approval of funding award are ineligible for reimbursement.

K. Deadlines

March 16, 2020.....	Submittal of Proposal
September 30, 2021.....	50% expenditure of HOME /CHDO Funds
March 30, 2022	100% expenditure of HOME/CHDO Funds
August 31, 2022.....	100% Completion/Beneficiaries (leased or sold)

L. Federal Requirements

The following are some of the federal regulations applicable to projects funded through this RFP. This list is not all-encompassing, and the exclusion of a requirement from this list does not relieve the CHDO of its obligations related thereto.

- 2 CFR Part 200
- 24 CFR Part 92 (HOME Program Regulations
- HOME 42 U.S.C.12704
- Davis-Bacon and Related Acts
- Uniform Relocation Assistance and Real Property Acquisition Policies (URA)
- Section 504 of the Rehabilitation Act of 1973, as amended
- Lead-Based Paint Poisoning Prevention Act
- Section 3 of the Housing and Urban Development Act of 1968, as amended
- Executive Order 11246
- Executive Order 11063
- Fair Housing Act of 1988
- Palm Beach County Purchasing Code
- Section 8 Housing Quality Standards
- Protecting Tenants at Foreclosure Act of 2009 (PFTA), Pub. L. No. 111-22
- Implementation of Section 418 of Division A of the Consolidated Appropriations Act, 2010, Public Law 111-117, Title IV, 123 Statute 3034, 3112 (ACORN affiliated organizations are not eligible to receive HOME funding)
- S.A.F.E. Mortgage Act and related Acts (RESPA, Consumer Protection, HOEPA, etc.)
- Section 109 Housing and Community Development Act of 1974
- Nondiscrimination under the Age Discrimination Act of 1975, as amended
- Title VII of the Civil Rights Act of 1964
- Compliance with Clean Air and Water Acts
- The Energy Policy and Conservation Act of 1975

SECTION II

A. Proposal Requirements

A completed Registration Form for RFP HES.2020.1 shall be submitted to DHES in order to be eligible to submit a proposal. The Registration Form is located at <http://www.pbcgov.com/hes> or may be obtained by visiting DHES at 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406.

Each proposal shall meet the following criteria in order to be considered responsive and to be eligible for further consideration:

1. The proposal shall include a completed and executed copy of the Respondent Certification Form, attached hereto as "Exhibit C". *Submit as Attachment 1*
2. The proposal shall include a detailed project description including, cost estimates, but not limited to: project location; type of project (i.e., acquisition and rehabilitation, new construction with/or without acquisition, etc.); development lay out; architectural style; numbers and types of buildings; numbers/types/sizes of rental housing units; site amenities; target market and marketing strategy. Indicate status of project activities undertaken to date (for example, acquisition, site planning, development approvals); A detailed location map is required. *Submit as Attachment 2*
3. The proposal shall identify the contact information for all of the project team members. Information should include the name, business affiliation, address, phone number and contact person for each team member. The proposal must identify at a minimum the Respondent, CHDO, construction contractor, architect/engineer, and attorney. *Submit as Attachment 3.*
4. The proposal shall include an organization chart which identifies the Respondent and the roles of all team members on the project. *Submit as Attachment 4.*
5. The proposal shall describe the past experience of the Respondent in undertaking similar activities, including details of the most recent project of similar scope and magnitude to the project being proposed by the Respondent. In addition, the proposal shall include individual résumés which identify each of the proposed team members' experience in similar roles. *Submit as Attachment 5.*
6. The proposal shall include evidence of site control. Evidence means a fully executed contract for purchase and sale of the property, an option to purchase, a long term lease, a lease option, a recorded warranty deed, or a recorded certificate of title. *Submit as Attachment 6.*
7. The proposal shall include a detailed litigation history, to include any non-compliance issues with governmental agencies, of the Respondent which shall identify any litigation matter in the past five (5) years involving any projects or key personnel employed with Respondent. *Submit as Attachment 7.*
8. The proposal shall include a detailed development pro forma which includes all project sources and uses of funding and which explicitly states

all assumptions. All proposed construction costs must be supported by an estimate of probable cost from a licensed architect or by a price estimate from a licensed contractor. *Submit as Attachment 8*

9. For Rental Housing, the proposal shall include a detailed 15-year operating pro forma which includes all projected revenues and expenses and which explicitly states all assumptions. *Submit as Attachment 9*
10. For Ownership Housing, the proposal shall include a detailed sales pro forma which includes all projected revenues, expenses, financing, and subsidies, and which explicitly states all assumptions. *Submit as Attachment 10*
11. The proposal shall include documentation evidencing all other financing required for the non-HOME balance of project costs. Acceptable documentation includes documentation from the financing source(s) providing commitment to financing and identifying all terms and conditions to financing. *Submit as Attachment 11.*
12. The proposal shall include two (2) years of Externally Audited Financial Statements, Externally Reviewed Financial Statements Externally Complied Financial Statements, Federal Income Tax Returns, or Internally Complied Financial Statements for organizations that have been in existence for two (2) or more years. Organizations less than two (2) years old must provide the required documents for the maximum period possible. Organizations less than one (1) years old must submit documentation supporting why the requirements cannot be met and provide any documentation evidencing the financial status of the organization. *Submit as Attachment 12.*
13. The proposal shall include a detailed project schedule including all activities from conceptualization, pre-development, due diligence, land acquisition, engineering, development approvals, permitting, construction, marketing, completion, and lease-up to full occupancy. The proposal shall include a schedule or expenditures that details the proposed eligible CHDO set-aside expense items, the amounts of the expenses, the dates of the expenses, and explanation and/or documentation to support the projected timing of the expenses. *Submit as Attachment 13.*
14. The proposal shall include an executed public disclosure, in writing, under oath and subject to the penalties prescribed for perjury, on the form attached hereto as "Exhibit D", disclosing the name and address of every person having a beneficial interest in the proposed transaction. The beneficial interest in any entity registered with the Federal Securities Exchange Commission or registered pursuant to Chapter 517, Florida Statutes, whose interest is for sale to the general public, is exempt and need not to be disclosed. All proposals shall specifically identify, in said

disclosure, the name of any officer, director, or agent which is also an employee of Palm Beach County. Further, all proposals must specifically identify any County official employee who owns, directly or indirectly, an interest of Respondent's firm or any of its affiliates. *Submit as Attachment 14*

- 15. The proposal shall include an executed Drug Free Workplace Certification indicating that the Respondent has implemented a Drug Free Workplace Program which meets requirements of Section 287.087, Florida Statutes. A Drug Free Workplace Certification is provided as "Exhibit E" to this RFP. If Respondent has not implemented a Drug Free Workplace program, simply complete the form using "not applicable". *Submit as Attachment 15.*

Proposals which fail to provide all proposal requirements listed in Section II. A will be deemed non-responsive, and will receive no consideration for funding by the Review Committee.

B. Timetable

The anticipated schedule and deadlines for the RFP are as follows:

<u>Activity</u>	<u>Date, Time and Location</u>
Issue RFP	Advertised Sunday, January 19, 2020 and Wednesday, January 22, 2020.
Pre-Submittal Conference	Wednesday, February 5, 2020, 2:00pm at Palm Beach County Airport Center 4 th Floor Training Room, 100 Australian Avenue, West Palm Beach, Florida 33406
Submittal Deadline	Monday, March 16, 2020, 4:00pm. , at the Palm Beach County Airport Center Department of Housing and Economic Sustainability, 100 Australian Avenue, 5 th Floor West Palm Beach, Florida 33406

Proposals received after the deadline will not be considered. Modifications to proposals will not be permitted after the deadline.

Selection Committee Meeting	Wednesday, April 8, 2020, 9:00am,
Oral Presentations maybe required	at Palm Beach County Vista Center 2300 N. Jog Road, Room E-60 West Palm Beach, FL 33411

BCC Consideration (TENTATIVE)

Tuesday, June 2, 2020, at the Commission Chambers, 6th Floor, PBC Robert Weisman Governmental Center, 301 North Olive Ave, West Palm Beach, FL 33401

C. Pre-Submittal Conference

A non-mandatory pre-submittal conference will be held on **Wednesday, February 5, 2020**, and will be located Palm Beach County Airport Center, 4th Floor Training Room, 100 Australian Avenue, West Palm Beach, FL 34906. County representatives will verbally present, highlight and reinforce the requirements of the RFP.

D. Addenda

If necessary, addenda will be mailed or delivered to all known to have received a complete set of the RFP documents. Copies of the addenda will be made available at the Department of Housing and Economic Sustainability, 100 Australian Avenue, Suite 500, West Palm Beach, Florida 33406 where the RFP documents are on file for that purpose. No addenda will be issued later than three (3) calendar days prior to the date for receipt of submittal deadline, except an addendum withdrawing the RFP or one which includes postponement of the submittal deadline. Please address all comments/questions in writing to:

Lesley George, Housing Liaison
Department of Housing and Economic Sustainability
100 Australian Avenue, Suite 500, West Palm Beach, FL 33406
Phone: (561)233-2065
Fax: (561)656-7553
HESVerify@pbcgov.org

E. Submittal Format

Failure to provide all of the information and documentation required by this RFP (Section II. A – Proposal Requirements) shall result in a proposal being deemed non-responsive. Non-responsive proposals will receive no consideration for funding.

The Respondent must submit ten (10) copies of the complete proposal. One (1) copy must be single sided, in loose leaf form, on paper no larger than 8.5" x 11" and reproducible without color copying. The remaining nine (9) copies shall be bound on paper no larger than 8.5" x 11", with tabbed/identified sections for each required attachment. Additionally, the submittal must include one (1) electronic copy on an USB drive (PDF format) of the complete proposal.

F. Submittal Deadline

Complete proposal submittal must be received by DHES no later than 4:00pm, Monday, March 16, 2020, at DHES office located at 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406.

The Respondent is solely responsible for ensuring that its proposal arrives prior to the closing time and date. Delivery problems by third parties are not a valid excuse for missing the closing date or time. The words **RFP HES.2020.1.** must be boldly printed on the proposal.

G. Review of Proposals

Each proposal will be reviewed by the County to determine, in its sole discretion, if the proposal is responsive to the RFP. Proposals deemed to be non-responsive will be rejected without being evaluated by the Review Committee. A responsive proposal is one which has been signed, which has been submitted by the specified submittal deadline, and which has provided all information and documentation required by Section II.A— Proposal Requirements.

While poor formatting, poor documentation, and/or incomplete or unclear information may not be cause to classify a proposal as non-responsive, such substandard submissions may adversely impact the evaluation of a proposal. Respondents who fail to comply with the required and/or desired elements of this RFP do so at their own risk.

H. Contact Person

The contact person for this RFP is:

Lesley George, Housing Liaison
Department of Housing and Economic Sustainability
100 Australian Avenue, Suite 500, West Palm Beach, FL 33406
Phone: (561)233-2065
Fax: (561)656-7553
lgeorge@pbcgov.org

I. Lobbying - "Cone of Silence"

Respondents are advised that the "Palm Beach County Lobbyist Registration Ordinance", a copy of which is attached hereto as "Exhibit F", is in effect. The Respondent shall read and familiarize themselves with all of the provisions of said Ordinance, but for convenience, the provisions relating to the Cone of Silence have been summarized here. "Cone of Silence" means a prohibition on any non-written communication regarding this RFP between any Respondent, Sponsor, or Respondent's/Sponsor's representative and any County Commissioner or Commissioner's staff. A Respondent's/Commissioners representative shall include but not be limited to the Respondent's/Sponsor's employee, partner, officer, director or consultant, lobbyist, or any actual or potential subcontractor or consultant of the Respondent/Sponsor. The Cone of Silence is in effect as of the submittal deadline. The provisions of this Ordinance shall not apply to oral communications at any public proceeding, including pre-bid conferences, oral presentations before selection committees, or negotiations during any public meeting. The Cone of Silence shall terminate at the time that the BCC awards or approves a funding award, rejects all proposals or otherwise takes action which ends the solicitation process.

J. Postponement/Cancellation

The County may, at its sole and absolute discretion, reject any and all, or parts of any and all proposals; re-advertise this RFP; postpone or cancel this RFP process; or waive any irregularities in this RFP or in the proposals received as a result of this RFP.

K. Costs Incurred by Respondents

All costs involved with the preparing and submission of Respondent's proposal to the County, and any work performed in connection therewith and in negotiating a proposed final agreement(s) shall be borne by the Respondent.

L. Right of Clarification

The County retains the right to contact Respondents after submittal in order to obtain supplemental information and/or clarification in either oral or written form.

M. Delineation of RFP

This is a Request for Proposals. The County reserves the right to award all, part, or none of the available funding to one or more, or none, of the Respondents. Additionally, the County reserves the right to reject all proposals or to negotiate individually with one or more Respondents, and to select a proposal on the basis of what the Review Committee or the BCC determines to be in the best interest of the County.

N. Oral Presentation(s)

The County may require certain Respondents to make oral presentations, and possibly answer questions, in support of their proposal or to exhibit or otherwise demonstrate the information contained therein.

O. Proprietary/Confidential Information

All information submitted as part of, or in support of, proposals will be available for public inspection after submittal of proposals, in compliance with Chapters 119 and 286, Florida Statutes, popularly known as the "Public Records Law" and the "Government in the Sunshine Law", respectively.

P. Non-Discrimination

Palm Beach County does not discriminate on the basis of race, disability, color, sex, sexual orientation, religion, ancestry, age, gender identity or expression, marital or familial status, national origin, or genetic information. Palm Beach County provides equal housing opportunities to all individuals.

Q. Rules, Regulations, Licensing Requirements

The Respondent shall comply with all laws, ordinances, and regulations applicable to the agreement contemplated herein, including those applicable to conflict of interest and collusion. Respondents are presumed to be familiar with all federal, state, and local laws, ordinances, codes, and regulations that may in any way affect

the contract, especially Executive Order No. 11246 entitled "Equal Employment Opportunity" and as amended by Executive Order No. 11375, as supplemented by the Department of Labor Regulations (41 CFR, Part 60).

R. Disclaimer

All documents and information, whether written, oral or otherwise, provided by the County relating to this RFP are being provided solely as an accommodation and for informational purposes only, and the County is not making any representations or warranties of any kind as to the truth, accuracy or completeness, or the sources thereof. County shall have no liability whatsoever relating to such documents and information and all parties receiving the same shall not be entitled to rely on such documents and information, but shall have a duty to independently verify the accuracy of the information contained therein.

S. Public Entity Crime

As provided in Florida Statutes 287.132-133, by entering into this RFP or performing any work in furtherance hereof, the Respondent certifies that it, its affiliates, suppliers, subcontractors and consultants who will perform hereunder, have not been placed on the convicted vendor list maintained by the State of Florida Department of Management Services within the thirty-six (36) months immediately preceding the date hereof. This notice is required by Florida Statutes 287.133(3)(a).

T. Insurance

The Sub-recipient shall be required to comply with County insurance requirements at such time that an agreement is executed.

U. Palm Beach County Office of the Inspector General

Palm Beach County has established the Office of Inspector General in Palm Beach County Code, Section 2-421 - 2-440, as may be amended. The Inspector General's authority includes but is not limited to the power to review past, present and proposed County contracts, transactions, accounts and records, to require the production of records, and to audit, investigate, monitor, and inspect the activities of any party doing business with the County, including the party's officers, agents, employees, and lobbyists in order to ensure compliance with contract requirements and detect corruption and fraud. All consultants and parties doing business with the County shall fully cooperate with the Inspector General including providing access to records relating to this RFP and any resulting contract. Failure to cooperate with Inspector General or interfering with or impeding any investigation shall be in violation of Palm Beach County Code, Section 2-421 – 2-440, and punished pursuant to Section 125.69, Florida Statutes, in the same manner as a second degree misdemeanor.

SECTION III

A. Proposal Selection and Evaluation

Review Committee

A Review Committee will be designated for evaluation of all proposals received in response to this RFP. The Review Committee shall make its recommendations based on adherence to the goals, objectives, and evaluation criteria outlined in this RFP. The County reserves the right to appoint non County employee(s) to the Review Committee.

Evaluation Criteria

The following criteria will be used by the Review Committee as a guideline in evaluating proposals, and is not intended to identify all items within each category to be considered:

- **25 Points - Quality of proposed project and proximity to public services;** Assessment of project development plan, design features, project amenities, number of affordable units/income targeting, proximity to services and facilities, and green building/resiliency features.
- **20 Points – Qualifications and Experience;** Assessment of the Respondent and development team's qualifications and experience, particularly with residential projects of a similar nature as that proposed.
- **15 Points – Financial Viability of project;** Assessment of financial viability of project, including availability of development funding sources and reasonableness of uses, product pricing, revenues/expenses, ability to repay debt and meet future physical needs, and likelihood of sustainable performance over time.
- **15 Points – Targeted Groups;** Units set aside for underserved populations (youth aging out of foster care, prisoners exiting jail, special needs, pregnant women, single parents) in Palm Beach County;
- **10 Points – Leveraging;** Leveraged financing, commitment letters from other funding sources:
 - 4:1 or greater = 10 points
 - 3:1 = 7 points
 - 2:1 = 5 points
 - 1:1 = 3 points
 - Less than 1:1 = 1 point;

- **10 Points – Project Schedule;** Realistic and achievable documented ability to meet expenditure deadlines;
- **5 Points – Geographic Preference;** Project located within the Glades Region of Palm Beach County

B. Award Recommendation(s)

The award, if any, will be made to the Respondent(s) whose proposal(s) is considered to be the most advantageous to the County based on the Review Committee's recommendations. The Department of Housing and Economic Sustainability will post the award recommendation(s) for review.

C. Funding Award

The Department of Housing and Economic Sustainability will present recommendations for funding award to the Palm Beach County Board of County Commissioners (BCC) at a public meeting. **The BCC has the sole authority to award funding under this RFP.**

D. Agreement Negotiations

After approval by the BCC, the County will enter into negotiations with the Respondent awarded funding. If the County and the Respondent cannot successfully negotiate an agreement, the County may terminate said negotiations and the funding award, and may elect to initiate negotiations with the second highest ranked Respondent. This process may continue until an agreement(s) has been executed or until the County elects to terminate the process. No Respondent shall have any right against the County arising from such negotiations or termination.

E. Right of Protest

Any proposer who is aggrieved in connection with the recommended award of an RFP may submit a written protest via hand delivery, mail or email within five (5) business days following notice of the recommendation to award. The protest must be submitted to the designated RFP contact person and must contain identification of the RFP and the protestor, as well as a factual summary of the basis of the protest. The written protest is considered filed when it is received and date/time stamped. Only the issues submitted in writing within the period specified for the protest will be considered.

Upon receipt of a written protest, HES staff shall review the protest and any written material provided by the protestor, and submit a written summary of the protest along with a recommendation to the Department Director or designee as to the validity of the protest. The Department Director or designee shall have the authority to:

1. Deny the protest, based on the findings of the review; or

2. Uphold the protest, and recommend award to the next highest ranked proposer; provided however if the RFP is awarded to the next highest ranked proposer, new notice and protest provisions defined in the RFP shall apply.
3. Cancel the RFP.

The ruling of the Department Director or designee shall be final, unless it is appealed to a Special Master.

If the protest is denied, the protestor may submit a written request of appeal, along with a \$1,500 non-refundable check, which shall be submitted in the form of a money order, cashier's check or a bank check payable to Palm Beach County, for costs associated with the engaging of a Special Master, to the designated RFP contact within five (5) business days of the issuance of the Department Director's written decision. If no appeal is submitted within the allotted time, the Department may proceed with the award process as provided in the RFP. Upon timely submittal of a written request of appeal, the designated RFP contact shall submit all documents relating to the protest, including the written decision, to the Director of Purchasing to be referred directly to a Special Master in accordance with Section 2-55(c)(4) of the Palm Beach County Code. Notwithstanding the provisions of Section 2-55(c)(4) of the Palm Beach County Code, the request for a Special Master hearing shall be accompanied by a protest bond of \$1,500. Any costs associated with the engaging of a Special Master in excess of \$1,500, shall be the sole responsibility of the protestor. The ruling of the Special Master shall be final and no additional protests will be permitted.

EXHIBITS

EXHIBIT A: 2019 INCOME LIMITS CHART

**ANNUAL INCOME LIMITS FOR
WEST PALM BEACH – BOCA RATON, FL HMFA
HUD INCOME LIMITS 2019
U.S. Department of Housing and Urban Development**

Number of Persons in Household	Very Low Income 30%	Low Income 50%	Moderate Income 80%
1	\$17,600.00	\$29,300.00	\$46,850.00
2	\$20,100.00	\$33,450.00	\$53,550.00
3	\$22,600.00	\$37,650.00	\$60,250.00
4	\$25,750.00	\$41,800.00	\$66,900.00
5	\$30,170.00	\$45,150.00	\$72,300.00
6	\$34,590.00	\$48,500.00	\$77,650.00
7	\$39,010.00	\$51,850.00	\$83,000.00
8	\$43,430.00	\$55,200.00	\$88,350.00

EXHIBIT B: AFFORDABLE RENTS

Affordable Rents that may be charged in rental housing assisted by funding under the RFP HES.2020.1 will be HOME Program Rents (High and Low) and Fair Market Rents for existing comparable housing units for the West Palm Beach – Boca Raton, FL MSA as published annually by HUD.

FY2019 HOME Rent Limits
High and Low Rent Summary

Number of Bedrooms in Unit	Low HOME Rent Limit	High HOME Rent Limit	Fair Market Rent Limit
Efficiency	\$732.00	\$931.00	\$953.00
1	\$784.00	\$999.00	\$1,145.00
2	\$941.00	\$1,202.00	\$1,434.00
3	\$1,086.00	\$1,379.00	\$1,953.00
4	\$1,212.00	\$1,519.00	\$2,291.00
5	\$1,338.00	\$1,657.00	\$2,635.00
6	\$1,463.00	\$1,796.00	\$2,978.00

EXHIBIT C:

RESPONDENT CERTIFICATION FORM

By signing below, the undersigned _____, as
_____ of _____
(the Respondent), a _____ i.e. Florida corporation
hereby certifies that the undersigned is duly authorized to sign this Respondent Certification Form
on behalf of the Respondent and that this Respondent Certification Form shall be fully binding
upon Respondent. Respondent hereby covenants and agrees to comply with the terms upon
RFP HES.2020.1, all related Federal Regulations, and related Addenda and to attempt to
negotiate in good faith with the County the terms of an agreement and will implement the
response submitted by Respondent of the RFP. The Respondent further covenants and agrees
that it has received all of the information referenced in the RFP, that Respondent fully
understands the same, that Respondent completely and accurately completed the response
submitted by Respondent pursuant to the RFP, that the information contained in such response
submitted by Respondent is true and correct and that Respondent shall be bound by the terms
and conditions of the RFP and the covenants, agreements and representations made by
Respondent herein and in the response submitted by Respondent to the RFP.

Date of Execution by Respondent: _____, 2020.

RESPONDENT By: _____
Signature

Its: _____
SEAL Print Signatory's Name

The foregoing Respondent Certification Form was acknowledged before me this _____ day
of _____, 2020 _____ the
_____ of _____, a
_____ (state and type of entity), who is personally known to
me OR who produced _____ as identification and who did
take an oath.

Notary Public NOTARY PUBLIC
State of _____ at large

Print Notary Name My Commission Expires

EXHIBIT D:

DISCLOSURE OF BENEFICIAL INTERESTS
(REQUIRED BY FLORIDA STATUTES 286.23)

TO: PALM BEACH COUNTY CHIEF OFFICER, OR HIS OR HER
OFFICIALLY DESIGNATED REPRESENTATIVE

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, this day personally appeared _____ hereinafter referred to an Affiant who being by me first duly sworn, under oath, deposes and states as follows:

- 1. Affiant is the _____ which entity is the Lead Entity for the Respondent to Palm Beach County Request for proposals Number _____.
- 2. Affiant's address is: _____
- 3. Attached hereto, and made a part thereof, as an Attachment is a complete listing of the names and addresses of every person or entity having a five percent (5%) or greater beneficial interest in the proposed HOME CHDO project and the percentage interest of each such person or entity.
- 4. Affiant acknowledges that this Affidavit is given to comply with Florida Statutes 286.23, and will be relied upon by Palm Beach County.
- 5. Affiant further states that Affiant is familiar with the nature of an oath and with the penalties provided by the laws of the State of Florida for falsely swearing to statements under oath.
- 6. Under penalty of perjury, Affiant declares that Affiant has examined this Affidavit and to the best of Affiant's knowledge and belief it is true, correct, and complete.

FURTHER AFFIANT SAYETH NAUGHT.

By: _____, Affiant

The foregoing instrument was sworn to, subscribed and acknowledged before me this _____ day of _____, 2020, by _____, who is personally known to me OR who produced _____ as identification and who did take an oath.

(NOTARY SEAL BELOW) Notary Signature: _____
Notary Name: _____
Notary Public State of Florida

ATTACHMENT to THE DISCLOSURE OF BENEFICIAL INTERESTS

Schedule to Beneficial Interests in Project Proposal

Affiant is only required to identify five percent (5%) or greater beneficial interest holders in the proposed project. If none, so state. Affiant must identify individual owners. If, by way of example, the proposed project is wholly or partially owned by another entity, such as a corporation, Affiant must identify such other entity, its address and percentage interest, as well as such information for the individual owners of such other entity.

NAME	ADDRESS	PERCENTAGE OF INTEREST

EXHIBIT E:

DRUG FREE WORKPLACE CERTIFICATION

Preference shall be given to businesses with drug-free workplace programs. Pursuant to Section 287.087, Florida Statutes, whenever two or more competitive solicitations that are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a response received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie responses will be followed if none of the tied providers has a drug free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under proposal a copy of the statement specified in Subsection (1).
4. In the statement specified in Subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or *nolo contendere* to, any violation of Chapter 894, Florida Statutes, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on any employee who is so convicted or require the satisfactory participation in a drug abuse assistance or rehabilitation program as such is available in the employee's community.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of applicable laws, rules and regulations.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

BUSINESS NAME

PROVIDER'S SIGNATURE

EXHIBIT F:

PALM BEACH COUNTY LOBBYIST REGISTRATION ORDINANCE

Sec. 2-351. - Title and purpose.

- (a) This article may be cited as the "Palm Beach County Lobbyist Registration Ordinance."
- (b) The board of county commissioners of the county and the governing bodies of the municipalities located within the county hereby determine that the operation of responsible government requires that the fullest opportunity be afforded to the people to petition their county and local governments for the redress of grievances and to express freely to the elected officials their opinions on legislation and other actions and issues; that to preserve and maintain the integrity of the governmental decision-making process, it is necessary that the identity and activities of certain persons who engage in efforts to influence the county commissioners, members of the local municipal governing bodies, mayors or chief executive officers that are not members of local municipal governing bodies, county and municipal advisory board members, and county and municipal employees on matters within their official duties, be publicly and regularly disclosed. In accordance with Section 1.3 of the County Charter, this article shall not apply in any municipality that has adopted an ordinance in conflict governing the same subject matter.

(Ord. No. 03-018, § 1, 5-20-03; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-352. - Definitions.

Unless expressly provided herein to the contrary, for purposes of this article, the following definitions will apply:

Advisory board shall mean any advisory or quasi-judicial board created by the board of county commissioners, by the local municipal governing bodies, or by the mayors who serve as chief executive officers or by mayors who are not members of local municipal governing bodies.

Board will mean the board of county commissioners of Palm Beach County, Florida.

County commissioner will mean any member of the board of county commissioners of Palm Beach County, Florida.

Central lobbyist registration site will mean the official location for countywide lobbyist registration.

Lobbying shall mean seeking to influence a decision through oral or written communication or an attempt to obtain the goodwill of any county commissioner, any member of a local municipal governing body, any mayor or chief executive officer that is not a member of a local municipal governing body, any advisory board member, or any employee with respect to the passage, defeat or modification of any item which may foreseeably be presented for consideration to the advisory board, the board of county commissioners, or the local municipal governing body lobbied as applicable.

Lobbyist shall mean any person who is employed and receives payment, or who contracts for economic consideration, for the purpose of lobbying on behalf of a principal, and shall include an employee whose principal responsibility to the employer is overseeing the employer's various relationships with government or representing the employer in its contacts with government. "Lobbyist" shall not include:

- (1) Any employee, contract employee, or independent contractor of a governmental agency or entity lobbying on behalf of that agency or entity, any elected local official when the official is lobbying on behalf of the governmental agency or entity which the official serves, or any member of the official's staff when such staff member is lobbying on an occasional basis on behalf of the governmental agency or entity by which the staff member is employed.
- (2) Any person who is retained or employed for the purpose of representing an employer, principal or client only during a publicly noticed quasi-judicial hearing or comprehensive plan hearing, provided the person identifies the employer, principal or client at the hearing.
- (3) Any expert witness who is retained or employed by an employer, principal or client to provide only scientific, technical or other specialized information provided in agenda materials or testimony only in public hearings, so long as the expert identifies the employer, principal or client at the hearing.
- (4) Any person who lobbies only in his or her individual capacity for the purpose of self-representation and without compensation.
- (5) Any employee, contract employee, or independent contractor of the Palm Beach County League of Cities. Inc. lobbying on behalf of that entity.

Local municipal governing body will mean the councils and commissions of the municipalities located within Palm Beach County, Florida.

Member of local municipal governing body will mean any member of the municipal council or commission.

Official or employee means any official or employee of the county or the municipalities located within the county, whether paid or unpaid. The term "employee" includes but is not limited to all managers, department heads and personnel of the county or the municipalities located within the county. The term also includes contract personnel and contract administrators performing a government function, and chief executive officer who is not part of the local governing body. The term "official" shall mean members of the board of county commissioners, a mayor, members of local municipal governing bodies, and members appointed by the board of county commissioners, members of local municipal governing bodies or mayors or chief executive officers that are not members of local municipal governing body, as applicable, to serve on any advisory, quasi judicial, or any other board of the county, state, or any other regional, local, municipal, or corporate entity.

Palm Beach County Commission on Ethics means the commission established in section 2-254 et seq. to administer and enforce the ethics regulations set forth herein, and may also be referred to as the "commission on ethics" in this article.

Persons and entities shall be defined to include all natural persons, firms, associations, joint ventures, partnerships, estates, trusts, business entities, syndicates, fiduciaries, corporations, and all other organizations.

Principal shall mean the person or entity a lobbyist represents, including a lobbyist's employer or client, for the purpose of lobbying.

(Ord. No. 03-018, § 2, 5-20-03; Ord. No. 03-055, Pt. I, 11-18-03; Ord. No. 2009-051, pt. 2, 12-15-09; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-353. - Registration and expenditures.

- (a) *Registration required.* Prior to lobbying, all lobbyists shall submit an original, fully executed registration form to county administration, which shall serve as the official location for countywide lobbyist registration and which shall be known as the "central lobbyist registration site." The registration may be submitted in paper or electronic form pursuant to countywide policies and procedures. Each lobbyist is required to submit a separate registration for each principal represented. A registration fee of twenty-five dollars (\$25.00) must be included with each registration form submitted. A registrant shall promptly send a written statement to county administration canceling the registration for a principal upon termination of the lobbyist's representation of that principal. This statement shall be signed by the lobbyist. Lobbying prior to registration is prohibited. It is the responsibility of the lobbyist to keep all information contained in the registration form current and up to date.
- (b) *Registration form.* The registration form shall be prepared by county administration and shall require the following information:
 - (1) The name, phone number and address of the lobbyist;
 - (2) The name, phone number and address of the principal represented;
 - (3) The date the lobbyist was initially retained by the principal;
 - (4) The nature and extent of any direct business association or partnership the lobbyist and principal might have with any current county commissioner, member of a local municipal governing body, mayor or chief executive office that is not a member of a local municipal governing body, advisory board member, or employee;
 - (5) The area of legislative interest;
 - (6) A statement confirming that the registrant is authorized to represent the principal;
 - (7) Signatures of both the registrant and principal where such signatures may be made electronically pursuant to countywide policies and procedures; and
 - (8) The county or municipalities to be lobbied.
- (c) *Registration exceptions.* Registration shall not be required for the following:
 - (1) Persons under contract with the county or municipalities as applicable who communicate with county commissioners, members of local municipal governing bodies, mayors or chief executive officers that are not members of a local municipal governing body, advisory board members or employees regarding issues related only to the performance of their services under their contract;
 - (2) Any attorney representing a client in an active or imminent judicial proceeding, arbitration proceeding, mediation proceeding where a mediator is present, or formal administrative hearing conducted by an administrative law judge in the division of administrative hearings, in which the county or municipality as applicable is a party, who communicates with county or municipal attorneys on issues related only to the subject matter of the judicial proceeding, arbitration proceeding, mediation proceeding, or formal administrative hearing. This exception to the registration requirement includes communications with other government officials and employees conducted during depositions, mediation, arbitration hearings or trial, judicial hearings or trial, and settlement negotiations for active litigation, so long as the county or municipal attorneys are present for those communications.

- (d) *Reporting of expenditures.* Commencing November 1, 2011, and by November 1 of each year thereafter, all lobbyists shall submit to the central lobbyist registration site a signed statement under oath listing all expenditures made by the lobbyist in lobbying county or municipal officials and employees in excess of twenty-five dollars (\$25.00) for the preceding fiscal year commencing on October 1 and ending on September 30. A statement shall be filed even if there have been no expenditures during the reporting period. The statement shall list in detail each expenditure category, including food and beverage, entertainment, research, communications, media advertising, publications, travel, lodging and special events. Political contributions and expenditures which are reported under election laws as well as campaign-related personal services provided without compensation are excluded from the reporting requirements. A lobbyist or principal's salary, office overhead expenses and personal expenses for lodging, meals and travel also are excluded from the reporting requirements. Research is an office expense unless it is performed by independent contractors rather than by the lobbyist or the lobbyist's firm.
- (1) The county administrator of the central lobbyist registration site shall provide notice of violation to any lobbyist who fails to timely file an expenditure report and shall also notify the county commission on ethics of this failure. In addition to any other penalties which may be imposed under this article, any lobbyist who fails to file the required expenditure report within thirty (30) days of the date of notice of violation shall be suspended from lobbying unless the notice of violation has been appealed to the commission on ethics.
- (e) *False statements.* A lobbyist shall not knowingly make, or cause to be made, a false statement or misrepresentation in maintaining registration or when lobbying county commissioners, members of local municipal governing bodies, mayors or chief executive officers that are not members of local municipal governing bodies, advisory board members, or employees.
- (f) *Existing county registrations.* All registrations on file and in effect with the county before the effective date of this ordinance shall remain in full force and effect.

(Ord. No. 03-018, § 3, 5-20-03; Ord. No. 03-055, Pt. II, 11-18-03; Ord. No. 2009-051, pt. 2, 12-15-09; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-354. - Record of lobbying contacts.

- (a) *Contact log.* Except when appearing before the board, local municipal governing body, or any advisory board, all persons shall sign, for each instance of lobbying, contact logs maintained and available in the office of reception of each department of county or municipal government as applicable. The person shall provide his or her name, whether or not the person is a lobbyist as defined in this article, the name of each principal, if any, represented in the course of the particular contact, and the subject matter of the lobbying contact. All contact logs shall be maintained by the county or municipality as applicable for a period of five (5) fiscal years.
- (b) *Lobbying outside of county or municipal offices.* In the event that a lobbyist engages in lobbying which is outside of county or municipal offices as applicable, and which is a scheduled appointment initiated by any person for the purpose of lobbying, the lobbyist shall advise in writing the commissioner's office, the member of a local municipal governing board's office, the mayor or chief executive officer's office, the advisory board member's office, or the employee's department office as appropriate of the calendar scheduling of an appointment and the subject matter of the lobbying contact.

(Ord. No. 03-018, § 4, 5-20-03; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-355. - Cone of silence.

- (a) "Cone of silence" means a prohibition on any communication, except for written correspondence, regarding a particular request for proposal, request for qualification, bid, or any other competitive solicitation between:
 - (1) Any person or person's representative seeking an award from such competitive solicitation; and
 - (2) Any county commissioner or commissioner's staff, any member of a local governing body or the member's staff, a mayor or chief executive officer that is not a member of a local governing body or the mayor or chief executive officer's staff, or any employee authorized to act on behalf of the commission or local governing body to award a particular contract.
- (b) For the purposes of this section, a person's representative shall include but not be limited to the person's employee, partner, officer, director, consultant, lobbyist, or any actual or potential subcontractor or consultant of the person.
- (c) The cone of silence shall be in effect as of the deadline to submit the proposal, bid, or other response to a competitive solicitation. The cone of silence applies to any person or person's representative who responds to a particular request for proposal, request for qualification, bid, or any other competitive solicitation, and shall remain in effect until such response is either rejected by the county or municipality as applicable or withdrawn by the person or person's representative. Each request for proposal, request for qualification, bid or any other competitive solicitation shall provide notice of cone of silence requirements and refer to this article.
- (d) The provisions of this article shall not apply to oral communications at any public proceeding, including pre-bid conferences, oral presentations before selection committees, contract negotiations during any public meeting, presentations made to the board or local municipal governing body as applicable, and protest hearings. Further, the cone of silence shall not apply to contract negotiations between any employee and the intended awardee, any dispute resolution process following the filing of a protest between the person filing the protest and any employee, or any written correspondence at any time with any employee, county commissioner, member of a local municipal governing body, mayor or chief executive officer that is not a member of the local municipal governing body, or advisory board member or selection committee member, unless specifically prohibited by the applicable competitive solicitation process.
- (e) The cone of silence shall not apply to any purchases made in an amount less than the competitive bid threshold set forth in the county purchasing ordinance (County Code, chapter 2, article III, division 2, part A, section 2-51 et seq.) or municipal ordinance as applicable.
- (f) The cone of silence shall terminate at the time the board, local municipal governing body, or a county or municipal department authorized to act on behalf of the board or local municipal governing body as applicable, awards or approves a contract, rejects all bids or responses, or otherwise takes action which ends the solicitation process.
- (g) Any contract entered into in violation of the cone of silence provisions in this section shall render the transaction voidable.

(Ord. No. 03-018, § 5, 5-20-03; Ord. No. 03-055, Pt. 3, 11-18-03; Ord. No. 2009-051, pt. 2, 12-15-09; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-356. - Enforcement.

- (a) If the county administrator or municipal administrator as applicable is informed of any person who has failed to comply with the requirements of this article, he or she shall conduct a preliminary investigation as deemed necessary under the circumstances. In the event the county administrator or municipal administrator as applicable determines that a violation may have occurred based on the results of the investigation, the county administrator or municipal administrator as applicable shall forward the matter to the county commission on ethics for further investigation and enforcement proceeding as set forth in article XIII of this chapter, the countywide code of ethics. For the purposes of further investigation and enforcement by the commission on ethics, a complaint submitted under this subsection by the county administrator or municipal administrator shall be deemed legally sufficient.
- (b) The commission on ethics may process any other legally sufficient complaints of violations under this article pursuant to the procedures established in article XIII of this chapter.

(Ord. No. 03-018, § 6, 5-20-03; Ord. No. 2009-051, pt. 2, 12-15-09; Ord. No. 2010-043, pt. 6, 9-28-10; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Sec. 2-357. - Penalties.

Violations of this article shall be punishable as follows:

- (1) Failure to properly register as required by section 3-353 of this article shall be deemed a single violation, punishable by a fine of two hundred fifty dollars (\$250.00) per day for each day an unregistered lobbyist engages in lobbying activity, in an amount not to exceed a total of two thousand five hundred dollars (\$2,500.00).
- (2) Failure to properly provide lobbying contact information as required by section 2-354 of this article shall be punishable by a fine of two hundred fifty dollars (\$250.00) for each violation.
- (3) Violations of the cone of silence set forth in section 2-355 of this article shall be punishable by a fine of two hundred fifty dollars (\$250.00) for each violation.
- (4) Any person who knowingly makes or causes to be made a false statement or misrepresentation in maintaining a lobbyist registration shall be subject to a fine of two hundred fifty dollars (\$250.00) for each violation.
- (5) Any person who violates the provisions of this article more than once during a twelve-month period shall be prohibited from lobbying as follows: A second violation shall result in a prohibition of one (1) year; a third violation shall result in a prohibition of two (2) years.
- (6) The penalties provided in this section shall be exclusive penalties imposed for any violation of the registration, contact log, and cone of silence requirements of this article. Willful and knowing violations of this article shall be referred by the commission on ethics to the state attorney for prosecution in the same manner as a first degree misdemeanor pursuant to F.S. § 125.69. Failure or refusal of any lobbyist to comply with any order of the commission on ethics shall be punishable as provided by law, and shall otherwise be subject to such civil remedies as the county or municipality as applicable may pursue, including injunctive relief.

(Ord. No. 03-018, § 7, 5-20-03; Ord. No. 2009-051, pt. 2, 12-15-09; Ord. No. 2011-039, § 1(Exh. 1), 12-20-11)

Secs. 2-358—2-370. — Reserved

**Riviera Beach Community Development Corporation
Response to RFP HES.2020.1**



March 16, 2020

Prepared by:

Annetta Jenkins, Executive Director
Riviera Beach Community Development Corp.
2001 Broadway, Suite 300
Riviera Beach, Florida 33404
Office: 561.844-3408
E-mail: ajenkins@rbcr.com

March 16, 2020

Department of Housing and Economic Sustainability
100 Australian Avenue, Suite 500
West Palm Beach, FL 33406

Re: RFP HES.2020.1

Dear PBC Department of Housing and Economic Sustainability:

The Riviera Beach Community Development Corporation (Riviera Beach CDC) is pleased to submit this application for HOME CHDO funding in response to RFP HES.2020.1. The Riviera Beach CDC has put together a superior development team. The Riviera Beach CDC's mission is to focus on affordable and workforce housing in the Riviera Beach Community. As such, this proposal will assist us in developing 28 new affordable/workforce housing units in the Villas of Solana Project. We hereby request \$720,000 in HOME CHDO funds for this project.

We appreciate the opportunity to partner with Palm Beach County in the development of this project. We look forward to your review.

Please feel free to contact me if you have any questions.

Sincerely,



Annetta Jenkins, Executive Director

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION

2001 Broadway
Suite 300
Riviera Beach, FL 33404

☎ 561.844.3408
☎ 855.300.7611 Toll Free
☎ 561.881.8043

www.rivierabeachcdc.org • www.rivierabeachcommunitygardens.org



DEPARTMENT OF
HOUSING AND
ECONOMIC
SUSTAINABILITY

MORTGAGE
AND
HOUSING
INVESTMENTS

100 Australian Avenue
Suite 500

West Palm Beach, FL
33406

(561) 233-3600

FAX: (561) 656-7553

www.pbcgov.com/DHES

PALM BEACH COUNTY
BOARD OF COUNTY
COMMISSIONERS

Mack Bernard, Mayor

Dave Kerner, Vice Mayor

Hal R. Valeche

Gregg K. Weiss

Robert S. Weinroth

Mary Lou Berger

Melissa McKinlay

County Administrator

Verdenia C. Baker

Equal Opportunity
Affirmative Action
Employer

May 20, 2019

Annetta Jenkins, Executive Director
RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION
2001 Broadway, Suite 300
Riviera Beach, FL 33404

Re: Palm Beach County HOME CHDO PROGRAM RECERTIFICATION

Dear Ms. Jenkins:

Palm Beach County Department of Housing and Economic Sustainability (DHES) has completed an evaluation of all the information your agency has provided in support of its request for Community Housing Development Organization (CHDO) recertification through DHES's federal HOME program. After careful review of this information, Palm Beach County DHES has determined that Riviera Beach Community Development Corporation has met the statutory and regulatory requirements necessary for designation as a local CHDO. The certification determination was based upon the evaluation criteria established by the applicable federal regulations at 24CFR Part 92.

As a result of this determination, Riviera Beach Community Development Corporation is eligible to submit a request for funding, upon notification of funding availability, to further the preservation of affordable housing in Palm Beach County. HOME funds may only be used to facilitate and implement housing for households at income levels of 80 percent and below area median income (AMI) for eligible beneficiaries. Utilization of funding may be limited to undeserved areas or populations of greatest need as identified by Palm Beach County in conjunction with the County's community partners.

We commend you for your efforts and vision to assist Palm Beach County residents as they seek to fortify their future through home ownership. Please contact Wanda Gadson, Principal Planner, at 561-233-3611 or wgadson@pbcgov.org for any questions or concerns.

Sincerely,

Jonathan B. Brown, Director
Department of Housing and Economic Sustainability

CC: Dorina Jenkins-Gaskin, MHI Manager

RECEIVED

JUN 06 2019

RIVIERA BEACH COMMUNITY
REDEVELOPMENT AGENCY

1	RESPONDENT CERTIFICATION FORM ATTACHMENT 1
2	PROJECT DESCRIPTION ATTACHMENT 2
3	CONTACT INFORMATION ATTACHMENT 3
4	ORGANIZATIONAL CHART ATTACHMENT 4
5	PAST EXPERIENCE & RESUMES ATTACHMENT 5
6	SITE CONTROL ATTACHMENT 6
7	LITIGATION HISTORY ATTACHMENT 7
8	DEVELOPMENT PRO FORMA ATTACHMENT 8
9	OPERATING PRO FORMA ATTACHMENT 9
10	SALES PRO FORMA ATTACHMENT 10
11	EVIDENCE OF FINANCING ATTACHMENT 11
12	FINANCIAL STATEMENTS ATTACHMENT 12
13	PROJECT SCHEDULE ATTACHMENT 13
14	PUBLIC DISCLOSURES ATTACHMENT 14
15	DRUG FREE WORKPLACE CERTIFICATION ATTACHMENT 15

Attachment 1 - Respondent Certification Form

The Respondent Certification Form is included on the following pages.



EXHIBIT C:

RESPONDENT CERTIFICATION FORM

By signing below, the undersigned Annetta Jenkins, as Director of Riviera Beach Community Development Corporation, Inc (the Respondent), a Non Profit Corporation i.e. Florida corporation hereby certifies that the undersigned is duly authorized to sign this Respondent Certification Form on behalf of the Respondent and that this Respondent Certification Form shall be fully binding upon Respondent. Respondent hereby covenants and agrees to comply with the terms upon RFP HES.2020.1, all related Federal Regulations, and related Addenda and to attempt to negotiate in good faith with the County the terms of an agreement and will implement the response submitted by Respondent of the RFP. The Respondent further covenants and agrees that it has received all of the information referenced in the RFP, that Respondent fully understands the same, that Respondent completely and accurately completed the response submitted by Respondent pursuant to the RFP, that the information contained in such response submitted by Respondent is true and correct and that Respondent shall be bound by the terms and conditions of the RFP and the covenants, agreements and representations made by Respondent herein and in the response submitted by Respondent to the RFP.

Date of Execution by Respondent: March 10, 2020.

Annetta Jenkins
RESPONDENT

By: Annetta Jenkins
Signature

Its: _____
SEAL

Print Signatory's Name

The foregoing Respondent Certification Form was acknowledged before me this 10th day of March, 2020 Annetta Jenkins the Executive Director of Riviera Beach CDC, a Florida Nonprofit Corporation (State and type of entity), who is personally known to me OR who produced _____ as identification and who did take an oath.

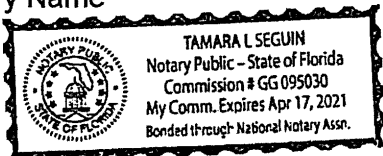
Tamara L. Seguin
Notary Public

NOTARY PUBLIC

Tamara L. Seguin
Print Notary Name

State of Florida at large

My Commission Expires 4/17/2021



Attachment 2 - Project Description

Riviera Beach Community Development Corporation acquired a failed development project in February 2018 called Bougainvillea Court. Now named the Villas at Solana, this will be a newly constructed affordable housing development. The property is located in a quiet, tree-lined low-to-moderate income area in Riviera Beach.

Location

3211 Avenue J, Riviera Beach, FL 33404

PCN: 56-43-42-29-24-000-0170

56-43-42-29-24-000-0180

Census Tract: 0012.00

Cost Estimate

The estimated total cost of the project for pre-development and construction is \$7,718,000.00. This includes the balance of the acquisition costs. The estimated price per unit is \$200,000 for 3/2.5 units and \$185,000 for 2/2.5 units.

Type of Project

Demolition, new construction

28 units are proposed as for-sale town-homes.

Development Layout

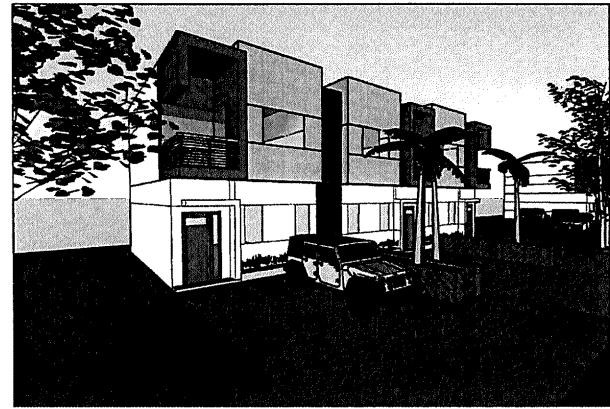
The proposed layout shows clusters of 2-3 unit townhouses on the site bisected by an entry road and walking trail. The townhomes are peppered with lush landscaping, visitor parking, required infrastructure, a pavilion, and a playground. The entry will be defined by lush landscaping and signage that signifies a quality housing development.

Architectural Style

The facade will connote a modern, contemporary, streamlined non-fussy exterior, defined by austere windows and linear architectural elements. Landscaping and low lights will finish the look. The units will have two parking spaces and no garages. Each unit will have a low-level landscape barrier between driveways.



2 bedroom/2 bath



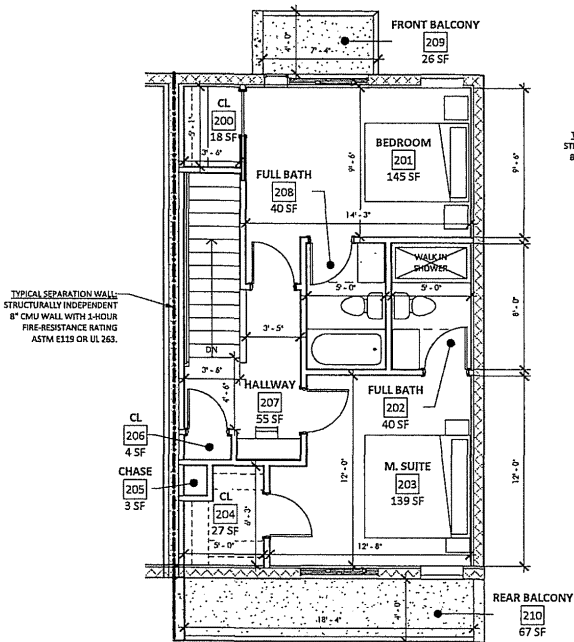
3 bedroom/2 bath

Site Amenities

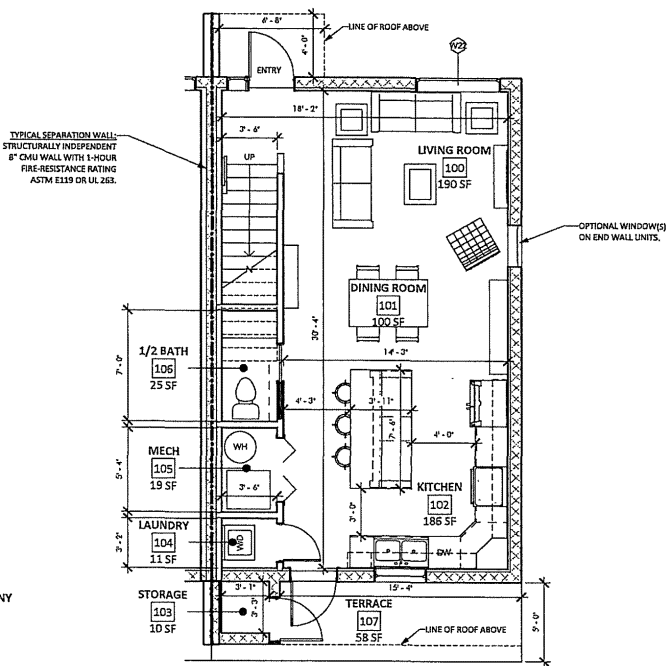
- Energy efficient appliances
- Energy efficient light fixtures
- Washer/Dryer connections
- Tank-less water heater
- Impact resistant windows and doors
- Porcelain tile/ alternative flooring
- Low flow plumbing features
- Low VOC paint
- Outdoor entertainment area
- Gathering spot features; picnic/barbecue areas
- Visitor parking
- Playground
- Covered pavilion
- Walking trail
- Fountain
- Centralized mail boxes

Model Floor Plans

2 Bedroom/ 2 Bath

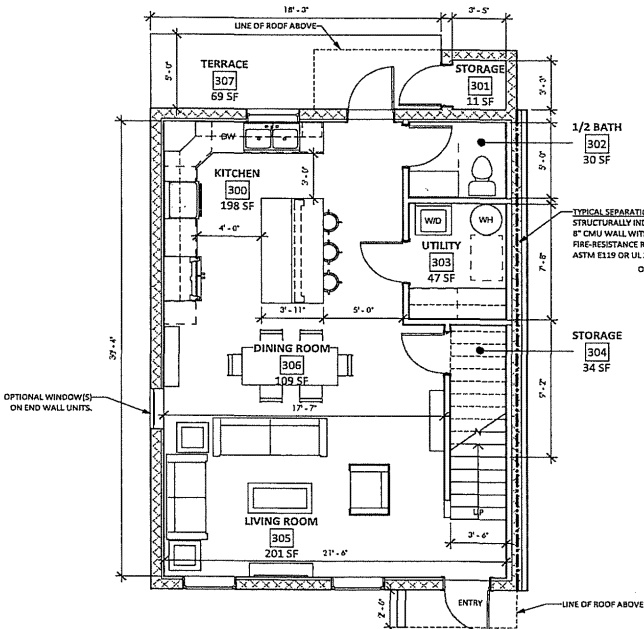


2 2ND FLOOR PLAN - 2/2 UNIT TYP.
NTS

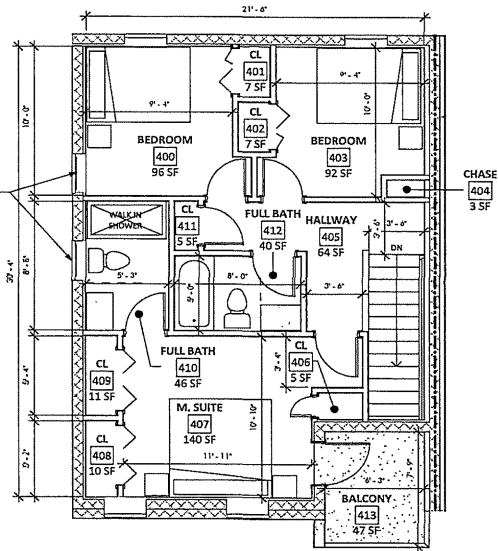


1 1ST FLOOR PLAN - 2/2 UNIT TYP.
NTS

3 Bedroom/ 3 Bath



3 1ST FLOOR PLAN - 3/2 UNIT TYP.
NTS

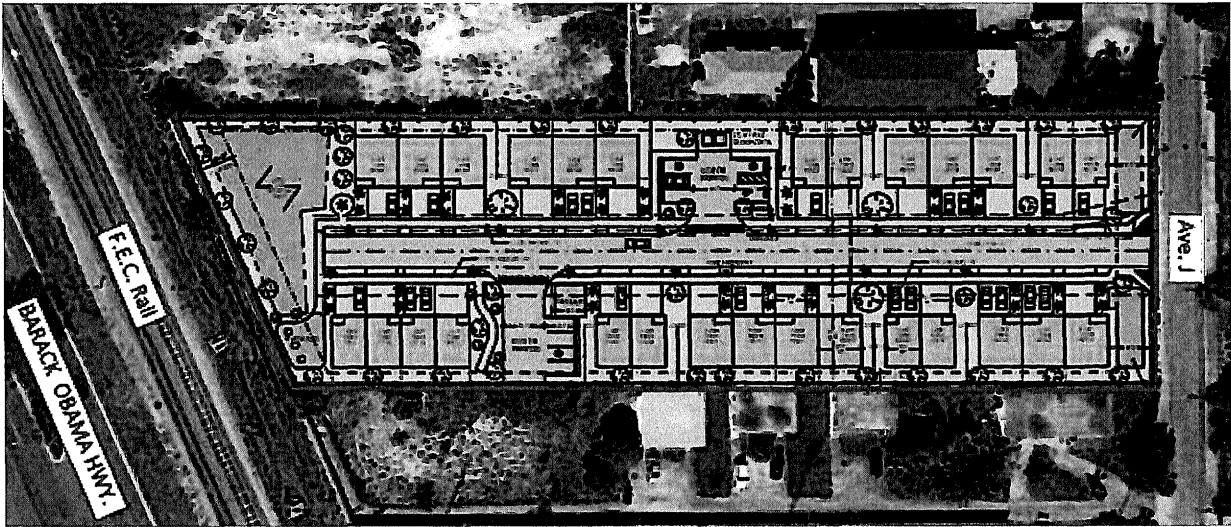
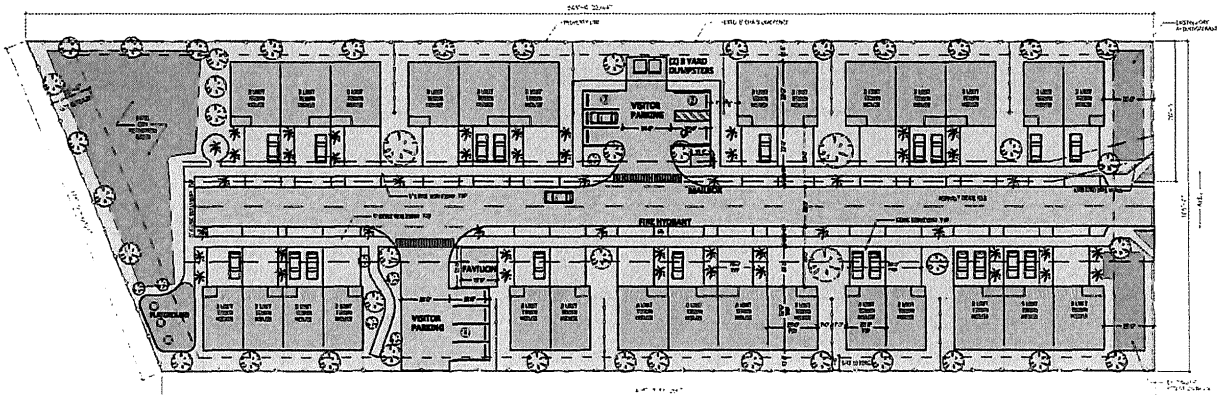


4 2ND FLOOR PLAN - 3/2 UNIT TYP.
NTS

Number/Type of Buildings
10 new buildings with 3 & 2 townhomes each
Total 28 new townhomes

Unit Mix and Target Price

Number of Bedrooms	Baths	Number of Units	Size	Price
2	2 1/2	12	1,163	\$185,000
3	2 1/2	16	1,271	\$200,000



Marketing

Target Market/Target Strategy

Based on 2016 census data, the largest share of households has an income of less than \$10,000 and the average median income AMI is \$38,000 (50% less than the Palm Beach County AMI overall). The area has high preponderance of rental units or derelict buildings. Riviera Beach has a population of 34,834. Only 53.8% of all housing units are owner-occupied, with a median income of \$44,871. The poverty rate is 22.8%.

Affirmative Marketing

Our initial target will be members of the Riviera Beach Homebuyers Club, some of whom are employees of the City of Riviera Beach and the CRA. We will appeal to families, seniors, veterans, and all ethnicities and ages. We will specifically market the various housing models and sites and seek to enter into reservation contracts for each house. We will then perform preliminary income certification with our partners. After buyers mortgages are pre-approved, we will execute contracts, subject to financing, as construction commences, agencies, and veterans organizations, including Veteran Community Resources, Inc.

The houses will be marketed in a variety of ways:

- Large project signage on site
- Outreach to elder programs, including the City of Riviera Beach's Elder Affairs Program and area churches
- Outreach to Pastors at every church in Riviera Beach based on our extensive database with special outreach to elderly worshipers
- Contact with realtors
- Flyers in public venues, churches, and schools
- Utilizing Riviera Beach's TV18
- Signage and flyers at City Hall and at the RBCRA offices
- Community events
- RBCDC, RBCRA and City of Riviera Beach websites
- Through e-mail blasts, tweets and Constant Contact using our databases
- Through Open Houses
- Through radio announcements
- At our monthly Neighborhood Chat Series in the community
- Through our Home buyer Club and Home buyer Counseling classes
- Through social media – Facebook, Instagram, etc.
- Utilizing the City's digital billboard

Communication with partners, including housing counseling agencies. We will also connect with area partners who manage homebuyer counseling and education programs.



Market Analysis

Attached please find the ESRI ACI Housing summary for the 1 and 3 mile radius around the site. This housing summary shows a population of approximately 15,000 within the 1 mile radius and 81,000 within the 3 mile radius. We believe that is our principal primary target market area. Within this area there are limited opportunities for new housing. The PBC workforce development directory of projects shows three competing projects. The Villas of Solana will provide affordable workforce housing in an area that has marginal housing and would significantly benefit from re-development. The workforce competing projects are as follows:

- Arbor Parc in Riviera Beach
- Riviera Cove on Broadway
- Henrietta Town-homes

We do not believe that these projects pose bad competition but rather offer the opportunity for choices as owners make final decisions on where to live. The principal marketing strategy for the Riviera Beach CDC will be to start with their established homebuyers club. The homebuyers club currently has over 35 participating residents interested in owning their own home. We have a pipeline of over 100 who have completed the courses and remain in the club. We already have LOIs from 5 buyers.

We expect to be able to convert approximately 50% of these people in the class to Villas of Solana which would result in more than half of the properties being sold through this marketing effort. The remainder would be marketed conventionally and we anticipate full absorption.

The Villas of Solana housing development will provide 28 new family, senior and veteran town homes in a walk able neighborhood with a high likelihood of being able to provide affordable housing for single-parent families, especially African-American families.

Once the first unit is completed, we will furnish it and turn it into a sales center with layout and finishes options prominently displayed. The sales center will be staffed by one or two of realtors on our approved list, who will rotate. For nights and weekends, which will be peak visit times, we anticipate having at least two realtors on site. This sales force will be augmented by RBCDC staff, and our lender partners. Lenders will provide pre-qualifications.

Relocation Plan

None of the tenants will be displaced. We will follow the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and any local requirements. From the beginning of the tenancy, all tenants were given a letter and invitation to join the Riviera Beach Homebuyers Club. We will provide one-on-one counseling on homebuyer and financial counseling and coaching. Relocation expenses will include reasonable moving expenses and relocation advisory services.

The existing units will not be demolished until the end of the project, minimizing relocation impact.

Based on the HUD Advisory that amended URA in 2014, the maximum Replacement Housing Payment for displaced 90-day residential tenant increased from \$5,250 to \$7,200 [42 U.S.C. 4624(a)]. In addition, we will provide a minimum 90 days written notice to vacate prior to requiring possession.



Our budget for relocation is estimated at:

Relocation Advisory Services	\$2,500.00
Moving Expenses to comparable rental	\$5,000.00
Maximum Replacement Housing Payment	\$28,800.00
Contingency	\$3,700.00
Total Relocation Expenses	\$40,000.00

Federal Funds Requirements

We intend to follow any federal requirements triggered by the size and type of project we are undertaking including Section 3 and Davis-Bacon requirements. Our development team is well versed in these requirements. They will be contractually bound to pay their laborers and mechanics employed under the contract no less than the locally prevailing wages and fringe benefits for corresponding work on similar projects in the area. The Davis-Bacon trigger is 12 or more HOME-assisted units. We are seeking funding for 28 units.

Status of Project Activities Undertaken

The first four units in a 28-unit townhome community were initially constructed in 2008. When the market turned, the project stalled. The previous owners have substantially completed the development of the site work and the CDC now owns the property. The four initial units built are currently rented, with stable tenants. We have a property management firm that assists in maintaining the units when minor repairs are needed and also to liase with the tenants. All of the tenants have leases. All of the tenants have been encouraged to join the Riviera Beach Homebuyers Club. Our plan is to demolish these existing units at the back end of the project and move the existing tenants into a new unit onsite. If the tenants decide to not pursue home ownership within Villas of Solana, we will put our relocation plan in place. No one will be adversely dislocated.

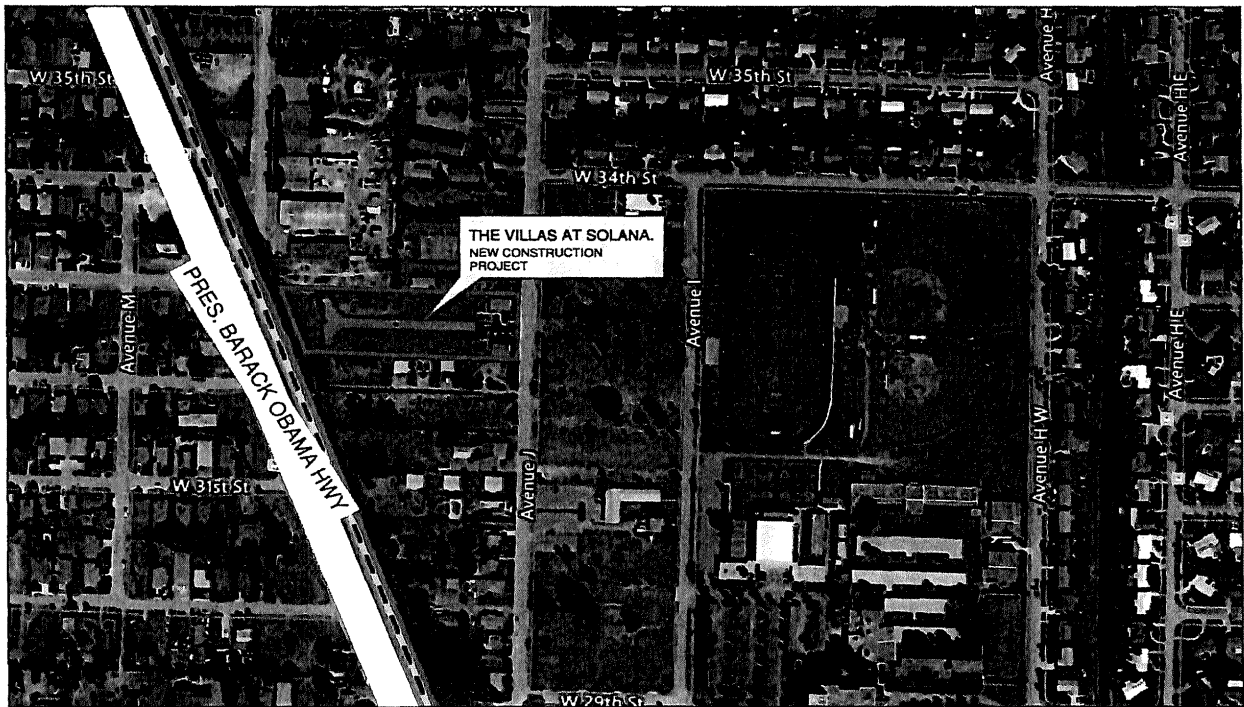
We have secured a construction management firm and are in the process of selecting an architect. All due diligence has been completed. We are preparing our financing packages and have been marketing the project to members of our Homebuyers Club and the general public. To date, we have five letters of interest, a precursor to a Contract for Sale and Purchase.

We expect to attract at least 35 new members of the Homebuyers Club in the new session that began February 2020. We will construct 28 new townhomes, demolish the original four currently on site and pre-sell at least 12 of the new units pre-construction. Once construction starts, we will aggressively market the next six and so on, until the entire project is sold. Construction will be completed on a revolving basis. We expect that the construction phase will take approximately 30 months. This allows us to limit financial exposure and ensure that before we come out of the ground, construction will run smoothly. We expect to break ground in December, 2020.

In summary, we have negotiated a Letter of Intent, that has resulted in a Contract for Sale and Purchase with the sellers, secured site control, obtained a title search, survey, inspection of existing units, appraisal, Environmental assessment, both Phase I and II, in partnership with Palm Beach County, EPA, and Treasure Coast Regional Planning Council, engaged the services of several approved general contractors with design/build and in-fill housing experience, secured financing commitments, for construction and permanent financing, obtained other grant commitments, convened an a top development team, identified residential realtors, brought on board a construction manager, activated the Homebuyers Club, and set up a property tracking mechanism. We have also identified and have the support of program partners for homebuyer counseling and financial literacy counseling, veteran, and elder referrals. **WE ARE SHOVEL READY.**



Detailed Location Map



PCN: 56-43-42-29-24-000-0170
56-43-42-29-24-000-0180

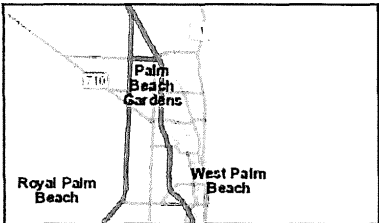
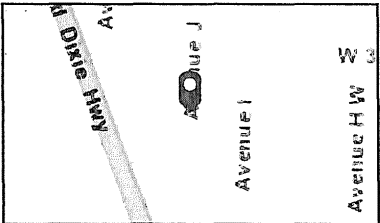
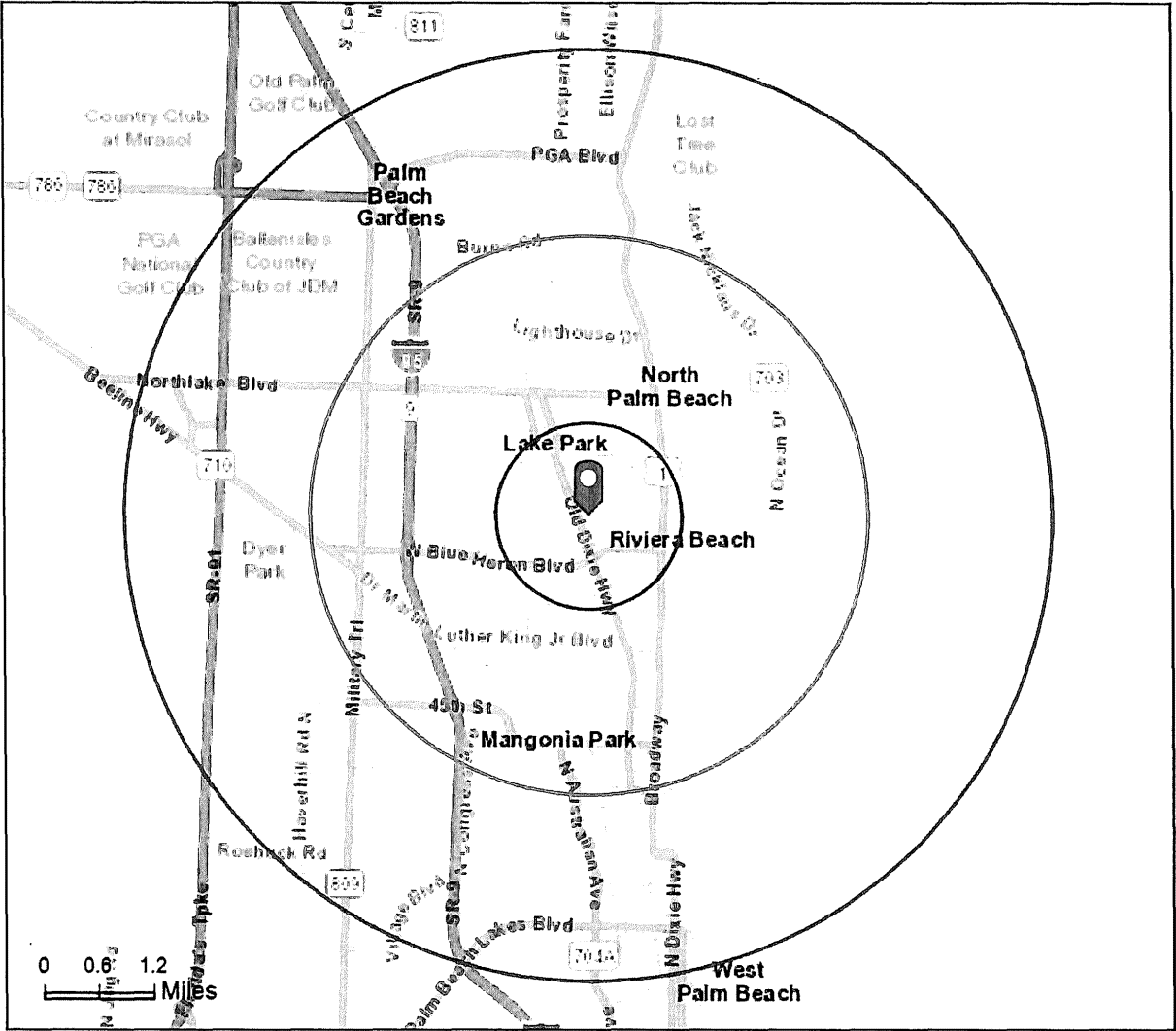
Census Tract: 0012.00



Site Map

3201 Avenue J Riviera Beach FL 33404
3201 Avenue J Riviera Beach FL 33404
Ring: 1 mile radius

Latitude: 26.7886
Longitude: -80.0574



Attachment 3 - Contact Information

Villas of Solana Team Members

Respondent

Riviera Beach Community Development Corporation
2001 Broadway, Suite 300
Riviera Beach, FL 33404
Annetta Jenkins, Director
Ph: (561) 844-3408
E-mail: ajenkins@rbcracra.com

Civil Engineering

Chen Moore & Associates
500 Australian Ave South, Ste 850
West Palm Beach, FL 33401
Suzanne Dombrowski
Ph: (561) 746-6900
Email: Sdombrowski@chenmoore.com

Owner’s Representative

Zabik & Associates, Inc.
11398 Okeechobee Blvd, Suite 2
Royal Palm Beach, FL 33411
Larry Zabik, Partner
Ph: (561) 791-2468
E-mail: lzabik@zabikandassociates.com

Real Estate/Contracts Attorney

J. Michael Haygood, P.A
701 Northpoint Parkway, Ste 209
West Palm Beach, FL 33407
J. Michael Haygood
Ph: (561) 684-8311
E-mail: mhaygood@haygoodlaw.com

Construction Contractor (Design/Build)

All-Site Construction, Inc
2915 E. Tamarind Ave
West Palm Beach, FL 33407
Ezra G. Saffold, General Contractor
Ph: (561) 848-1111 Ext 103
E-mail: Ezra@Allsiteinc.net

Architect

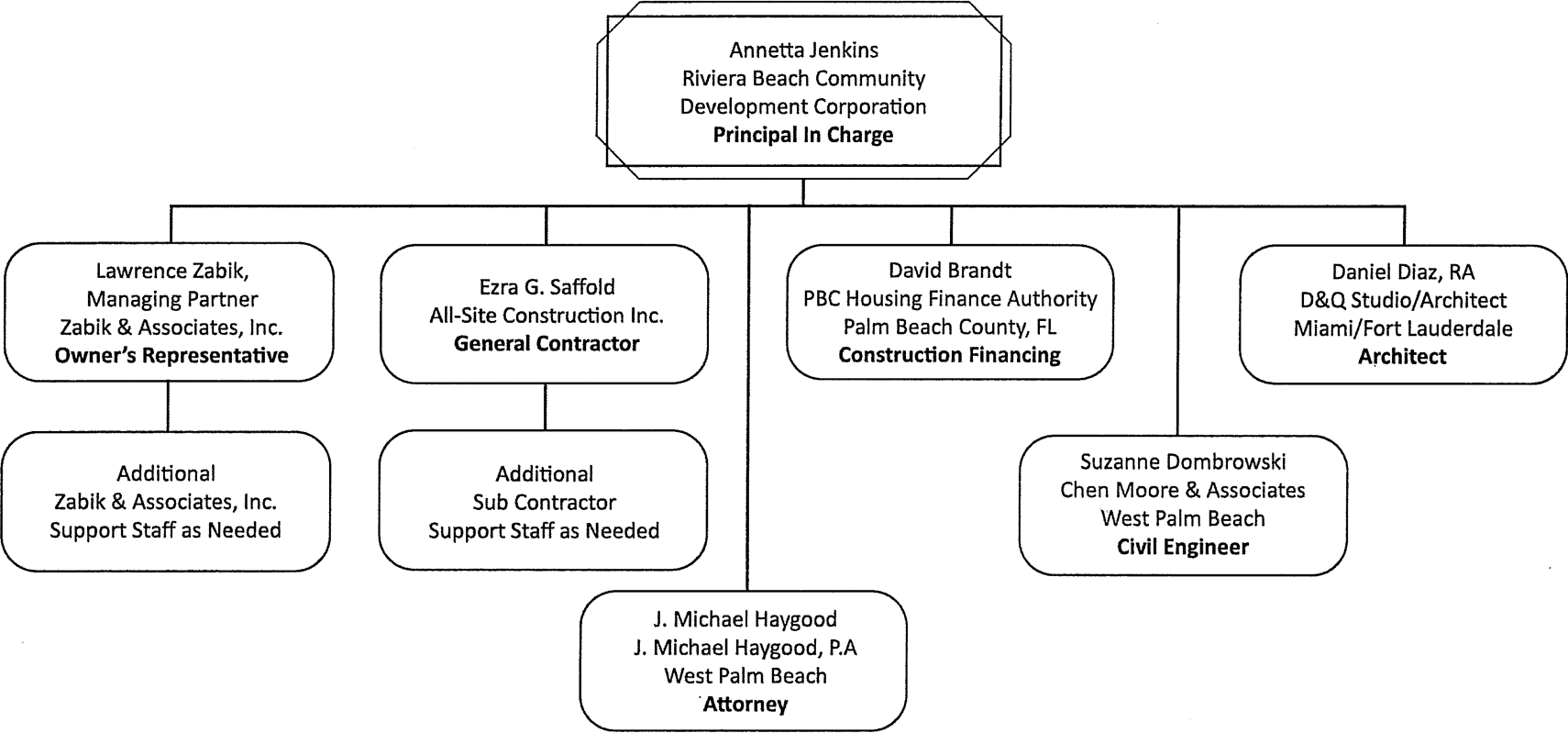
D&Q Studio/Architect
8245 SW 423rd Street
Miami, FL 33155
Daniel Diaz
Ph: (561) 229-3368
E-mail: Ddiaz@d-q-s.com

Construction Financing

PBC Housing Finance Authority
100 Australian Ave, Ste 410
West Palm Beach, FL 33406
David Brandt
Ph: (561)233-3652
E-mail: Dbrandt@pbcgov.com



Attachment 4 - Organizational Chart



Attachment 5 - Past Experience & Resumes

History

Annetta Jenkins, as Executive Director of South Florida LISC was the Principal in charge for the Atlantic Grove project in Delray Beach. This project was awarded the New Urbanism Award, Florida Community Development Association and Best Housing Award. The project consisted of 55 townhomes for sale, 33 condos for sale, 60,000 SF retail/office with a total budget of \$18,500,000. Annetta Jenkins assisted the team, served as project lead, secured and structured all of the financing for the project and mortgage community outreach.

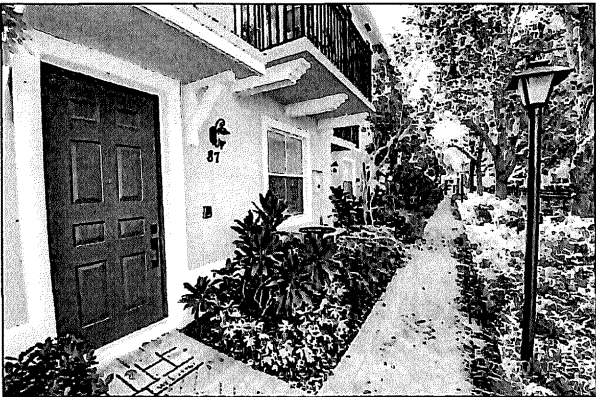
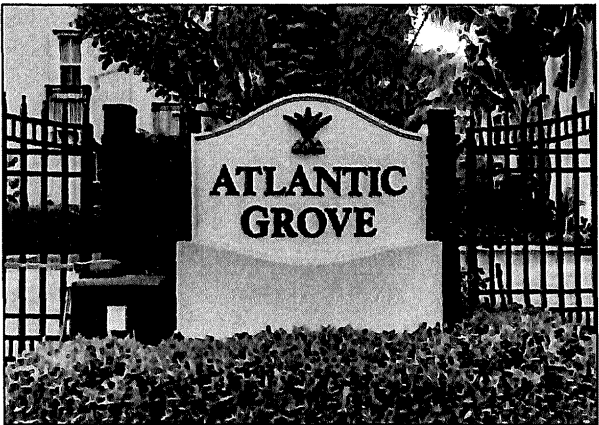
As Project Manager, Annetta Jenkins has secured, leveraged and managed numerous grants from Palm Beach County Department of Economic Sustainability utilizing HOME, SHIP and CDBG funds for projects such as Atlantic Grove, Restoring our Neighborhoods I & II and Riviera Beach Renaissance. All were successfully implemented. Additionally, Ms. Jenkins has extensive experience for Miami-Dade County as the Assistant Director of the Department of Housing and Community Development. She was the primary person responsible for managing, underwriting, closing, compliance, and portfolio management for all affordable housing using HOME, CDBG, SHIP, Surtax, NSP, and LIHTC.



Atlantic Grove

Atlantic Grove is a mixed-use development of condominiums and townhomes located in the downtown area of Delray Beach, Florida. The community was developed in 2004 as a residential and retail mixed-use project with townhouses, condominiums, retail, and office space.

Atlantic Grove is one of the first successful projects to be constructed west of Swinton Avenue on Atlantic Avenue. The community begins just three blocks west of Swinton Avenue and adjacent to the famous Delray Beach Bull Bar.



Brownsville Transit Village

The Brownsville Transit Village located at 5200 NW 27 Avenue is a 5.8-acre, joint-development project built at the Brownsville Metrorail station. The project features 490 affordable housing units, with five midrise apartment buildings, townhomes and a parking garage, as well as ground-floor commercial space and Metrorail station improvements, such as an additional passenger drop-off lane and attractive landscaping.

The project was built in five phases, each geared toward providing housing for low-income families, the elderly and the entire Brownsville community. Brownsville Transit Village residents will now benefit from immediate access to rapid transit and amenities such as a community center, a computer lab and an exercise room. In addition, onsite community programs offer literacy training, health and nutrition classes, and first-time homebuyer seminars.

Project Description

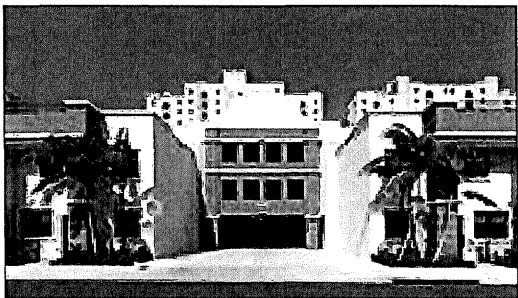
Developed by Carlisle Development Group, the largest affordable housing developer in Florida, the Brownsville Transit Village development is a mixed-income, multi-phase, urban in-fill development. Brownsville is historically a low-income community, and the provision of affordable, quality dwelling units is sorely needed within this community.

The five phases of mid- to high-rise building are as follows:

Phase I consists of 96 units of affordable family housing financed by a tax credit exchange equity promulgated under the American Reinvestment and Recovery Act. The ground breaking took place June 2010.

Phase II consists of 100 units of housing for the elderly also financed by a tax credit exchange equity promulgated under the American Reinvestment and Recovery Act. The groundbreaking took place June 2010.

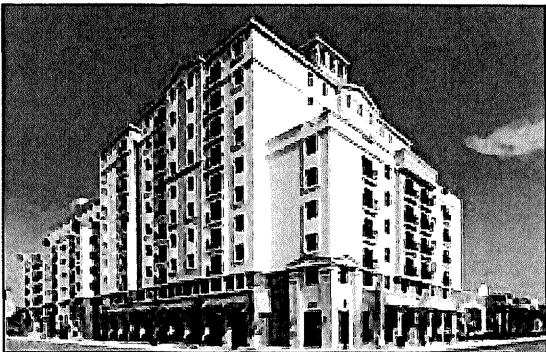
Phase III consists of 103 units of housing for the elderly financed through Low Income Housing Tax Credit (LIHTC) and gap financing promulgated under the American Reinvestment and Recovery Act. The groundbreaking took place in November 2010.



Phase VI consists of 102 units of family housing elderly financed through LIHTC and gap financing promulgated under the American Reinvestment and Recovery Act. The groundbreaking took place in November 2010.

- Phase V is a 65-unit affordable rental community.

The project was initiated by an unsolicited bid from not-for-profit agency.



Leadership in Energy & Environmental Design (LEED) Certification

Each phase of the development has achieved basic LEED certification, focusing on reducing energy and resource Apartment building in progress consumption through:

- High-efficiency plumbing fixtures
- High-efficiency lighting in units and common area
- Solar powered common area lighting
- High Seasonal Energy Efficiency Ratio (SEER) rated Heating, Ventilating, and Air Conditioning (HVAC) (14+) in units and common areas
- Tankless water heaters
- Wall insulation of R-10+

Family Developments

Brownsville Transit Village - All Family developments will promote community and enhance the quality of life of its residents through the following on-going programs:

- Welfare to Work Self-Sufficiency, by South Florida Workforce's One Stop Career Center
- Homeownership Opportunity Program, which offers financial assistance with the purchase of a home
- First-time Homebuyer seminars
- Health Care
- Literacy Training
- Health and Nutrition Classes
- Life Safety Training

Elderly Developments

All Elderly (age-restricted) developments will promote community and enhance the quality of life of its residents through the following ongoing programs:

- 24-hour on call management
- Health Care
- Literacy Training
- Health and Nutrition Classes
- Life Safety Training
- Resident Assistance Referral Program

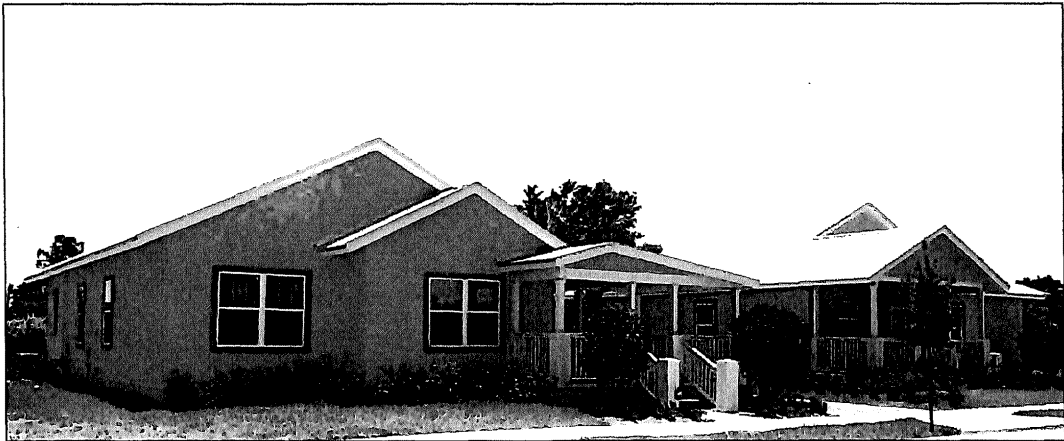
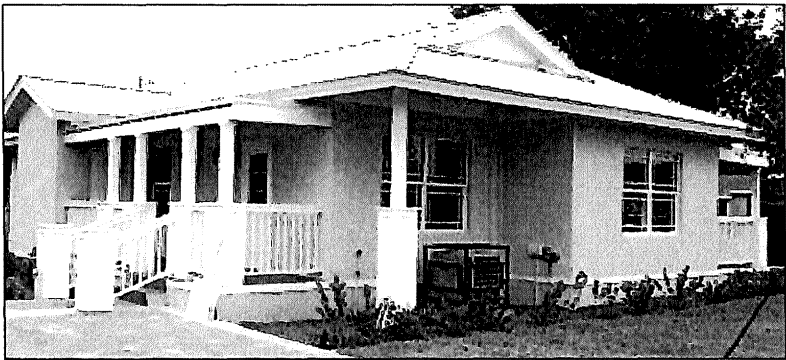


Riviera Beach Renaissance

The Riviera Beach Renaissance project included 5 units for sale completed with HOME in 2017. The development won three awards:

- South Florida Business Journal Structures Award – 2017
- Florida Community Development Association Non-Profit Diamond Award – 2017
- Florida Redevelopment Association – Best Affordable Housing Award – 2017

Project Value: \$1,300,000




Ready TO BUY A HOME?

Join us for the
**RIVIERA BEACH
HOMEBUYER'S CLUB**

Homebuyer's Club Workshop Series
Second and Fourth Thursday of the Month | 6:00PM - 8:00PM
August 29th - KICKOFF, Sept. 12th, Sept. 26th, Oct. 10th,
Oct. 24th, Nov. 7th, Nov. 21st, and Dec. 5th - GRADUATION

FREE





ATTEND THIS WORKSHOP SERIES TO:

- Set Owner's Goals
- Educate Yourself about Better Money Habits
- Set up Savings Goals
- Join a Network—Be a Team Member
- Become Involved in Your Community


LOCATION:
Ambassador Service Center
1229 E. Blue Heron Blvd.
Riviera Beach, FL 33404

CONDUCTED BY:







Become involved
in YOUR community



Making YOUR
dreams a reality

For more information, please contact
Ms. Campbell at 561-841-3500 ext. 1002

This workshop series is managed by Community Partners
Schedule is subject to change at any time. Please confirm
with Community Partners before attending.



Annetta Jenkins

1016 Center Stone Lane
Riviera Beach, FL 33404

Email: Jenkins.Annetta@gmail.com

Cell: 561.319.1867

SENIOR EXECUTIVE

25+ years successful experience providing fiscal, strategic and operations leadership in uniquely challenging situations

Creative and strategic thinker with proven leadership, management and technical skills focused on results, quality and performance. Demonstrated broad background in nonprofit and for profit enterprises utilizing deep experience in community development; financial analysis, including real estate and business organizations; leading teams; project, program and financial management; organizational development; policy and advocacy; and community relations. Additional areas of expertise include:

- Public/Private Finance Expert
- Affordable Housing Development
- Public Administration
- Team and Project Management
- Real Estate Analysis and Underwriting
- Affordable Housing Advocate
- Program Development
- Community and Economic Development
- Deal Maker
- Community and Public Relations
- Fundraising/Development/Grant Writing
- Organizational Development Specialist
- Strategic Business Planning

PROFESSIONAL EXPERIENCE

Riviera Beach Community Redevelopment Agency, Riviera Beach, Florida
Director of Neighborhood Services

2012-present

Responsible for the research, planning, implementation, monitoring, and evaluation of the CRA's community development program. Responsible for leading the neighborhood development strategies for the CRA. Professional maintains budgetary controls while overseeing special projects of the Agency. Launched the groundbreaking Riviera Beach Community Development Corporation, serves as its Executive Director, and is implementing the Riviera Beach Renaissance neighborhood revitalization initiative, including affordable housing, infrastructure improvement, business development, job creation, community building, facilities development, community policing and green initiatives. Primary grant writer for the Agency, securing in excess of \$7.0 million in grants for projects.

Strategos LLC, Riviera Beach
Principal

2008-present

Management and Real Estate consulting firm specializing in community development solutions. The professional assists for profit and nonprofit companies, as well as government, with strategic business planning, feasibility analyses, grant and proposal writing, real estate finance and development technical assistance, organizational management policies and procedures, fund raising, loan monitoring, deal re-structuring and work out solutions, as well as acquisition strategies and credit underwriting. The professional is well versed in program development, public relations, policy and advocacy.

Department of Housing and Community Development, Miami-Dade County, Miami, Florida
Assistant Director, Housing

2009-2011

Managed the daily operations of various complex housing development activities including assisting in developing countywide and neighborhood affordable housing development plans and strategies, planning and implementing affordable housing and neighborhood revitalization programs, creating affordable housing implementation policies and plans, developing affordable housing products and services, creating and implementing technical assistance and education plans for affordable housing development, and managing the



Annetta Jenkins

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underwriting, closing, and servicing of affordable housing transactions for more than 6,000 loans. Spearheaded the successful financial structuring and closing of more than \$425M in TCAP/TCEP transactions as well as Miami-Dade's first NSP loan for \$17M.

Division Director, Housing Development and Loan Administration

2009-2009

Oversaw the contract, project development, disbursement and loan closing process for activities funded by SHIP, GOB, SURTAX, HOME, NSP, and CRA/TIF funds, including new construction and rehab for rental and home ownership projects. Managed technical and professional staff in project monitoring and compliance with responsibilities for reporting to the Director. Responsible for suggesting policies, procedures and rule making for encumbering and disbursing program funds. Maintained oversight for the housing element of the Building Better Communities \$165 million General Obligation Bond Program. Maintained developer and nonprofit relationships. Represented the Department at the request of the Director; made presentations to the Board of County Commissioners and its sub-committees as necessary.

Managed the daily operations of complex housing development activities while responsible for a loan portfolio exceeding 271 loans, with a value over \$248 million. Developed plans and strategies for neighborhood revitalization anchored by affordable housing. Implemented affordable housing policies and procedures; provided technical assistance to a vast array of for profit and not for profit developers; managed the underwriting and closing of affordable housing transactions; monitored agencies, organizations and corporations for contractual compliance; oversaw the funding, planning and implementation of multi-faceted programs of affordable housing development; managed negotiation activities for major transit-oriented developments; oversaw Requests for Proposals and Requests for Application processes.

Local Initiatives Support Corporation (LISC), South Florida
Executive Director

1996-2008

Responsible for leading the South Florida presence for the nation's largest community development support organization for thirteen years that resulted in almost \$1 billion in leveraged investment in more than 35 of the most challenged neighborhoods that include Overtown in Miami, the Glades section of Palm Beach County, and Ft. Lauderdale's Sistrunk Corridor. Those responsibilities include external relations, interacting with public and private sector leaders and the general community; representing LISC at national, regional and local conferences and meetings; presenting as an expert lecturer in the areas of affordable housing and economic development; shaping housing and growth management policy on various task forces; leading a team of 7 professionals, numerous consultants and AmeriCorps members; fundraising and advocating for operational and program support for an annual budget in excess of \$7 million; deal making and serving as the "architect or champion" behind high-profile projects like the \$18.5 million Atlantic Grove mixed use project in Delray Beach, the Courtyards in West Palm Beach, Belle Glade Renaissance, Village Center, Avenue 'S' Model Block, Model Blocks I, II, and III, Middle River Gardens, Town Park and Town Center in Overtown, the Limestone Creek Infill Program, Latin Quarters in Miami's East Little Havana, and Brooks Subdivision in Riviera Beach.

Other responsibilities include:

- Leading others in a state policy agenda in affordable housing and community development, serving on the Florida Housing Coalition Board for more than five years and as one of the developers of the Florida Alliance of CDCs
- Facilitating and implementing strategic business planning exercises for community development and other nonprofit organizations
- Managing the South Florida LISC Regional Advisory Board, comprised of donors and supporters in the financial, nonprofit and corporate community; this includes the various board committees
- Serving as a liaison to National LISC and the local office, overseeing the reporting and budget making functions
- Using my entrepreneurial skills to lead project teams that had to navigate complicated paths of advocacy, layered financing and community building in efforts to revitalize devastated neighborhoods
- Writing and overseeing competitive funding proposals to acquire millions of dollars in CDBG, FHLB AHP and EDGE funds, SHIP, HOME, HHS OCS funds, Surtax, Gas Tax, PLP, and HAP funds
- Leading neighborhood planning efforts
- Conducting community organizing and community building projects
- Conducting training in board development, financial management, organizational development, and nonprofit mergers
- Coaching and leading a team of professional program staff focused on real estate development and finance
- Structuring and underwriting complex, layered community and economic development financing products



Annetta Jenkins

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- Serving as the champion for affordable housing excellence throughout Florida

Community Financing Consortium, Inc., West Palm Beach, FL
Associate Director

1993-1996

Responsible for overseeing the residential lending portfolio and small commercial portfolio in excess of \$50 million for a sixteen-bank lending consortium covering South Florida and the Treasure Coast. Responsible for all functions necessary to implement residential loan programs of the organization including the award-winning Restoring Our Neighborhoods I and II and Restoring Boynton's Neighborhoods; directed residential loan processing; reporting of program activity; interacted with bank representatives, local government, CDCs, builders and developers. Responsible for administrative, presentation, marketing and programming duties at the direction of and/or in the absence of the Executive Director. Served as primary grants writer, facilitator and resource person for CFC education programs. Also was homebuyer education and credit counseling facilitator.

LAW OFFICES OF ANNETTA JENKINS, Delray Beach, FL
Attorney

1984-1991

General private practice of law in the areas of civil and criminal trial practice, business and corporate law, civil rights law, family law and immigration law. Represented as General Counsel, National Association of Negro Business and Professional Women, Inc., a premier legacy professional organization for more than 50,000 women of color, and the South Palm Beach County Chapter of NAACP.

A. JENKINS MANAGEMENT, Delray Beach, FL
Principal Consultant

1982-1993

Private and public sector consultation in the areas of economic development, management, and human resources. Organizational, marketing and management assistance to small businesses and nonprofit organizations. Project analysis, development, and implementation; business plan development, specializing in franchises, i.e., McDonald's, Popeye's, American Speedy Printing, and Haagen-Dazs.

NORTH CENTRAL FLORIDA REGIONAL PLANNING COUNCIL, Gainesville, FL
Economic Development Planner

1978-1978

Provided economic development and other technical assistance to member local governments; preparation of grant proposals. Drafted income and employment studies for a thirteen-county region of Northern Florida in conjunction with a planning team.

MAREMONT CORPORATION, Nashville, TN
Budget Analyst

1976-1977

Responsible for compilation and analysis of product line budget working with Senior Accountant and Staff Accountant for national auto parts manufacturer and distributor to Sears and other large service retailers.

EDUCATION & CERTIFICATION

- | | |
|--|---|
| <ul style="list-style-type: none">• Columbia University Graduate Business School
Institute for Non-profit Management
New York, NY
Executive Certificate• Nova University Center for the Study of Law
Fort Lauderdale, FL
Juris Doctor | <ul style="list-style-type: none">• Fisk University
Nashville, TN
Bachelor of Arts, (Economics, <u>Magna cum laude</u>)• Tuskegee Institute
Tuskegee Institute, AL |
|--|---|



Annetta Jenkins

3

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EDUCATION & CERTIFICATION

- | | |
|---|---|
| • Columbia University Graduate Business School
Institute for Non-profit Management
New York, NY
Executive Certificate | • Fisk University
Nashville, TN
Bachelor of Arts, (Economics, <u>Magna cum laude</u>) |
| • Nova University Center for the Study of Law
Fort Lauderdale, FL
Juris Doctor | • Tuskegee Institute
Tuskegee Institute, AL |



Annetta Jenkins

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BOARDS & MEMBERSHIPS

Housing Leadership Council of Palm Beach County
Palm Beach County Housing Steering Committee

Florida Community Development Association
Nonprofit Housing Developers Forum

REFERENCES
(Available upon request)



ANDRE' D. LEWIS

West Palm Beach, FL 33413* (561) 723-8045 * alewis3212005@yahoo.com

CORE KNOWLEDGE & SKILLED AREAS

Microsoft Office Suite	Great Plains
Oracle	Vendor Management software
Analytical and interpersonal skills	E-clinical Software
Program development and implementation skills	H.U.D Certified Housing Specialist
Flexible, adaptable and punctual	Financial Education & Coaching
Writing and public speaking	Certification
FAU Project Management Completion	Recruiting and Talent Acquisition
File Net	Government Procurement

EDUCATION

Master of Business Administration, Palm Beach Atlantic University
Bachelor of Science in Organizational Management, Palm Beach Atlantic University

WORK EXPERIENCE

Project Manager	3/2017-Present
Riviera Beach Community Redevelopment Agency	Riviera Beach, FL
<ul style="list-style-type: none">• Collaboratively assists the Executive Director with strategic planning, programming and implementation of CRA activities to maximize the agencies redevelopment efforts.• Researches, proposes and implements innovative approaches to execute assigned projects to enhance quality and cost effectiveness.• Compile data and manage database and relevant planning and economic information regarding housing, business, etc.• Assist business owners and developers with site planning, zoning, variances, incentives and other regulatory issues associated with redevelopment and economic development.• Oversee and manage various projects; manages multiple project simultaneously.• Assures that high quality design, innovative thinking, and environmental sustainability are consistently incorporated into projects.• Generating and presenting project status reports to staff, consultants, contractors and governing boards.• Interact with public officials, community groups, residents, business owners to ensure the CRA long term & short term objectives are communicated.• Establishes and maintains lines of communication and coordinates with appropriate federal, state and local agencies.• Prepares and presents agenda items to general council.• Establish annual contracts for the purchase of supplies, services and	

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construction.

- Managing consultant and construction contracts to insure budgetary compliance.
- Managing Housing Rehabilitation Projects for The Riviera Beach Community Development Corporation (RBCDC).
- Reviewing major solicitations and professional service agreements contracts to ensure compliance and identify opportunities for improvement.
- Creating evaluation process and managing the evaluation committee during the bid process.
- Drafting professional service and construction contracts to be reviewed and executed by the Agencies General Counsel.
- Managing the design phase and construction on the behalf of the Agency.
- Managing the negotiations for new and existing contracts.
- Provide oversight to ensure compliance with legislative mandates and procurement policies and procedures
By reviewing and monitoring procurements conducted by the Agency.
- Effectively communicate purchasing policies and procedures to all personnel and interpret said policies and procedures as necessary.
- Prepare reports and correspondence relating to active proposals for executive director, Commission Board and the public.

Project Management List

- | | |
|--|--|
| • CRA District Mural Project
\$100,000.00 | • Marina Village Temporary Parking
Installation \$100,000.00 |
| • Marina Village Phase II RFP
\$30,000,000 | • CRA Residential Property
Beautification Project
\$300,000.00 |
| • Marina Village Seawall Removal
\$300,000.00 | • CRA Commercial Property
Improvement Program
\$350,000.00 |
| • Small Business Incubator
Program RFP \$100,000.00 | • Blue Heron & Broadway
Beautification Project \$600,000.00 |

- | | |
|---|-------------------|
| Career Readiness & Financial Literacy Coordinator | 11/2015-3/2017 |
| Non-Profit Organization South, East and North Florida | W. Palm Beach, FL |
| <ul style="list-style-type: none">• Facilitated Financial Literacy Education classes for over 400 teens, parents & partners residing in Palm Beach, Broward & Miami Dade Counties• Researched, developed & Implemented financial literacy curriculum to provide creditable money management education in PowerPoint and other traditional formats• Identified barriers to training/employment for participants and provided coaching on occupational and advanced training, education, finances and career planning• Provided classroom career coaching & job readiness skills | |

- Maintain effective working relationships with other departments, staff, community groups, school districts and partnering agencies
- Created and managed excel spreadsheets to reflect students and schools served

Real Estate Project Coordinator (Temporary Contractor) 06/2015 - 11/2015
Crown Castle Boca Raton, FL

- Updated Project Management tracking system(s) to ensure that project status and cycle times are maintained with complete accuracy
- Coordinated all tasks related to budgeting, revenue, invoicing and purchase orders
- Provided data entry to support management ensuring accurate tracking of budget
- Developed and maintained accurate and complete files for projects and programs
- Interpreted site plans and structural reports to insure accurate filing
- Processed building permit applications within multiple jurisdictions
- Managed the division checkbook reconciliation and check request

Billing Specialist (Temporary Contractor) 11/2014 – 11/2015
Pink Collar Consulting Lake Worth, FL

- Posted and reconciled insurance payments
- Researched and resolved incorrect payments, EOB rejections and other issues with outstanding accounts
- Insured accuracy of insurance claims
- Verified correct CPT codes for a variety of specialties
- Retrieved Electronic Remittance Advice (ERA's)
- Sent secondary claims upon processing of primary insurance
- Followed up on insurance and patient aging

Project Controller 09/2013 – 06/2014
MasTec Network Solutions Boca Raton, FL

- Tracked over fifty New Site Build projects from inception of construction to on air completion
- Provided Business to Business support systems for primary customer AT&T
- Approved and processed purchase order requests made by vendors and subcontractors
- Drafted and processed credit request and check requests for the department
- Forecasted and managed scatter report for milestone and construction completion timelines
- Provided troubleshooting assistance for vendor management system
- Researched financial data using Oracle, vendor management and Microsoft excel to execute project closeout
- Prepared financial and operational reports for weekly reporting

Project Coordinator 05/2012- 07/2013
SBA Communications Corporation Boca Raton, FL

- Coordinated LTE project, tracking expenses using Microsoft Excel, processing purchase orders and receiving on purchase orders by verifying the completion of work
- Drafted purchase orders for Ericsson, T-Mobile and Verizon Projects using Great Plains software
- Tracked billing for Ericsson project using Microsoft Excel
- Prepared financial and operational reports for weekly reporting
- Processed check requests for departments
- Read site plans in order to complete Environmental Screenings & Tower Collocation initiatives on behalf of Verizon Wireless
- Completed building permit applications & zoning analyses for Sprint Project initiatives
- Drafted correspondence for city & county municipalities to modify existing towers and new building projects

Program Coordinator
City of West Palm Beach

06/2011- 03/2012
W. Palm Beach, FL

- Researched and gathered financial data using Microsoft Excel and Oracle
- Provided Grant Writing assistance for HUD funding
- Performed statistical analysis of informational data to ensure project performance
- Proposed financing structures for large scale developments requesting assistance
- Coordinated, implemented, and monitored expenditures for residential mortgage loan underwriting for owner occupant or multi-family acquisition, rehabilitation or new construction
- Reviewed documents to insure H.U.D program compliance
- Developed marketing and promotional strategies

Department Director
Urban League of Palm Beach County

04/2007- 06/2011
W. Palm Beach, FL

- Hired, trained, lead and evaluated department staff
- Coordinated community engagement and outreach, along with appropriate departments, to foster public awareness and to provide expertise on Homeownership
- Created and maintained an electronic system of data collection of minority & socioeconomic position and status on targeted population
- Compiled & evaluated new client data to report the return on investment to National affiliate and local funders Supervised and implemented processes and system of controls to ensure state, federal and local government grant compliance with goals and objectives being met
- Assisted in drafting grant applications and foundation proposals with the utilization of statistical data and targeted demographics Created a three tier marketing strategy that utilized Bus Benches, flyers & on screen movie theater spots
- Implemented a system of identifying the effectiveness of advertising strategy on

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recruiting new clients

- Ensured HIPPA compliance and standards were met by the department as well as program managed and supervised staff.
- Completed monthly & quarterly internal auditing to ensure quality improvement and client retention
- Forecasted financial expenditures for department spending
- Prepared and managed the department's operating budget using excel
- Prepared internal and external monthly, quarterly and annual reports to document status and achievements of the housing department
- Oversaw local media relations on behalf of the organization
- Provided Equal Opportunity and Fair Housing to first time homebuyers and rental assistance clients
- Drafted, implemented & facilitated a curriculum for the organizations Homebuyer Club.

Team Leader

- Managed and supervised day to day activities of the housing department
- Retrieved and inspected mortgage documents
- Retrieved plat maps for the purpose of meeting zoning requirements
- Organized and coordinated with outside organizations to execute public outreach activities
- Participated in the screening and interviewing of prospective new hires
- Assisted in the strategic planning and marketing of programs
- Prepared internal and external monthly, quarterly and annual reports to document status and achievements of the housing department

Housing Counseling Specialist

- Analyzed data to reflect accomplishments and areas of concern
- Collaborated with mortgage lenders and county constituents to successfully guide clients in the home buying and mortgage default process
- Facilitated and presented first time homebuyers' classes and financial literacy workshops
- Managed case load consisting of mortgagees and renters

Community Outreach Coordinator

Non-Profit Organization S. Florida and the Treasure Coast

10/2004- 09/2006

W. Palm Beach, FL

- Supervised staff of eight program educators
- Budgeted monthly allocations of funds to the department
- Managed day to day operations of decentralized location
- Reconciled monthly expenses for the department
- Prepared monthly and quarterly performance reports for submittal to Vice President and CEO

VOLUNTEER & APPOINTED POSITION EXPERIENCE

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Ties That Bind Nonprofit Organization Board Member	2017-Present
Community Development Entity Board Member	2017-Present
Event Center LLC Board Member	2017-Present
NYSCA Certified Coach, Royal Palm Beach Youth Basketball League	2015-2016
NYSCA Certified Coach, Wellington Community Football League	2014-2015
Football Coach, Palm Bch. County Youth Football League	2012-2014
Football Coach, Wellington Comm. Football League	2009-2011
Pop Warner Certified Football Coach for the City of W. Palm Bch.	2007-2009

Minoka Ulla Nugent
803 Wedgewood Plaza Drive
Riviera Beach, Fl. 33404
561-631-6145
minugent@hotmail.com

SUMMARY OF QUALIFICATIONS

Highly motivated professional with experience in improving team performances while executing the company's operational strategies to provide positive impact to the bottom line. Experience in providing comprehensive and constructive feedback to promote best practice so as to improve both productivity, and company loyalty. Detail oriented with excellent problem-solving skills, proficient in accounts payable and account reconciliation, and extensive experience covering various financial decision-making.

SKILLS: Proficient in Microsoft Office; good communication, multi-tasking, effective leadership and management, flexible and dependable team player, Licensed Mortgage Originator. Knowledge of TRID, Dodd Frank, Compliance, Reg B, HMDA, Reg. Z, Fannie Mae/Freddie Mac/FHA.

PROFESSIONAL EXPERIENCE:

Bank of Nova Scotia, St. Thomas, US Virgin Islands: April 2009 – October 2017

Home Financing Manager - 2014-2017: Duties Encompassed: Managing the staff and implemented strategies to increase productivity. Mentoring, training, and keeping staff motivated. Providing support to loan processors, loan officers, closers and underwriter teams; ensuring timely and accurate processing of mortgage reviews; verifying criteria needed to prepare loan applications for underwriting; ensuring compliance with company's policies, underwriting guidelines, and lending program requirements while providing excellent customer service. Supporting the Finance Department with the reconciliation of the mortgage unit's general ledgers and mortgage portfolios. Maintaining and improving company standards, policies and procedures.

Mortgage Loan Processor – Oct. 2009 – 2014 – Duties included: overseeing the packaging of all loans – from initiation/pre-approval to completion/closing; Processing accurate and pertinent data for processing loans; verifying validity and credibility of information in compliance with company's policies and federal guidelines; authenticating inclusions for submittal to underwriting; reviewing loan documentations while ordering and coordinating information so as to meet crucial deadlines; performing any additional obligations assigned by management.

First Bank St. Thomas, US Virgin Islands:

- 2007-2009 - Sales and Service Representative

Bank of Nova Scotia, St. Thomas, US Virgin Islands - 2000-2007

- 2005-2007 -Personal Banking Officer - Residential Loan Office
- 2002 - 2005 - Personal Banking Assistant - Customer Service Representative
- 2000-2002 - Retail Administrative Clerk

EDUCATION

University of the Virgin Islands — Area of Concentration: Criminal Justice

References: Available Upon Request





EDUCATION:

Bachelor of Architecture
Rhode Island School of Design 2011

Bachelor of Fine Arts
Rhode Island School of Design 2010

REGISTRATIONS:

Registered Architect, Florida: AR 97839
Member National Council of
Architectural Registration Boards
No. 82092
LEED Accredited Professional

DANIEL DIAZ, RA, NCARB, LEED AP BD+C
Project Architect

Daniel Diaz is a founding Principal of D&Q Studio. Mr. Diaz is an experienced, registered architect in the state of Florida and LEED accredited professional. Mr. Diaz has extensive experience with designing cultural, public and private facilities, educational, residential, and commercial projects throughout South Florida. Designing and successfully completing a wide variety of project, Mr. Diaz delivered them in conventional Design-Bid-Build, CM @ Risk, and Design Build Procurement methods. He is known to be a creative and thorough leader in design development.

SELECTED PROJECT EXPERIENCE

Inner City Youth Golfers Learning Center and Museum, Riviera Beach, FL: This project consists of a 3,602 SF facility for golf teaching and exhibit with admin offices, conference and staff break room area. The project is anticipated to commence construction in 2020.

Center for Creative Education Renovations, West Palm Beach, FL: This project consisted of partial building renovations of a concession/ticket booth with new HVAC system, and modification to existing plans to include new commercial kitchen meeting code compliancy. This project was completed 2019

950 Home Remodel/ Revitalization, Riviera Beach, FL: The project is a remodel of an existing 1962 Florida bungalow Riviera Beach home. This project involved multiple retrofitting of existing utilities, exterior doors and windows, addition of an HVAC system, all new interior finishes, modernized kitchen, and site landscaping. The front façade received an addition of a wooded deck veranda providing shaded area, and new enclosed car garage.

Life-Span Workforce Housing Masterplan, Riviera Beach, FL: This conceptual masterplan package consisted of the development of a 42-unit residential complex with 6,000 SF commercial bldg. component on a 1.5-acre site in Riviera Beach, FL. This design project has been completed on 2017

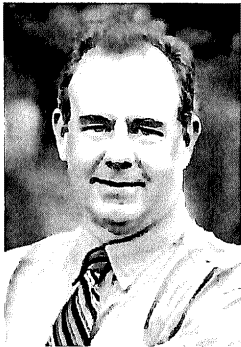
The Marina District South Redevelopment Area, Riviera Beach, FL: Master Plan project for the CRA and City of Riviera Beach. Project includes a 38,000SF Community Center, 23 acres of extensive site infrastructure, wayfinding/ signage design, streetscape, zoning, traffic calming, maintenance/ monitoring programs and a new Bicentennial Park. The design achieved LEED Silver Certification for New Construction and Major Renovations from the United States Green Building Council (USGBC). The project was completed spring 2016.

CRA Neighborhood Revitalization, Riviera Beach, FL: Master Plan project for the CRA to develop strategies for immediate and future implementation. The project proposes plans to define and connect neighborhoods to improve community cohesiveness and encourage sustainable economic development. The project includes wayfinding/signage design, streetscape, zoning, traffic calming, maintenance and monitoring programs, and community gardens and parks within the CRA. The basis of design complies with both the CRA 2008 Citizen's Master Plan and the Treasure Coast Regional Planning Council.

Port of Palm Beach, Riviera Beach, FL: This project consisted of the fourth-floor interior remodel for the Ports security personnel. We worked with the Port to develop a plan that not only accommodates the growing needs for the security personnel but also developed a new training room. Project included all new interior finishes, window treatments, interior partitions, ceiling tile, lighting, electrical/mechanical upgrades and secure controlled access systems. This project was completed November 2017.



Lawrence Zabik
Partner



One of the founding partners of Zabik and Associates, Inc., Mr. Larry Zabik has been managing construction projects for over 35 years. His undergraduate degree is in Electrical Engineering from Norwich University, B.S.E.E. He also has a Master's Degree in Economics from the University of Oklahoma. He has also completed graduate studies in Engineering and Educational Leadership.

As a Managing Partner at Zabik and Associates, Inc., Mr. Zabik is responsible for daily operations, direction of staff and specializes in total project management.

Selected Experience:

Owner's Representative / Project Manager

Mr. Zabik has acted as the Owner's Representative for over \$1 billion of new construction and renovation projects. These projects ranged in cost from \$2 to \$100M. His duties included coordination of design, permitting, contract negotiation, management of the contractor's critical path schedule, inspection of the work, coordination of inspections, coordination of Owner's vendors, review and approval of pay applications and change orders, preparation of independent cost estimates and review of contractor provided cost estimates.

Cost Estimating, Broward & Palm Beach School Districts.

Zabik and Associates, Inc., in partnership with ONM&J, provided ongoing cost estimating services to the Broward County School Districts and provided Cost Estimating and Scheduling services to the Palm Beach County Schools for four years. In Broward County, Zabik and Associates has reviewed, analyzed and approved continuing contract cost estimates. In Palm Beach County, Zabik and Associates reviewed and approved project change orders and contingency charges. In addition, both districts tasked the firm with special Cost Estimating and Scheduling Projects. Zabik & Associates has completed work on over 2,300 cost estimates.

Assistant Superintendent for Support Services, Palm Beach County Schools.

Mr. Zabik directly managed all resources and personnel required for the physical operation and maintenance of all 132 district campuses. During his tenure, \$500M in construction and renovation was completed with 90% completed on-time and within budget, with a change order rate cited by Coopers and Lybrand as being half the national and state averages.

Mr. Zabik implemented use of the Design/Build delivery system, reducing historical construction costs by 30% and completion times by 25%.

Total Year's Experience:
35+

Education:
B.S./1980
Electrical Engineering
Norwich University

M.A./ 1982
Economics
University of Oklahoma

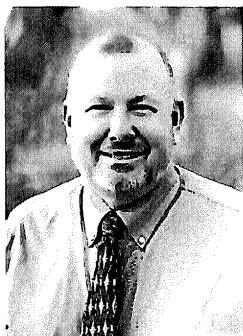
United States Air Force
Commissioned Officer,
Construction Engineer

ZABIK

AND ASSOCIATES, INC.

RB CDC
RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION
Innovation. Restoration. Beautification.®

Darrell Lange
Project Manager



Mr. Darrell Lange has over 25 years of experience in Architecture and Construction Project Management. His experience includes managing both the design and construction of a wide variety of South Florida projects including: courthouse design, luxury hi-rise construction, schools, commercial kitchens, day-care facilities, church sanctuaries & fellowship halls, manufacturing facilities, and corporate training centers. With his comprehensive experience as both a design and construction professional, Mr. Lange is a strong client advocate.

Mr. Lange studied Architecture at Savannah College of Art and Design.

Selected Experience:

Total Year's Experience:
25+

Education:
Architecture
Savannah College of Art & Design

Professional:
American Institute of Architects
Associate Member
(1997-2001)

Village of Royal Palm Beach
Planning & Zoning Commission
(2009-2015)

High Ridge Country Club, Boynton Beach, FL
Mr. Lange is serving as project manager for a new 56,000 SF clubhouse. The \$26 million project will replace a 40-year-old structure. The new facility includes high-end finishes, two fine dining restaurants, card rooms, locker rooms and large professional kitchen. The new clubhouse is being constructed a mere 15ft from the existing facility.

Seacoast Utility Authority HQ, Palm Beach Gardens, FL
Mr. Lange is serving as project manager for Seacoast Utility Authority's new \$10 million headquarters complex. The project includes a 16,000 SF Class A office building with an employee dining area. In addition, the project includes 10,000SF of warehouse and maintenance space.

One Watermark Place, West Palm Beach, FL
Mr. Lange served as the Architect's Project Manager for the design and construction of the 15-story luxury hi-rise condominium building. The \$60 million project included a seawall, dock pool and two story-penthouses on a constrained waterfront site.

Calypso Bay Waterpark, Royal Palm Beach, FL.
Mr. Lange served as Palm Beach County's Capital Project Manager for the \$3.5 million additions and renovations to Calypso Bay Waterpark. The project included the renovation of the lazy river, workout pool and main slide. The scope included correcting major design deficiencies at the expansion joints in the lazy river.

Chief Brice Fire Rescue Training Facility, West Palm Beach, FL
Mr. Lange served as Palm Beach County's Capital Project Manager for PBC Fire Rescue's \$42 million training complex. The project included construction of administrative buildings, classrooms and speciality training facilities including a "burn house", seven story scaling tower and both a fire and police pursuit course.

ZABIK

AND ASSOCIATES, INC..

RB CDC
RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION
Innovation. Restoration. Beautification.®



EZRA SAFFOLD,
PRESIDENT, PROJECT EXECUTIVE & POINT OF
CONTACT

PROJECT EXECUTIVE

As Project Executive for All-Site Construction, Ezra Saffold will be responsible for overseeing day to day operations of the firm including assisting the project team in all matters pertaining to the project.

RELEVANT PROJECT EXPERIENCE

- JUPITER FARMS ELEMENTARY SCHOOL, BATHROOM RENOVATIONS, CMAR, PALM BEACH CO., FL | \$2 M
- LIGHTHOUSE ELEMENTARY SCHOOL, BATHROOM RENOVATIONS, CMAR, PALM BEACH CO., FL | \$2 M
- RIVIERA BEACH MARINA, CMAR PARTNER, EVENT CENTER, RIVIERA BEACH, FL | \$25M
- URBAN LEAGUE TRAINING ROOM RENOVATIONS, CONSTRUCTION MANAGER, PALM BEACH CO., FL | \$200 K
- PBC CONVENTION CENTER, CMAR PARTNER, PARKING GARAGE, PALM BEACH CO., FL | \$40 M
- RIVIERA BEACH COMMUNITY CENTER, CONSTRUCTION MANAGER, RIVIERA BEACH, FL | \$1.3 M
- FIRE STATION 42 RENOVATIONS, GC/PRIME, DELRAY BEACH, FL | \$870 K
- RIVIERA BEACH COMMUNITY GARDEN, GC/PRIME, RIVIERA BEACH, FL | \$1.2 M
- PORT OF PALM BEACH 4TH FLOOR BUILD OUT, DESIGN/BUILD, RIVIERA BEACH, FL | \$360 K

CURRENT PROJECT ASSIGNMENTS
Executive oversight of all projects

YEARS WITH FIRM:
17 President of All-Site Construction

YEARS WITH OTHER FIRMS: 27

EDUCATION AND REGISTRATIONS
Bachelors of Business- FAU 1999

Associate of Arts- Palm Beach State College 1997

AGC Board Member

LICENSES/CERTIFICATIONS
Certified General Contractor-
CGC1526181

PRESENT OFFICE LOCATION
All-Site Construction, Inc.
2915 E. Tamarind Ave
West Palm Beach, FL 33407

Resident Palm Beach Co., FL

COMPANY PROFILE

8
COMPANY
EMPLOYEES

\$5 M+
ANNUAL
SALES

6.5 M
BONDING
CAPACITY

CERTIFICATIONS
SBE
DBE
M/WBE

ALL-SITE CONSTRUCTION

2915 E. Tamarind Ave.
West Palm Beach, FL 33407
Phone: 561-848-1110 Fax: 561-848-1132
Website: www.allsiteinc.net

RELEVANT INFORMATION

License No.: CGC1526181
Bonding Capacity: \$6.5 Million per single project/ \$12 million aggregate

BUSINESS PROFILE

All-Site Construction, Inc. is a certified SBE general contracting firm located in West Palm Beach, Florida. Established in 2001, All-Site Construction specializes in commercial and residential building, historic, preservation, renovation, and remodeling.

All-Site Construction (ASC) has successfully completed parks and playgrounds on small and large scale renovation projects, also municipal facilities including fire stations, police stations, libraries, airports and owner-occupied commercial and residential facilities.

PRIMARY LINE OF BUSINESS

- CMAR
- Design Build
- Construction Management (CM)
- General Contracting (GC)
- GC Partnering
- CM Partnering
- Governmental & Commercial Contracting
- Affordable Housing Development

MANAGEMENT DIRECTORY & KEY PERSONNEL

Ezra Saffold, President and Business Development
Damaris Valentin, Comptroller
Jay Zuckerman, Senior Project Manager/Estimator
Anson Stuart, Project manager
Claudine Ellis, Project Coordinator
David Nevera, Superintendent
Joe Nubin, Superintendent
Michael Adams, Superintendent

AREAS OF EXPERTISE

- Commercial Construction
- Renovation (Industrial & Commercial)
- Historic Preservation
- Site Work
- Roadwork
- Parking Lots

Celebrating

18
years
in business

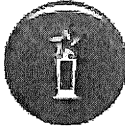


COMPANY PROFILE



CURRENT CERTIFICATIONS

- Palm Beach County "SBE Certification"
- The City of West Palm Beach "SBE Certification"
- The School District of Palm Beach County "SBE Certification" and "M/WBE Business Enterprise"
- FDOT "DBE Certification"
- South Florida Water Management District "SBE Certification"
- Miami-Dade County "SBE Certification"

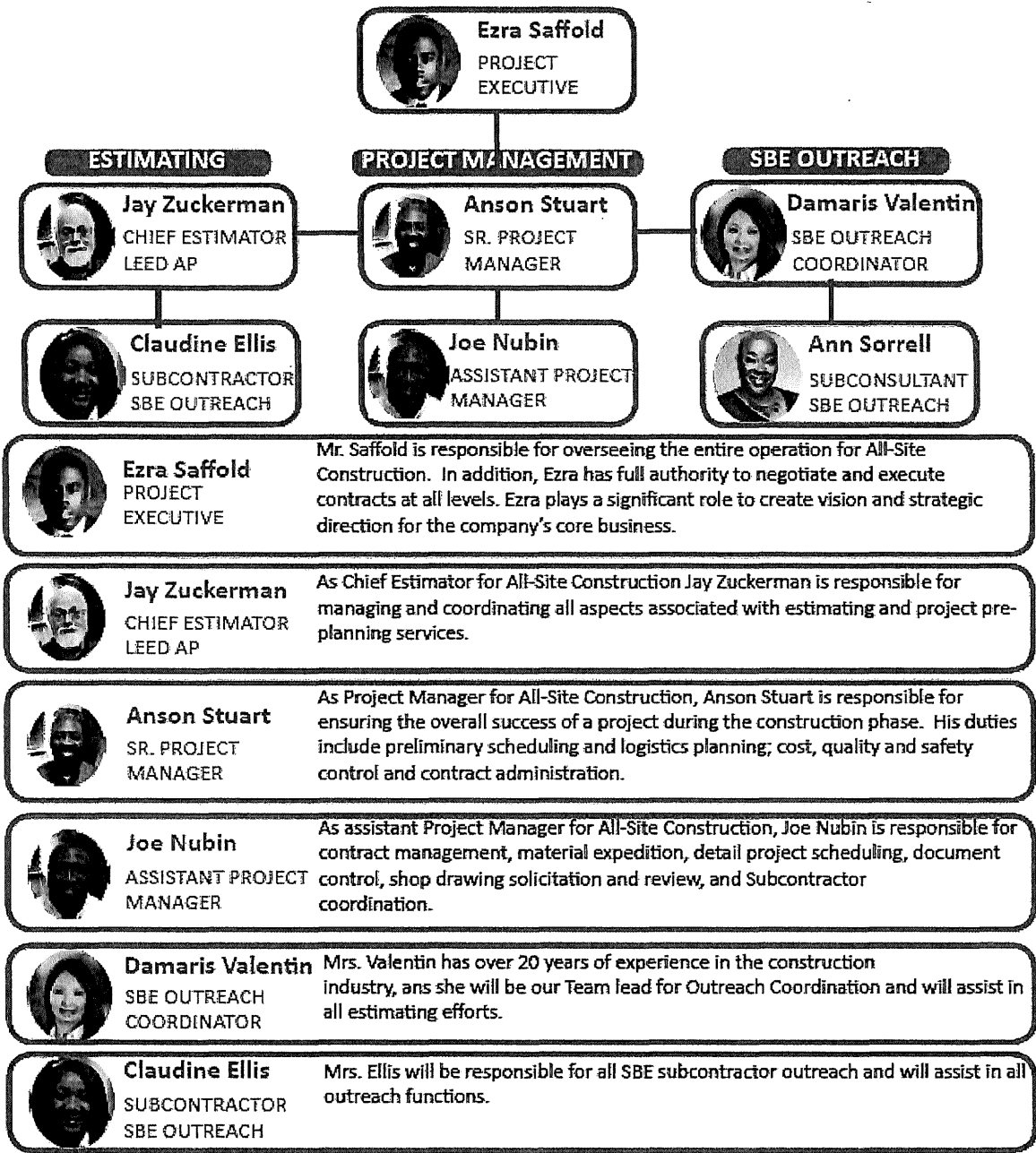


ACCOLADES

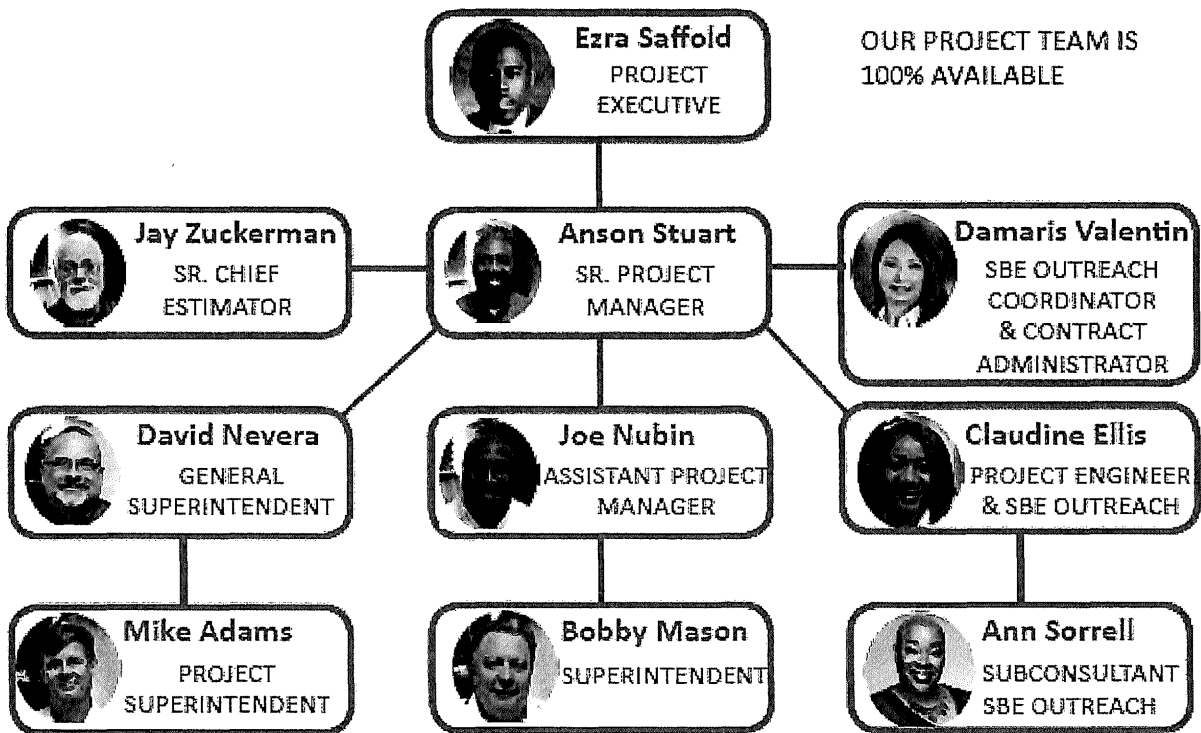
- Palm Beach County's Matchmaker 2011 - DBE of the Year Award
- MBDA Business Center of the US Department of Commerce - 2013 Minority Construction Firm of the Year
- MBDA's 50 Most Powerful Minority Entrepreneurs, Advocate & Lifetime Achievers - 2014
- Palm Beach County's Business Matchmaker 2016 - Advocate of the Year

Our team recognizes the significance of collaborating with organizations to obtain new client relationships. our experienced construction team has performed on projects where our reputation for meeting project goals has been praised and recognized. With this in mind, you can be certain that ASC will maintain a well-organized jobsite with minimal disruption to your operations, while developing, constructing or servicing any active area. We are confident that our team at ASC is qualified to provide the level of success and quality expected by your organization.

PRE-CONSTRUCTION TEAM ORGANIZATIONAL CHART



CONSTRUCTION TEAM ORGANIZATIONAL CHART



PROJECT TIME AVAILABLE:		
	PRE-CONSTRUCTION	CONSTRUCTION
EZRA SAFFOLD	100%	100%
JAY ZUCKERMAN	100%	100%
DAMARIS VALENTIN	100%	100%
ANSON STUART	100%	100%
DAVID NEVERA	50%	100%
JOE NUBIN	50%	100%
MIKE ADAMS	50%	100%
BOBBY MASON	50%	100%
CLAUDINE ELLIS	50%	100%
ANN SORRELL	25%	25%

ALL PRE-CONSTRUCTION SERVICES WILL BE THROUGH OUR OFFICE IN WEST PALM BEACH.

Suzanne Marie Dombrowski,
P.E., ENV SP
Project Manager

Education

Bachelor of Science, Civil
Engineering, University of
Florida, 2005
Master of Engineering, Civil
Engineering, University of
Florida, 2006

Registration

Professional Engineer,
Florida, 69918, 2009

Professional Affiliations

American Society of Civil
Engineers
American Water Works
Association
Florida Engineering Society

Certifications

Stormwater Management
Inspector
FDOT Specifications Package
Preparation Training for
Consultants
Envision Sustainability
Professional
SWMM Stormwater Modeler
Advanced Maintenance of
Traffic

Awards

ASCE Young Engineer of the
Year 2014-2015

Ms. Dombrowski is a senior engineer and West Palm Beach Branch Manager with Chen Moore and Associates. She holds a bachelor's degree in civil engineering and a master's degree in engineering with a specialization in civil engineering from the University of Florida. Ms. Dombrowski has managed a wide range of municipal utility, drainage and roadway projects from the planning stages throughout construction. She also designs the site civil improvements for both public and municipal facilities.

Project Experience

SUA Hood Rd Office Complex Replacement R1832. CMA was contracted by Seacoast Utility Authority (SUA) for the civil engineering and landscape architecture services for the Hood Road Office Complex Replacement Project (HROC). The project involves replacement of the existing 14,000 SF Administrative Building with a new 16,000 SF building; replacement of the existing 3,300 SF Operations and Maintenance Building with a new 8,625 SF building; and replacement of the existing 12,000 SF Warehouse and Fleet Maintenance Building with a new 15,000 SF building. CMA performed design, permitting and construction administration services for the new complex design which included a fire suppression, potable water, sanitary sewer, drainage, paving, hardscape, landscape and irrigation on site and a proposed turn lane off site located in Palm Beach County right-of-way. Permits were required from the South Florida Water Management District, Northern Palm Beach County Improvement District, Palm Beach County Health Department, Palm Beach County Land Development Division and City of Palm Beach Gardens. Special attention during design was required to phase improvements in such a way that existing critical infrastructure for the water treatment plant operations was protected and the facility was able to continue functioning during construction.

Palm Beach County Fire Rescue Station 22.CMA provided civil engineering and landscape architecture services for the Fire Rescue Station 22 located in the Acreage north of the Grove Shopping Market on Seminole Pratt Whitney Road in the City of Westlake. CMA assisted with the design, permitting, and construction of a three to four bay fire station and will be designed to LEED certifiable standards. The site plan will include on grade parking, a building requiring landscape buffers and treatment. The project also required on site stormwater management and water and sewer service to the building. Services included schematic design, design development, construction documents, bid/permitting assistance and construction administration.



Chen Moore and Associates



West Palm Beach Fire Station 4.As part of the CPZ team, CMA provided civil engineering and landscape architecture services for West Palm Beach’s Fire Station No. 4. The design involved the demolition of the existing fire station and complete re-design of the site with a two-story building. CMA’s role involved coordination with the FEMA modeling updates; coordination with City, regulatory agencies and existing utilities; site civil design including parking lot, adjacent streets (partial design), drainage and utilities; landscape improvements; and hardscape design.

Riviera Beach NIP's. The City of Riviera Beach has contracted CMA to perform the roadway, sidewalk, drainage, water and sewer improvements as part of a neighborhood improvement program. The scope of services includes field investigation including sidewalk condition assessment, utility coordination, design, permitting and public information. The design was completed on an accelerated schedule to fulfill the City's bond requirements.

3201 Avenue J Document Review. CMA will provide documentation research and permit investigation services for a parcel located at 3201 Avenue J in Riviera Beach. The parcel was permitted for the construction of 28 apartment units but only two of these units were built in 2008. Infrastructure was installed for the remaining townhomes, including pavement, drainage, water and sewer. CMA will research existing permits and the status of the permits and provide a summary of the infrastructure that has been installed.



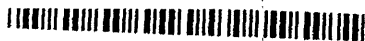
Chen Moore and Associates



Attachment 6 - Site Control

Evidence of Site Control is included on the following pages.





CFN 20180045870

OR BK 29632 PG 0012

RECORDED 02/05/2018 14:00:04

AMT 1,050,000.00

Doc Stamp 7,350.00

Palm Beach County, Florida

Sharon R. Bock, CLERK & COMPTROLLER

Pgs 0012 - 13 (2pgs)

Prepared by and return to:

J. MICHAEL HAYGOOD PA
701 Northpoint Parkway Suite 209
West Palm Beach, FL 33407
561-684-9311
File Number: JB Chart
Will Call No. 108

[Space Above This Line For Recording Data]

Special Warranty Deed

This Special Warranty Deed made this 26th day of January, 2018 between JB Chart Development Co., Inc., a Florida corporation whose post office address is 691 North High Street, Columbus, OH 43215, grantor, and Riviera Beach Community Development Corporation, a Florida not for profit corporation whose post office address is 2001 Broadway Road, Suite 300, Riviera Beach, FL 33404, grantee:

(Whenever used herein the terms grantor and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseeth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantee in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Palm Beach County, Florida, to-wit:

Lot 17, Silver Beach Acres Plat No. 2, according to the plat thereof on file in the Office of the Clerk of the Circuit Court in and for Palm Beach County, Florida, as recorded in Plat Book 20, Page 15.

Parcel Identification Number: 56-43-42-29-24-000-0170

and

Lot 18, Silver Beach Acres Plat No. 2, according to the plat thereof on file in the Office of the Clerk of the Circuit Court in and for Palm Beach County, Florida, as recorded in Plat Book 20, Page 15.

Parcel Identification Number: 56-43-42-29-24-000-0180

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

DoubleTime®

Signed, sealed and delivered in our presence:

Diane M. Lambert
Witness Name: Diane M. Lambert
Eric R. Capc
Witness Name: Eric R. Capc

JB Chart Development Co., Inc., a Florida corporation

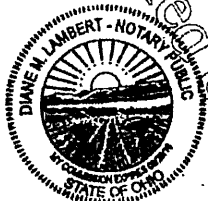
By: Curtis T. Jewell, Pres.
Curtis T. Jewell, President

(Corporate Seal)

State of ~~Florida~~ Ohio
County of ~~Palm Beach~~ Franklin

The foregoing instrument was acknowledged before me this 29th day of January, 2018 by Curtis T. Jewell, President of JB Chart Development Co., Inc., a Florida corporation, on behalf of the corporation. He/she ☐ is personally known to me or ☒ has produced a driver's license as identification.

[Notary Seal]



Diane M. Lambert
Notary Public
Printed Name: Diane M. Lambert
My Commission Expires: 8/29/19

Attachment 7 - Litigation History



RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION
As of March 16, 2020

LITIGATION HISTORY

The Respondent, RBCDC, has no projects, personnel or team members employed with Respondent, who have been involved in any litigation matter in the past five (5) years.

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION

2001 Broadway
Suite 300
Riviera Beach, FL 33404

561.844.3408
855.300.7611 Toll Free
561.881.8043

www.rivierabeachcdc.org · www.rivierabeachcommunitygardens.org



Attachment 8 - Development Proforma

On the following page please find our detailed Development Proforma which includes our projects sources and uses. The second attachment to this section includes and estimate of probable cost from our project architect.

The assumptions in the development proforma include a mix of income sources. The primary income source will be from the sale of the town homes. The net income to the proforma from the sale of each unit will be based upon income qualifications of the buyer. We will be targeting a mix of low income, moderate -1 income, and moderate -2 income levels for this development.

These blended sales while resulting in different amounts of income to the project proforma will be targeted to provide access to the Riviera Beach CDC home buyer club, that has a variety of members with varying levels of income. To offset any sales price deficit we will be using: existing impact fee credits from the prior development, potential additional impact fee credits from the annual Palm Beach County Affordable Housing Impact Fee Credit Program, first time home buyer subsidies from the State of Florida and other financial institutions along with funds from Palm Beach County HOME Program.



Villas of Solana - 28 Townhomes

Sources and Uses

	Budget	Spent to Date	Remaining	Notes - Changes
Hard Costs				
Construction	\$ 4,760,000.00			\$170,000 each
Demo of existing	\$ 100,000.00			
Site Work	\$ 200,000.00			
Contingency	\$ 253,000.00			
Total Hard Costs	\$ 5,313,000.00			
LAND Loan payoff	\$ 815,000.00			
Financing Costs				
Title and Recording-Construction	\$ 56,000.00			\$2,000 per unit
Construction Period Interest	\$ 50,000.00			
Legal	\$ 50,000.00			
Other Closing	\$ 14,000.00			\$500 per unit
Interest Reserve	\$ 25,000.00			
Total Financing Cost	\$ 195,000.00			
Soft Costs				
Architectural/Design	\$ 225,000.00			
Builders Risk	\$ 35,700.00			
Relocation Expenses for existing tennats	\$ 40,000.00			
Survey/Material Testing	\$ 25,000.00			
Legal	\$ 25,000.00			
Project Manager	\$ 140,000.00			
Marketing	\$ 50,000.00			
Permit Fees	\$ 106,260.00			
Appliances	\$ 56,000.00			\$2000 per unit
Site Plan Fees	\$ 15,000.00			
Impact Fees	\$ 140,000.00			School must pay
Utility Connection Fees	\$ 98,000.00			\$3,500 per unit
Developer Fee	\$ 280,000.00			
Soft Cost Contingency	\$ 159,039.70			
Total Soft Costs	\$ 1,395,000.00			
Total Budget	\$ 7,718,000.00			
Cost per Unit	\$ 275,642.86			
Income Sources				
Sales	\$ 5,390,000.00			
Impact Fee Credit	\$ 140,000.00			\$5,000 each
Down Payment Assistance	\$ 420,000.00			\$15000 each
City of Riviera Beach	\$ 400,000.00			
Workforce Housing in-lieu payment	\$ 648,000.00			8 units
Home -relocation	\$ 40,000.00			
Home- assistance	\$ 680,000.00			\$100,000 per 16 units
Total Income	\$ 7,718,000.00			
Leveraging Ratio				
		10.29		

Attachment 9 - Operating Proforma

Not Applicable.



Attachment 10 - Sales Proforma

On the following page please find our detailed Sales Proforma which includes our projects sources and uses. The second attachment to this section includes and estimate of probable cost from our project architect.

The assumptions in the development proforma include a mix of income sources. The primary income source will be from the sale of the town homes. The net income to the proforma from the sale of each unit will be based upon income qualifications of the buyer. We will be targeting a mix of low income, moderate -1 income, and moderate -2 income levels for this development. These blended sales while resulting in different amounts of income to the project proforma will be targeted to provide access to the Riviera Beach CDC home buyer club, that has a variety of members with varying levels of income. To offset any sales price deficit we will be using existing impact fee credits from the prior development, potential additional impact fee credits from the annual Palm Beach County Affordable Housing Impact Fee Credit Program, first time home buyer subsidies from the State of Florida, and other financial institutions along with funds from Palm Beach Counties HOME Program.

Proposed Terms for the Home Loan

The home loan will be targeted to low and moderate one income home buyers which we anticipate approximately 16 units of the development to be utilized. Each of the home loans will remain in the project though construction with each allocated portion repaid as such: Purchase assistance to the end purchaser and the remainder left in the project for development assistance covered by a restrictive covenant 30 years based on language in the RFP.



Income Sources

Sales	\$	5,390,000.00	
Impact Fee Credit	\$	140,000.00	\$5,000 each
Down Payment Assistance	\$	420,000.00	\$15000 each
City of Riviera Beach	\$	400,000.00	
Workforce Housing in-lieu payment	\$	648,000.00	8 units
Home -relocation	\$	40,000.00	
Home- assistance	\$	680,000.00	\$100,000 per 16 units
Total Income	\$	7,718,000.00	



PURPOSE OF PROGRAM

To provide the workforce within Palm Beach County an opportunity to purchase homes at below market prices. Down payment and closing cost assistance is available for those who qualify.

WORKFORCE HOUSING PROGRAM

2019	Low Income (60% - 80% AMI)	Moderate -1 Income (80% - 100% AMI)	Moderate -2 Income (100% - 120% AMI)	Middle Income (120% - 140% AMI)
Household Range	\$45,240 - \$60,320	\$60,320 - \$75,400	\$75,400 - \$90,480	\$90,480 - \$105,560
Sales Price	\$158,340	\$203,580	\$248,820	\$294,060
Minimum Buyer Contribution %	2.5%	3.5%	3.5%	3.5%
Maximum Subsidy Assistance**	\$42,752	\$40,716	\$37,323	\$29,406

* This chart is effective July 1, 2019 and may change annually

** Down payment assistance may be available up to this amount.

Workforce Housing Development Locations

Silverwood Estates....(6 WHP Townhouses)
5376 Hypoluxo Road, Lake Worth, FL
(561) 233-3600. Visit pbcgov.org/HES

Town Commons....(8 WHP Townhouses)
8569 Via Mar Rosso, Lake Worth, FL
Sales Center - 1280 Ranchette Road, WPB, FL
(855) 374-0554. Visit:
<https://www.drhorton.com/florida/southeast-florida/lake-worth/town-commons#relatedmovein>

Gulfstream Preserve....(37 WHP Condominiums)
4556 Lyons Road, Lake Worth, FL
(561) 536-1784. Visit www.jennar.com/new-homes/florida/palm-beach/lakeworth/gulfstream-workforce-housing

Merry Place Estates ... (34 WHP Townhomes & 2 Single Family Homes) 3700 Georgia Ave., West Palm Beach, FL 33405(561) 655-8530 ext. 1203. Visit housingcenterpb.com/merryplace/



Something to Write Home About

UNITS ARE AVAILABLE NOW:

Interested buyers must take part in a mandatory WHP introductory orientation. Please contact Jamela Mitchell at (561)233-3693 email JMitchell1@pbcgov.org or Antoinette Prescott at (561)233-3606 email Aprescott@pbcgov.org to register for the orientation.

Updated 9.11.2019

2019 Workforce Housing Program Sales Prices

Based on 2019 PBC Median Family Income: \$75,400 (per HUD)

WHP Sales Prices (homes cannot be sold at a higher price)

WHP Income Category			Sales Price
Low	60% - 80%	\$45,240 – 60,320	\$158,340
Mod 1	>80% - 100%	>\$60,320 – 75,400	\$203,580
Mod 2	>100% - 120%	>\$75,400 – 90,480	\$248,820
Middle*	>120% - 140%	>\$90,480 - 105,560	\$294,060

**Does not apply to WHP units in projects approved under WHP Code adopted 8/22/2019.*

Attachment 11 - Evidence of Financing

This project will be financed through a variety of funding sources. Initial funding will come from a development loan from the Palm Beach County Housing Finance Authority. The pre-development loan will be used to cover all design and permitting costs. Units will be constructed on a revolving basis based upon pre-sale of the units. Sales of units will be used to pay for future construction.

We have applied for a revolving type loan with the Palm Beach County Housing Finance Authority. This project is being funded by using "pay as you go" from the Riviera Beach CDC cash on hand account. The revolver from Palm Beach County Housing Authority while not necessary, will expedite the projects process and provide operational and expense funding prior to unit closings.

The Riviera Beach CDC has applied to the City of Riviera Beach for a \$400,000 development grant. This development grant is not currently included in the proforma, if successful this grant will allow us to accelerate the pre-development program as well as marketing and sales. If not, we will continue with the proforma that is included in the HOME RFP response.

We recognize that this is a large project with a large number of units. Our plan is to move forward in a conservative manner. We will be developing this project on a pay as you go basis. The Home Buyers Club that is sponsored by the Riviera Beach CDC is expected to generate between 30%-50% of the town home sales. The remainder of the sales are expected to be generated from marketing and traditional sales efforts. Our plan is to develop and sell these units as we have sales. In addition we will be extremely sensitive to the needs of the four tenants currently residing on site. Our plan is to provide relocation assistance and find these tenants safe and secure housing before moving forward with the demolition and replacement of those four units.

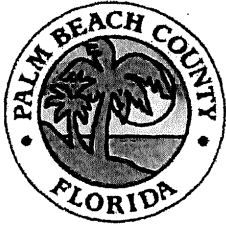
We have engaged with the Palm Beach County Finance Housing Authority as evidence by the attached letter. Our intent is to use the revolver loan from the Palm Beach County Housing Finance Authority to support our building and development efforts until we get to the unit closings where those dollars would then be used to support the next set of units being constructed. The attached schedule has us building in terms of four units at a time, which would allow our general contractor and team to build efficiently and effectively. In addition it allows us to be flexible with regard to building only based upon confirmed sales. These confirmed sales would be properly vetted and approved for the bank loans. This income is reflected on our proforma. Palm Beach County Housing Finance Authority has agreed to work closely with us over the course of several years while this project is developed to ensure that we do not get ahead of ourselves and that we develop this property in the most conservative way possible.

See attached letter from Palm Beach County Housing Authority.

Project Leveraging

The intent of this project is to maximize leveraging using multiple fund sources. The owners will be expected to provide a mortgage based upon their AMI income. With an estimated total project cost of \$225,000 per unit. We would expect that an individual at 100% of the area income would be able to qualify for a mortgage of \$169,000. We would supplement this owner contribution with a \$56,000 CHDO HOME loan, grant. Providing a 3-1 leverage of these properties.





**Housing Finance Authority
of Palm Beach County**

100 Australian Avenue, Suite 410
West Palm Beach, FL 33406
(561) 233-3656
FAX (561) 233-3657
www.phchfa.org



Chairperson

Gary P. Eliopoulos

Vice Chair

Bobby "Tony" Smith

Secretary

Robin B. Henderson

Clark D. Bennett

Patrick J. Franklin

James H. Harper, Sr.

Charles V. St. Lawrence

Executive Director

David M. Brandt

dbrandt@pbccgov.org

(561) 233-3652

Administrative Assistant

Jennifer M. Hamilton

jhamilton@pbccgov.org

(561) 233-3656

"An Equal Opportunity
Affirmative Action Employer"

Official Electronic Letterhead

November 21, 2019

Annetta Jenkins, Executive Director
Riviera Beach Community Development Corp.
2001 Broadway, Ste. 300
Riviera Beach, FL 33404

RE: Revolving construction loan application for Villas at Solana

Via email

Dear Annetta:

This letter is to acknowledge receipt of the application for an up to 36-month revolving construction loan of \$1.6M from the Housing Finance Authority of Palm Beach County ("Authority") for the proposed 28-unit Villas of Solana for-sale town home community in the City of Riviera Beach. Please be advised that I have done a preliminary review of the application and exhibits and at this time I can state that this type of project/request has received loan funding in the past and that the Authority currently has funding capacity for a loan of this size. Following further due diligence and discussions with your staff/consultants I would envision this loan request going before the Authority board at our December 13, 2019 meeting. I am looking forward to working with you on this project.

Sincerely yours,

A handwritten signature in black ink, appearing to read "D. Brandt".

David Brandt

CC: Skip Miller, Esq.

Attachment 12 - Audited Financial Statements

Two (2) Years of Externally Audited Financial Statements are included on the following pages.



Riviera Beach Community Development Corporation, Inc
Financial Statements
For the Year Ended September 30, 2018



No assurance is provided, do not include disclosures.

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC

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	<u>PAGE</u>
Financial Statements	
Statement of Financial Position	2
Statement of Activities	3
Statement of Cash Flows	4

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED SEPTEMBER 30, 2018

	<u>2018</u>
<u>ASSETS</u>	
Cash	\$ 551,631
Pledge Receivable	-
Grant Receivable	-
Account Receivable	2,718
Escrow	-
Deposits w/Others	450
Prepays	830
Construction in Progress	7,535
Land & Residences	1,145,923
Total Assets:	\$ 1,709,087
<u>LIABILITIES</u>	
Accrued & Accounts Payable Liabilities	4,530
Note Payable	850,000
Line of Credit (Comerica)	-
Total Liabilities:	\$ 854,530
<u>NET ASSETS</u>	
Unrestricted	854,557
Temporarily Restricted	-
Total Net Assets	854,557
Total Liabilities and Net Assets:	\$ 1,709,087

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED SEPTEMBER 30, 2018

	Unrestricted	Temporarily Restricted	Total
REVENUES:			
Contributions	\$ 54,537	-	\$ 54,537
Grants	304,500	-	304,500
Program Revenue	28,152		28,152
Net Assets released from restrictions	-		-
TOTAL REVENUES	387,189	-	387,189
EXPENSES:			
Management & Support	110,987	-	110,987
Community Garden Program	75,745	-	75,745
Other Programs	87,983	-	87,983
TOTAL EXPENSES	274,716	-	274,716
CHANGE IN NET ASSETS:	112,473	-	112,473
NET ASSETS, BEGINNING OF YEAR	742,084	-	742,084
NET ASSETS, END OF YEAR	\$ 854,558	-	\$ 854,558

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED SEPTEMBER 30, 2018

	<u>2018</u>
CASH FLOWS FROM OPERATING ACTIVITIES:	
Change in Net Assets:	\$ 112,473
Adjustment to Reconcile Increase in Net Assets to Net Cash Provided by Operating Activities	
Change in Operating Assets and Liabilities:	
Pledge Receivables	-
Grant Receivables	-
Other Assets	27,326
Liabilities	2,259
Net Cash Provided Operating Activities:	<u>142,058</u>
FINANCING ACTIVITIES:	
Loan	850,000
Net Cash Used in Financing Activities:	<u>\$ 850,000</u>
INVESTMENT ACTIVITIES:	
Construction in Progress	(7,535)
Land	(1,046,776)
Net Cash Used in Investing Activities:	<u>(1,054,310)</u>
Increase / (Reduction) in Cash:	(62,252)
Cash at Beginning of Year:	613,883
Cash at End of Year:	<u>\$ 551,631</u>
Interest Paid	<u>\$ -</u>

Riviera Beach Community Development Corporation, Inc

Financial Statements

For the Year Ended September 30, 2019



No assurance is provided, do not include disclosures.

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC

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RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED SEPTEMBER 30, 2019

	Unrestricted	Temporarily Restricted	Total
REVENUES:			
Contributions	\$ 49,055	-	\$ 49,055
Grants	520,200	-	520,200
Program Revenue	49,681		49,681
Net Assets released from restrictions	-		-
TOTAL REVENUES	\$ 618,936	-	\$ 618,936
EXPENSES:			
Management & Support	110,300	-	110,300
Community Garden Program	96,151	-	96,151
Other Programs	239,470	-	239,470
TOTAL EXPENSES	\$ 445,921	-	\$ 445,921
CHANGE IN NET ASSETS:	173,015	-	173,015
NET ASSETS, BEGINNING OF YEAR	854,558	-	854,558
NET ASSETS, END OF YEAR	\$ 1,027,572	-	\$ 1,027,572

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED SEPTEMBER 30, 2019

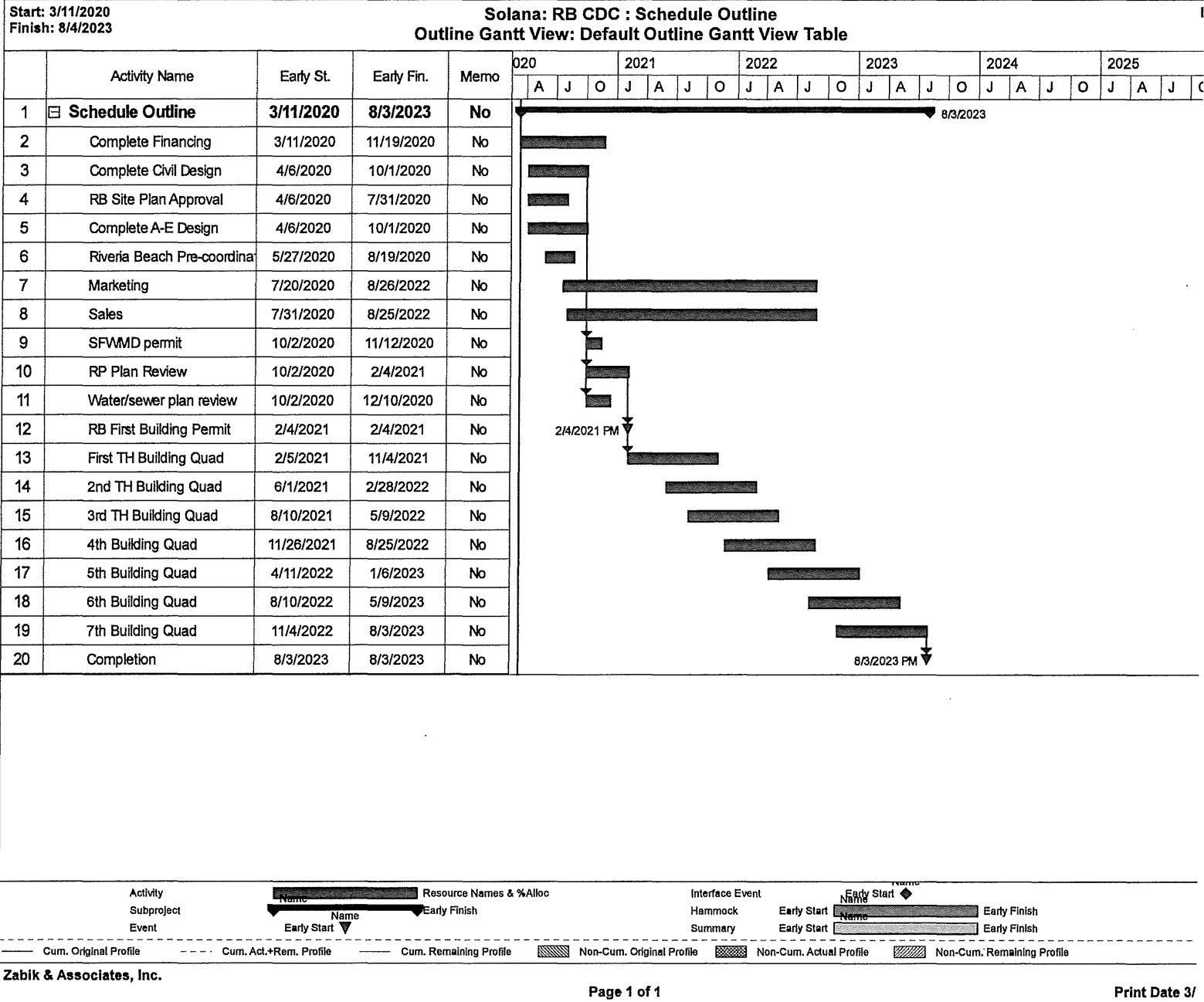
	<u>2019</u>
<u>ASSETS</u>	
Cash	\$ 414,324
Pledge Receivable	-
Grant Receivable	175,000
Account Receivable	1,676
Escrow	500
Deposits w/Others	930
Prepays	-
Construction in Progress	28,125
Land & Residences	1,307,492
Total Assets:	\$ 1,928,047
<u>LIABILITIES</u>	
Accrued & Accounts Payable Liabilities	50,475
Note Payable	850,000
Line of Credit (Comerica)	-
Total Liabilities:	\$ 900,475
<u>NET ASSETS</u>	
Unrestricted	1,027,572
Temporarily Restricted	-
Total Net Assets	1,027,572
Total Liabilities and Net Assets:	\$ 1,928,047

RIVIERA BEACH COMMUNITY DEVELOPMENT CORPORATION, INC
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED SEPTEMBER 30, 2019

	<u>2019</u>
CASH FLOWS FROM OPERATING ACTIVITIES:	
Change in Net Assets:	\$ 173,015
Adjustment to Reconcile Increase in Net Assets to Net Cash Provided by Operating Activities	
Change in Operating Assets and Liabilities:	
Pledge Receivables	-
Grant Receivables	(175,000)
Other Assets	892
Liabilities	45,944
Net Cash Provided Operating Activities:	<u>44,851</u>
FINANCING ACTIVITIES:	
Line of Credit Borrowing	-
Net Cash Used in Financing Activities:	<u>\$ -</u>
INVESTMENT ACTIVITIES:	
Construction in Progress	(20,591)
Land	(161,569)
Net Cash Used in Investing Activities:	<u>(182,159)</u>
Increase / (Reduction) in Cash:	(137,308)
Cash at Beginning of Year:	<u>551,631</u>
Cash at End of Year:	<u>\$ 414,323</u>
Interest	<u>\$ -</u>



Riviera Beach CDC Response to RFP HES.2020.1



Attachment 14 - Public Disclosure

The Public Disclosure is included on the following page.



EXHIBIT D:

DISCLOSURE OF BENEFICIAL INTERESTS
(REQUIRED BY FLORIDA STATUTES 286.23)

TO: PALM BEACH COUNTY CHIEF OFFICER, OR HIS OR HER
OFFICIALLY DESIGNATED REPRESENTATIVE

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, this day personally
appeared Annetta Jenkins hereinafter referred to an Affiant who being by me first duly
sworn, under oath, deposes and states as follows:

1. Affiant is the Executive Director of Riviera Beach CDC which entity is the Lead
Entity for the Respondent to Palm Beach County Request for proposals
Number RFP HES.2020.1.
2. Affiant's address is: 2001 Broadway, Suite 300, Riviera Beach FL, 33404.
3. Attached hereto, and made a part thereof, as an Attachment is a complete listing
of the names and addresses of every person or entity having a five percent (5%)
or greater beneficial interest in the proposed HOME CHDO project and the
percentage interest of each such person or entity.
4. Affiant acknowledges that this Affidavit is given to comply with Florida Statutes
286.23, and will be relied upon by Palm Beach County.
5. Affiant further states that Affiant is familiar with the nature of an oath and with
the penalties provided by the laws of the State of Florida for falsely swearing to
statements under oath.
6. Under penalty of perjury, Affiant declares that Affiant has examined this Affidavit
and to the best of Affiant's knowledge and belief it is true, correct, and complete.

FURTHER AFFIANT SAYETH NAUGHT.

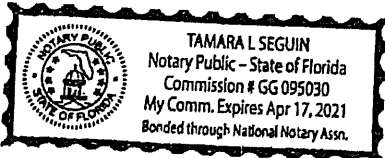
By: Annetta Jenkins Annetta Jenkins, Affiant

The foregoing instrument was sworn to, subscribed and acknowledged before me this
10th day of March, 2020, by Annetta Jenkins,
who is personally known to me OR who produced _____ as
identification and who did take an oath.

(NOTARY SEAL BELOW)

Notary Signature: Tamara L Seguin

Notary Name: Tamara L Seguin
Notary Public State of Florida



ATTACHMENT to THE DISCLOSURE OF BENEFICIAL INTERESTS

Schedule to Beneficial Interests in Project Proposal

Affiant is only required to identify five percent (5%) or greater beneficial interest holders in the proposed project. If none, so state. Affiant must identify individual owners. If, by way of example, the proposed project is wholly or partially owned by another entity, such as a corporation, Affiant must identify such other entity, its address and percentage interest, as well as such information for the individual owners of such other entity.

NAME	ADDRESS	PERCENTAGE OF INTEREST

Attachment 15 - Drug Free Workplace Certification

The Drug Free Workplace Certification is included on the following page.



EXHIBIT E:

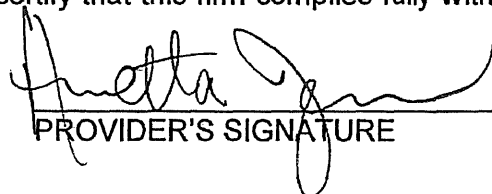
DRUG FREE WORKPLACE CERTIFICATION

Preference shall be given to businesses with drug-free workplace programs. Pursuant to Section 287.087, Florida Statutes, whenever two or more competitive solicitations that are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a response received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie responses will be followed if none of the tied providers has a drug free workplace program. In order to have a drug-free workplace program, a business shall:

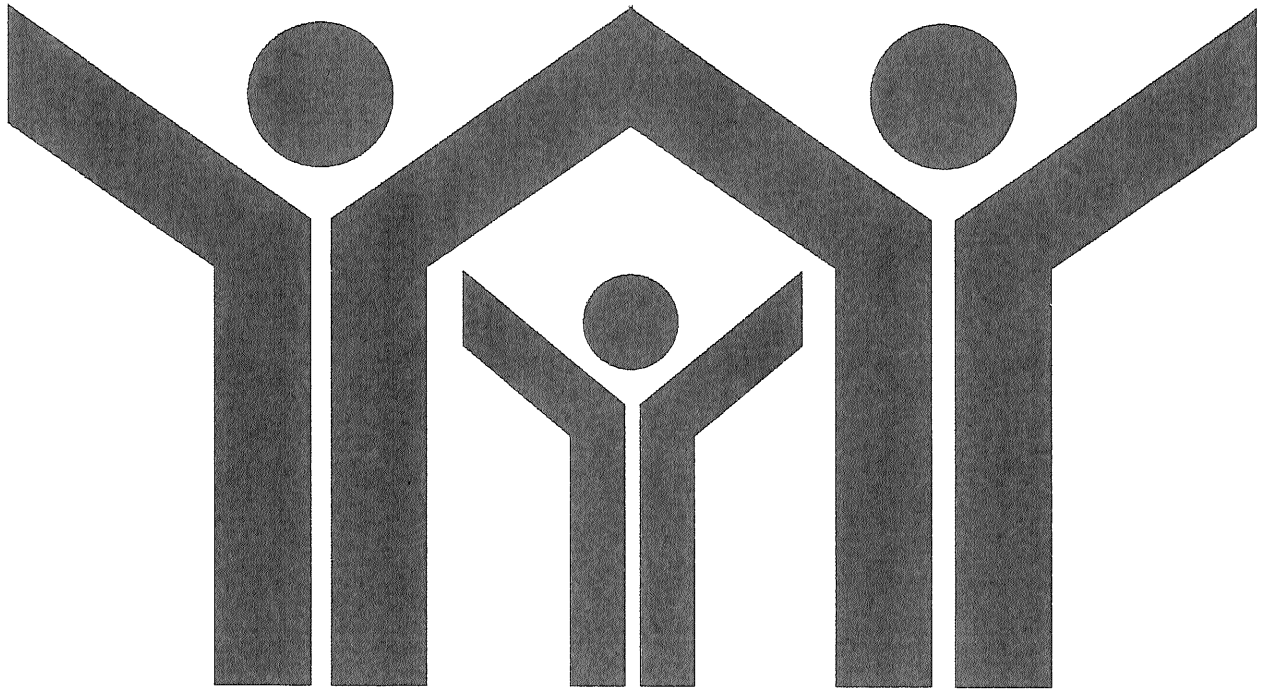
1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under proposal a copy of the statement specified in Subsection (1).
4. In the statement specified in Subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or *nolo contendere* to, any violation of Chapter 894, Florida Statutes, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on any employee who is so convicted or require the satisfactory participation in a drug abuse assistance or rehabilitation program as such is available in the employee's community.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of applicable laws, rules and regulations.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Riviera Beach CDC
BUSINESS NAME


PROVIDER'S SIGNATURE

HES.2020.1



**Habitat Housing
Solutions, Inc.**

ATTACHMENT 4

HES.2020.1

Section 1	Respondent Certification
Section 2	Project Description
	Cost estimates
	Type of project
	Status of project
Section 3	Contact Information
Section 4	Organization Chart
Section 5	Past Experience
	Resumes
Section 6	Site Control
	Contracts: 641 SW Avenue D Belle Glade
	121 NW 10 th South Bay
	135 SW 10 th South Bay
	NW 10 th South Bay
	3766 Saranac West Palm Beach
	275 Begonia Drive Pahokee
Section 7	Litigation Note
Section 8	Project Proforma
	Sources and Uses
	Budget
	Letter of Probable Cost
Section 9	Rental Housing Note
Section 10	Sales Proforma

Section 11	Source of Other Financing Letter from Habitat
Section 12	Two years Audited Financials
Section 13	Project Schedule
	CHDO Expenses
Section 14	Beneficial Interest
Section 15	Drug Free Workplace



REGISTRATION FORM RFP HES.2020.1

Home Investment Partnerships Program (HOME) Community Housing Development Organization (CHDO)

Palm Beach County Department of Housing and Economic Sustainability (DHES)

Respondents requesting a copy of RFP HES.2020.1 must complete and submit this form to DHES, providing all information prior to receiving the RFP document.

NO PROPOSALS WILL BE ACCEPTED FROM RESPONDENTS WHO DID NOT REGISTER WITH HES BY COMPLETING AND SUBMITTING THIS REGISTRATION FORM.

To receive the RFP package via email, submit this form to Lesley George at HESVerify@pbcgov.org. This form may also be submitted in person at HES, 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406.

Requesting Firm

Organization Name: Habitat Housing Solutions, Inc.

Contact Person Name: Paula Portch Title: President

Address: 4639 Lake Worth Road

City/State/Zip: Greenacres, FL 33463

Phone: 561-420-0509 Fax: _____

Email: Paula@hhsipbc.org

Requested By

Name: Paula Portch Title: President

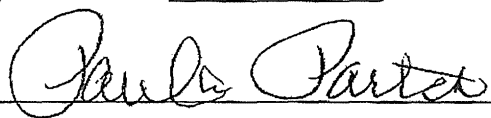
Signature:  Date: 1/23/2020

EXHIBIT C:

RESPONDENT CERTIFICATION FORM

By signing below, the undersigned Paula Portch, as President of Habitat Housing Solutions, Inc. (the Respondent), a _____ i.e. Florida corporation hereby certifies that the undersigned is duly authorized to sign this Respondent Certification Form on behalf of the Respondent and that this Respondent Certification Form shall be fully binding upon Respondent. Respondent hereby covenants and agrees to comply with the terms upon RFP HES.2020.1, all related Federal Regulations, and related Addenda and to attempt to negotiate in good faith with the County the terms of an agreement and will implement the response submitted by Respondent of the RFP. The Respondent further covenants and agrees that it has received all of the information referenced in the RFP, that Respondent fully understands the same, that Respondent completely and accurately completed the response submitted by Respondent pursuant to the RFP, that the information contained in such response submitted by Respondent is true and correct and that Respondent shall be bound by the terms and conditions of the RFP and the covenants, agreements and representations made by Respondent herein and in the response submitted by Respondent to the RFP.

Date of Execution by Respondent: March 9, 2020.

Habitat Housing Solutions, Inc. By: Paula Portch
RESPONDENT Signature

Its: President / CEO Paula Portch
SEAL Print Signatory's Name

The foregoing Respondent Certification Form was acknowledged before me this 9th day of March, 2020 Paula Portch the President / CEO of Habitat Housing Solutions, Inc., a Florida Not-For-Profit Corp (state and type of entity), who is personally known to me OR who produced _____ as identification and who did take an oath.

[Signature]
Notary Public

NOTARY PUBLIC

Michael R. Wilson
Print Notary Name

State of Florida at large

My Commission Expires 12/11/23



Project Description for RFP HES 2020.1 HOME

Habitat Housing Solutions, Inc. (HHSI), in partnership with Habitat for Humanity of Palm Beach County, Inc. (HFHPBC) is proposing to construct three new single-family, three, four, or five bedroom homes, one duplex, and one demolition and reconstruction for homeownership. These homes will be sold to families who have a household income no greater than 80% AMI.

HFHPBC holds title to one property that was donated by the City of Belle Glade, and one in unincorporated Palm Beach County. HFHPBC will convey the properties to HHSI. The City of Pahokee is in process of transferring title to one lot and the City of South Bay is in process of transferring title to three properties. HFHPBC has given HHSI a letter of intent to convey these properties to HHSI as soon as they have received title from the cities. These properties are infill lots. Single family homes will be constructed on four of the lots. Two lots will be combined and a duplex will be built on the combined lot. Five of these homes will be built in Opportunity Zones.

HHSI will then hire HFHPBC as the general contractor to construct the homes. When the construction of the homes is complete HHSI will convey the properties to prequalified, well educated, local homebuyers and HFHPBC will take back and administer 30-year interest free mortgages. The properties and homes will be developed as described below:

To combine 121 NW 10th Ave South Bay 33493 PCN 58-36-44-14-16-002-0130 census tract 008302 with NW 10th Ave South Bay 33493 PCN 58-36-44-14-16-002-0110 census tract 008302. We will then construct a duplex on the property to provide homes for two families.

To construct one 3 or 4 bedroom single family home on 135 SW 10th South Bay 33493 PCN census tract 008302.

Since these are in South Bay it is necessary to reduce the living space and eliminate the shed in order to accommodate an attached garage.

To build a 3 or 4 bedroom single family home on 641 SW Avenue D Belle Glade 33430 PCN census tract 08201

To build one 3 or 4 bedroom home on 275 Begonia Drive Pahokee 33476 PCN census tract 008002.

To demolish the existing home and construct one 3 bedroom home on 3766 Saranac Avenue West Palm Beach FL 33409 PCN 00-43-43-30-20-000-0070 census tract 002900.

HFHPBC will begin the home buyer outreach. Families identified through the outreach process will be prequalified for homeownership in Belle Glade, Pahokee and South Bay. Again, the focus

will be only on first time homebuyers with an income of less than 80% AMI with emphasis on families with special needs, single parents and veterans. HFHPBC currently has approximately 30 applications for the homes in Belle Glade. The family who has chosen the property on Saranac in West Palm Beach has already begun her Homeowners Education Classes. She is a single mother of an 11-year-old girl. She is employed in the medical field. Once the rest of families are selected they will begin their 9 weeks of intensive homeownership education classes. They are trained in all aspects of homeownership which includes such topics as, credit counseling, financial savings and planning, shopping for homeowners insurance, home maintenance, how to be a good neighbor, the required first time home buyers class, to name just a few. The family then selects their lot and they will begin building their home alongside HFHPBC's construction staff and other volunteers. Since we do not yet have the demographics for these families, we are projecting to build 3, 4, and possibly 5 bedroom homes depending on the needs of each family. The subsidy is the same for each and the projected cost difference is minimal, so the budget for the 4 bedroom, 2 bath home is utilized. Again, homes will be built that best fulfill the needs of each family. Once a Certificate of Occupancy is issued, a closing is scheduled with the new homeowners. None of the newly constructed homes will sit vacant while trying to market to potential home buyer that will qualify for a conventional mortgage like traditional builders. In that we do not have the family demographics and thereby don't know the 3, 4, and possibly 5 bedroom home we have included an estimate of probable cost by a licensed architect.

The total project is estimated to cost \$1,743,539.00. We are asking for \$650,000 in HOME CHDO funds. This leaves a balance of \$1,093,539.00 that will be funded by HFHPBC through pledges, contributions, fundraising events and a LOC in the amount of \$1,650,000 which they already have in place. 50 percent of the funds will be expended prior to September 30, 2021 and 100 percent of the funds will be expended prior to March 30, 2022.

The program is designed to keep the home affordable for the home buyers and still give them as much living space as possible so a shed is normally added on to the house for lawn equipment and storage. There is no additional cost incurred or space allocated for a garage. The three homes to be built in South Bay, however, will have the shed removed and a one car garage added as required by code. With HFHPBC's lower building costs coupled with a zero percent mortgage administered by HFHPBC, a family will typically have a mortgage payment, which includes principle, insurance and taxes, of significantly less than \$1000.00 per month and no greater than 30% of their monthly income.

HFHPBC also has a Home Preservation Program for the purpose of performing critical home repair and exterior home improvement projects on owner occupied homes in areas adjacent to their new home construction. The intent behind this very successful program is to make more of an impact in neighborhoods where new construction activity is occurring. HFHPBC has already started its home preservation program in both Belle Glade and Pahokee and will

incorporate its home preservation services along with the new construction discussed in this proposal.

All of HFHPC's homes are built in accordance with all applicable code requirements and area-wide industry standards. All homes will be built using concrete block construction, stucco **** exteriors, concrete driveways/walkways/porches, energy-efficient impact glass windows, above standard insulation systems, high-efficiency air conditioning systems, energy efficient hot water tanks/systems, and all appliances are Energy Star rated. All HFHPBC homes are built to the "Bronze" designation from the Florida Green Building Coalition and are compliant with Florida Power & Light's "Build Smart" standards. All homes will be architecturally comparable with the design styles traditionally found in the Glades. Each home will be appropriately placed on the lot and will comply with all zoning regulations. The design and construction will be in compliance with the current Florida Building Code requirements for single family home construction and the Zoning and Land Development Regulations requirements for single family dwellings.

HFHPBC intends to hire several construction assistants from the Glades communities as well as utilize local licensed subcontractors and vendors. The intent is to identify and utilize as much local support as needed to successfully accomplish its home construction goals. Through HFHPBC's Home Preservation Program it has already identified and utilized several local licensed contractors and local vendors for projects it has ongoing and completed in the Glades area.

	A	B	C	D	E	F
1	Address	City	PCN	Grant	Survey	Soil Report
2	3766 Saranac Ave	Westgate	rehab	HES-2020	N/A	N/A
3	641 SW Avenue D	Belle Glade	04-37-43-31-01-030-0810	HES-2020	ordered	ordered
4	275 Begonia Dr	Pahokee	48-37-42-18-10-000-0080	HES-2020	ordered	ordered
5						
6	121 NW 10th Ave	South Bay	58-36-44-14-16-002-0130	HES-2020	ordered	ordered
7	Lot 2 NW 10th Ave	South Bay	58-36-44-14-16-002-0110	HES-2020	ordered	ordered
8	135 SW 10th Ave	South Bay	58-36-44-14-16-001-0060	HES-2020	ordered	ordered
9						
10						
11						



3764 Saranac



641 SW Ave D.



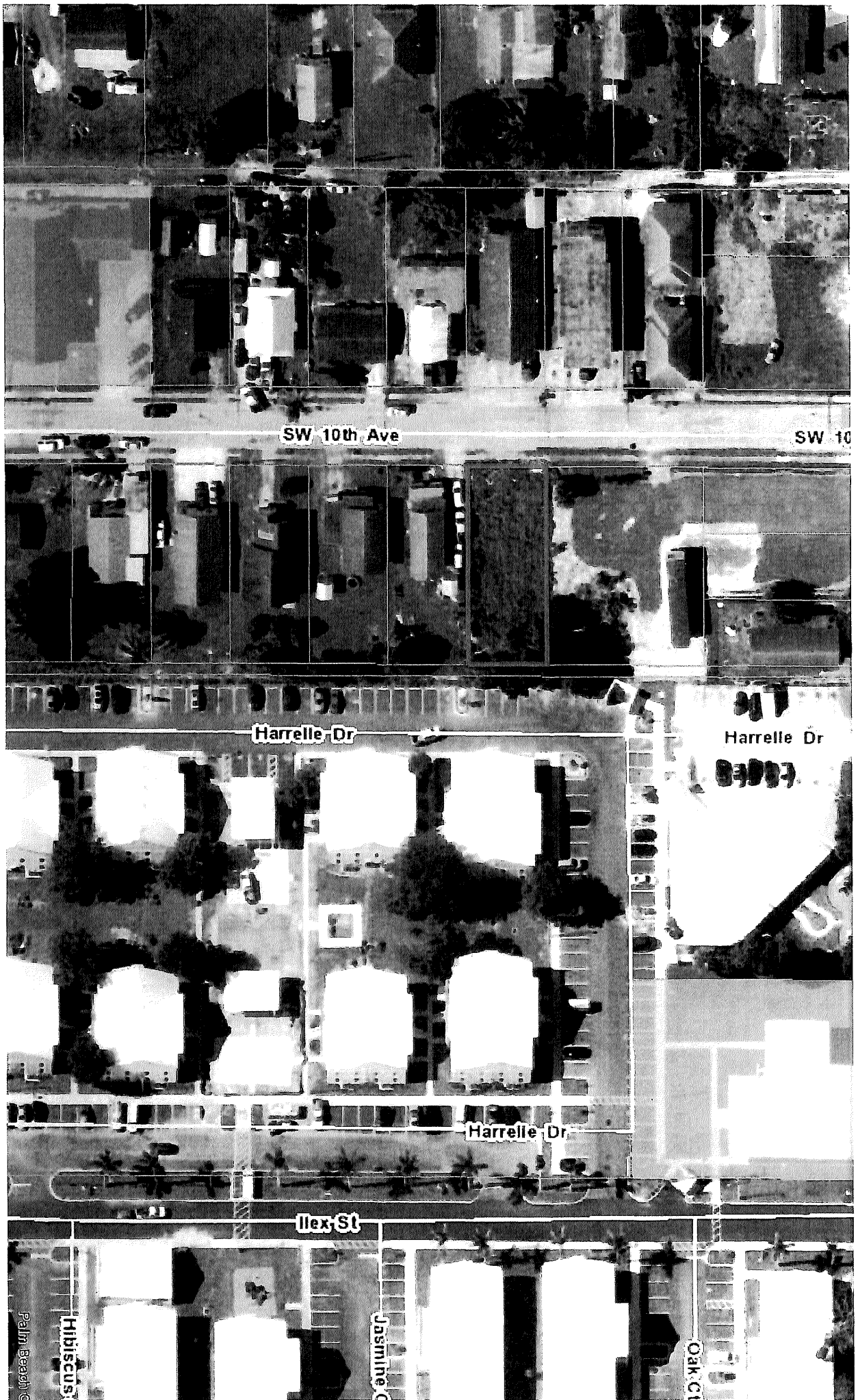
275 Begonia



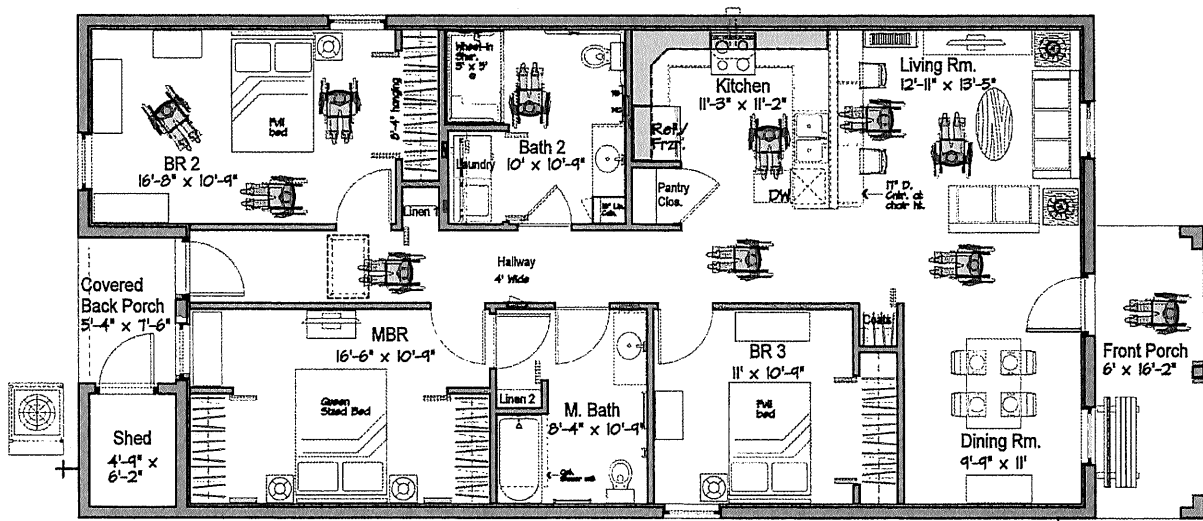
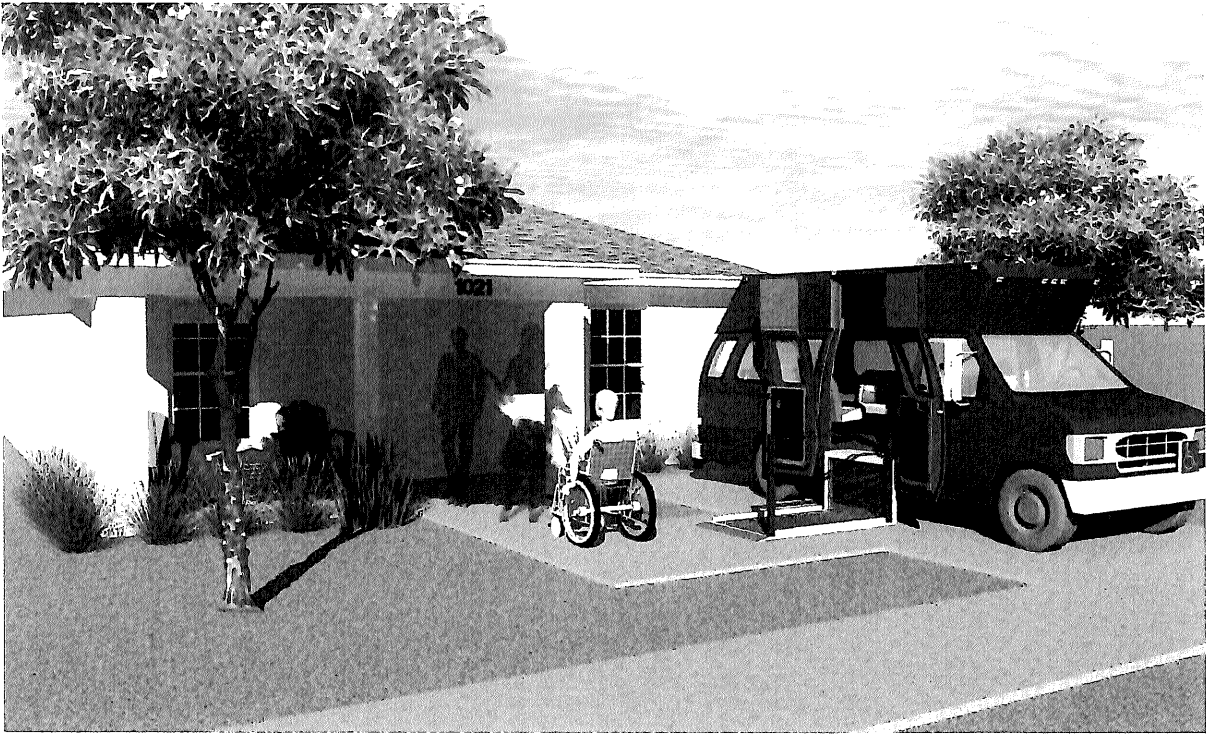
121 NW 10th Ave.



NW 10th Ave #2



135 SW 10th



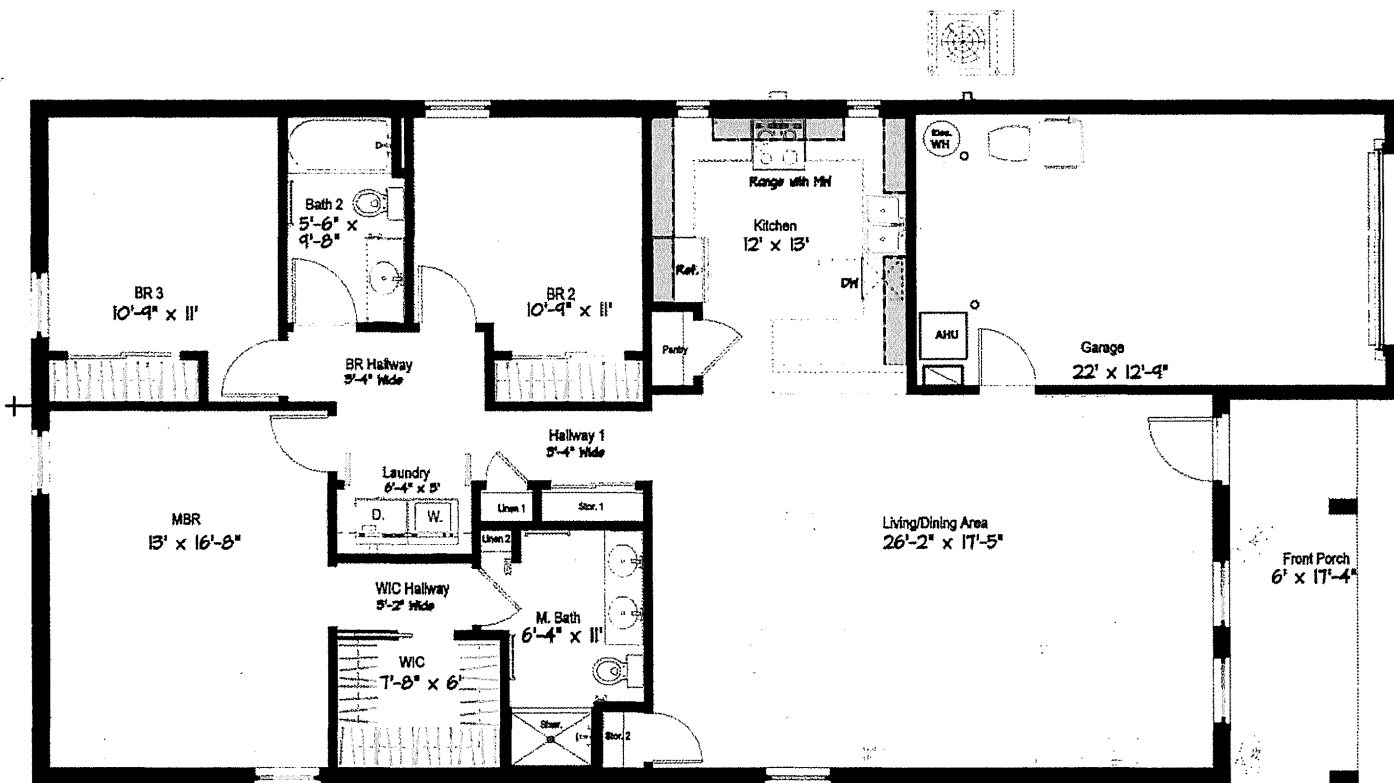
3 BR Accessible House Plan 3BR, 2 Bath 1,471 SF of AG area
Habitat for Humanity of Palm Beach County

Notes:
1. All interior room doors are 3' wide.
2. Counter heights are at 34".
3. No step at front porch or front door.

3 BR Accessible Model

Habitat for Humanity of Palm Beach County

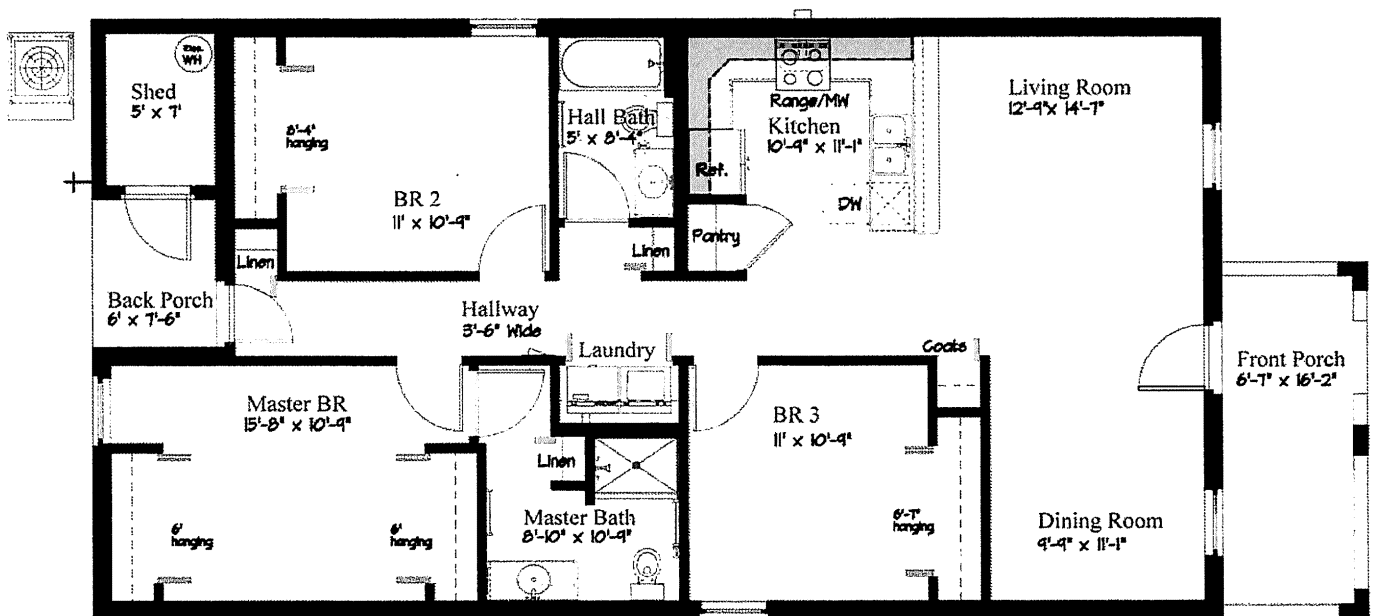
Architect: David Porter AIA



3 BR with Garage model 3BR, 2 Bath 1,594 SF of AC area

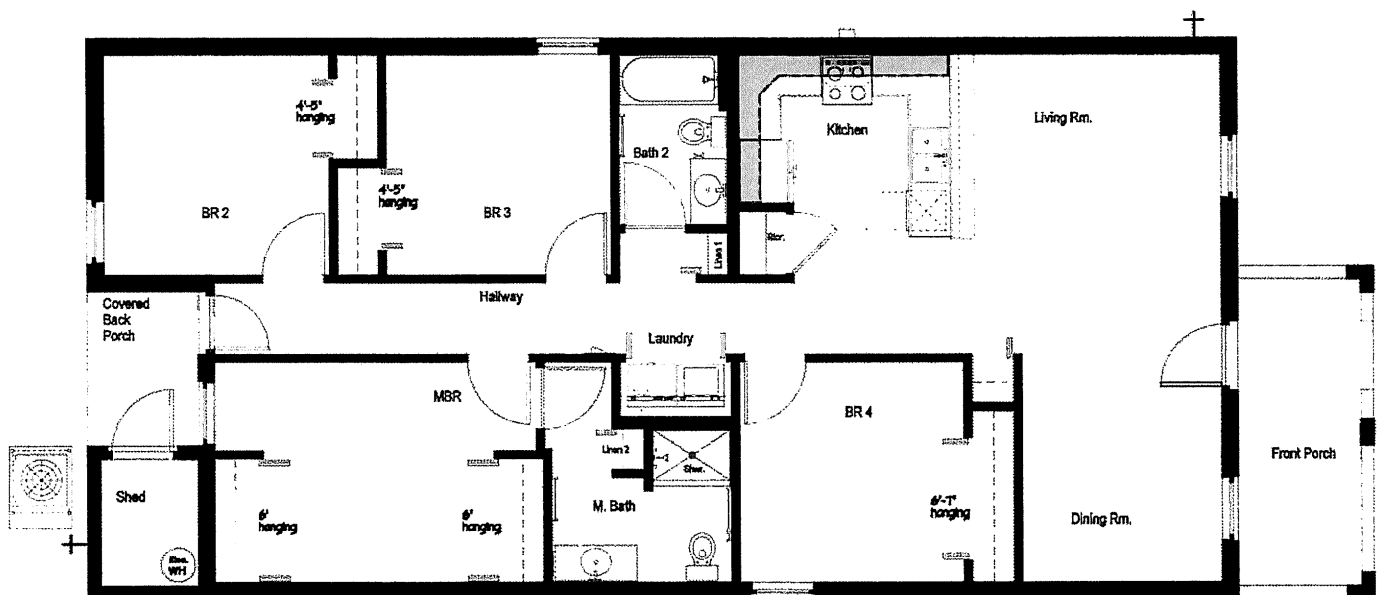
Habitat for Humanity of Palm Beach County

Architect: David Porter AIA



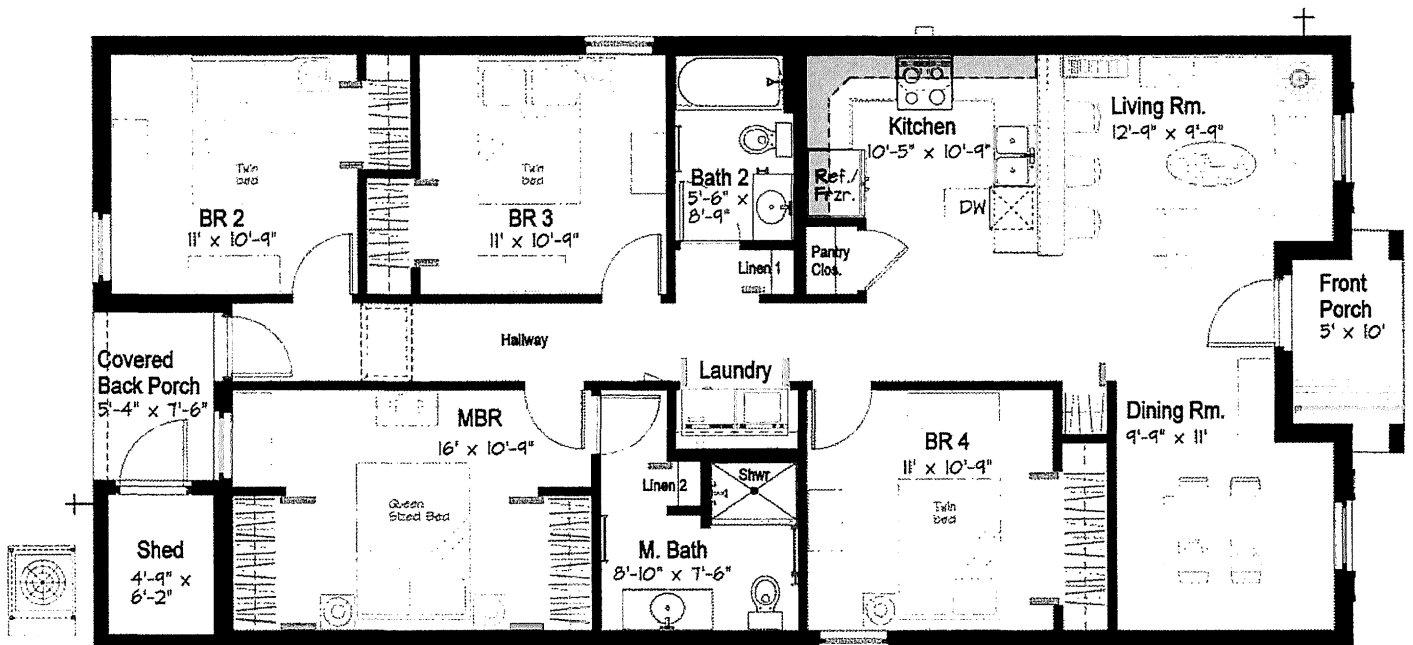
Ella 3 BR Model 3BR, 2 Bath 1,513 SF of AC area
Habitat for Humanity of Palm Beach County

Architect: David Porter AIA



Ella 4 BR Model 4BR, 2 Bath 1,641 SF of AC area
Habitat for Humanity of Palm Beach County

Architect: David Porter AIA



Gildersleeve 4-BR Model 4BR, 2 Bath 1,434 SF of AC area

Habitat for Humanity of Palm Beach County

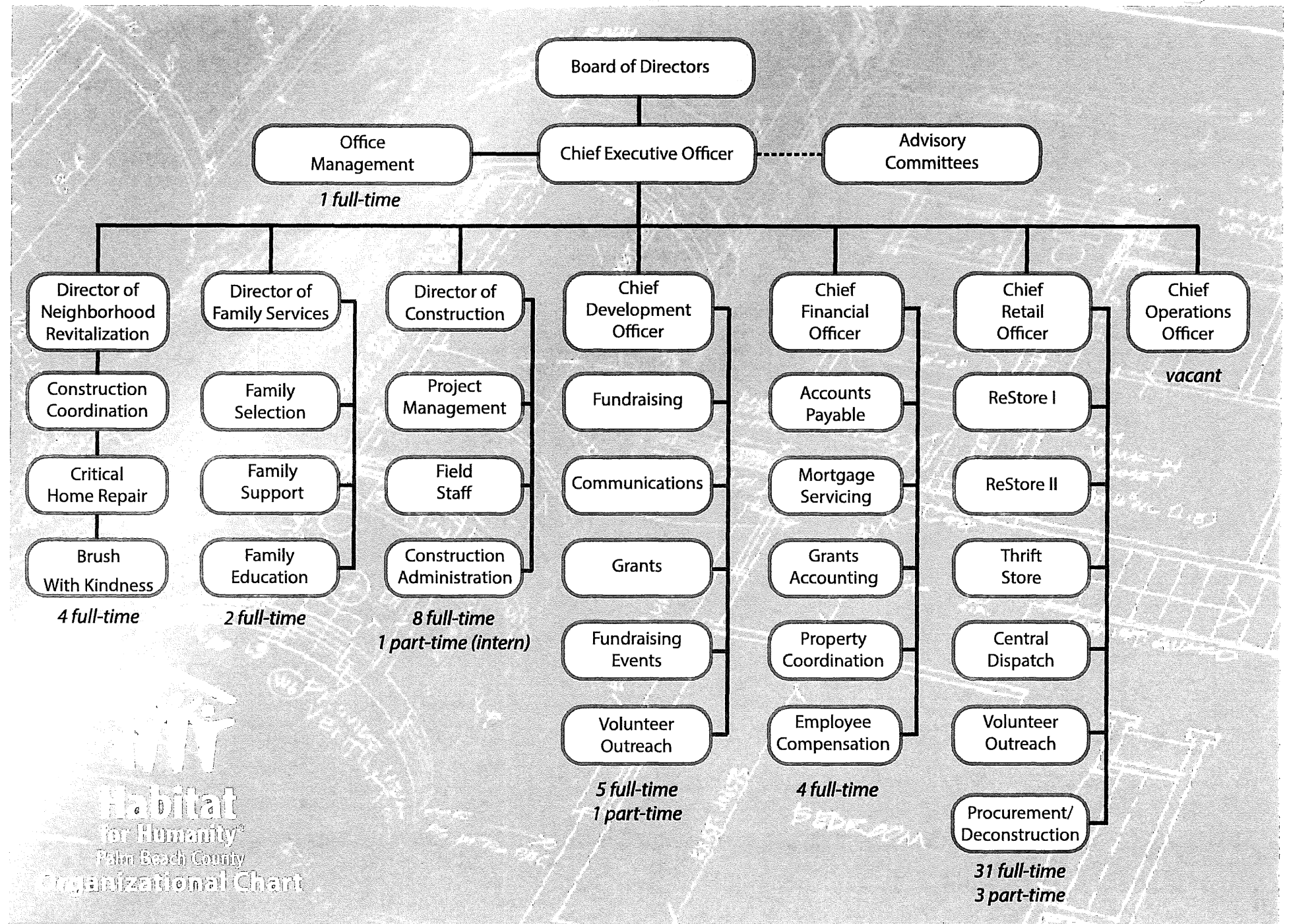
Architect: David Porter AIA

Team Members					
Name	Email	Phone	Affiliation	Position	Role
Paula Portch	paula@hhsipbc.org	561-239-0024	Habitat Housing Solutions, Inc	President/ CEO	Developer
David Porter	dporter@porterarchitects.com	(561) 694-0100	David Porter Associates Architect, Inc.	President	Architect
Robert Barkin	robert.barkin@akerman.com	561-273-5518	Akerman LLC	Partner	Attorney
Bernard Godek	godekb@habitatpbc.org	561-253-2080	Habitat for Humanity of Palm Beach County, Inc	CEO	Contractor
Donald Gill	donaldg@habitatpbc.org	561-253-2080	Habitat for Humanity of Palm Beach County, Inc	CFO	Contractor
Josh Burrell	jpburrell@habitatpbc.org	561-253-2080	Habitat for Humanity of Palm Beach County, Inc	Director of Construction	Contractor
Tara Okler	taraok@habitatpbc.org	561-253-2080	Habitat for Humanity of Palm Beach County, Inc	Director of Family Services	Contractor
Chris Cervantes	Chrisc@habitatpbc.org	561-253-2080	Habitat for Humanity of Palm Beach County, Inc	Construction Administrator	Contractor

Habitat Housing Solutions, Inc

Board of Directors

Paula Portch President/CEO



Past Experience

Habitat Housing Solutions, Inc. (HHSI) was formed 3 years ago to act as a developer and apply for and manage federal grants so that, in partnership with HFHPBC, it could increase the number of families served through affordable housing homeownership. HHSI was awarded \$1.3 million with which it successfully completed the construction of eight (8) single-family homes for lower income families. One grant was for \$940,460 with which HHSI contracted with HFHPBC to build six single-family affordable homes in Pahokee, West Palm Beach, and Lake Worth Beach. All the families were below 80% AMI and HFHPBC administered 30-year interest free mortgages to the homeowners. The project was completed ahead of schedule and in strict compliance with the grant. HHSI was awarded another grant in the amount of \$389,046. HHSI again contracted with HFHPBC to construct two single-family homes in Greenacres. These homes were sold to families with household incomes below 80% AMI and HFHPBC administered 30-year interest free mortgages to the families. Again, this project was completed on time and in compliance with the grant. HHSI has been awarded another \$72,000 grant from the City of West Palm Beach and is currently constructing an affordable home in Pleasant City area. When completed, this home will be conveyed to a family whose household income is less than 80% AMI. HHSI has been awarded another \$315,672 by Palm Beach County. We are awaiting the agreement so that we can proceed to build 2 homes in Pahokee and 1 home in Belle Glade. The families for these homes will be below 80% AMI and HFHPBC will administer a 30-year interest free mortgage to the families.

Habitat for Humanity of Palm Beach County, Inc. (HFHPBC) has constructed 242 decent, safe affordable homes for lower income families throughout the Palm Beach County. In addition, HFHPBC has provided home preservation services to 120 owner occupied homes, again for low-income residents. This has strengthened the communities in which they have built. The municipalities most impacted by HFHPBC's work are: Belle Glade, Greenacres, Jupiter, Lake Park, Lake Worth Beach, Lantana, North Palm Beach, Pahokee, Palm Beach Gardens, Palm Springs, Riviera Beach, Royal Palm Beach, and West Palm Beach. Most noteworthy are the 27-home and 19-home Habitat communities in Jupiter; the 14-home community in unincorporated West Palm Beach; the 40 new homes and 44 home repair projects completed along the North Tamarind corridor in West Palm Beach; and, the 46 single family homes completed in partnership with the Lake Worth CRA during NSP2. Since its founding in 1986, HFHPBC has never failed on any project that it has undertaken.

PAULA PORTCH

5652 Azalea Circle
West Palm Beach, FL 33415
Phone 561-239-0024 Email: portchp@gmail.com

PROFESSIONAL EXPERIENCE

March 2016 – Present Habitat Housing Solutions, Inc.

President and Chairman of the Board

- While at Habitat for Humanity of Palm Beach County, Inc. I helped create Habitat Housing Solutions, Inc.
- Created fiscal control and budgets.
- Acquired \$1,500,000 in Federal Grants to build affordable homes.
- Responsible for complete operations.
- Filed all state and federal tax returns and reports.
- Implemented a complete financial system.
- Reported status and financials to the Board quarterly.
- Achieved clean management letters from auditors that was reported to the Federal government.
- Verified 990
- Was a Community Housing Development Organization in both Palm Beach County and the City of West Palm Beach.

2006 – March 2016 Habitat for Humanity of Palm Beach County, Inc.

CFO

- Created fiscal control policies
- Responsible for Accounts Receivable, Accounts Payable and payroll through financial statements.
- Organized the office with job descriptions
- File all State tax returns.
- File Federal payroll tax returns.
- Verified 990
- Implemented a chart of accounts.
- Implemented a cash flow and construction management funding system in Excel.

- Control escrow and restricted accounts
- Create budgets for seven divisions.
- Oversee mortgage servicing for 235 mortgages.
- Reconcile escrow and mortgage accounts for year end.
- Analyze the general ledger, adjusted entries, and created schedules for audit.
- Achieved clean management letters for the last 9 years of my tenure.
- Managed an IRS audit that resulted in no findings.
- Supported existing network and improved the system.
- Implemented a backup system.
- Created a bookkeeping/accounting system through financials with a separation of duties for fiscal safeguards for both the affiliate and retail operation.
- Acquired State and Federal funding for our homeowners.
- Created dashboard for Board reporting.
- Implemented a software conversion.
- Oversee office administration
- Oversee personnel.
- Helped grow Habitat for Humanity of Palm Beach County, Inc. from a \$500,000 company in 2006 to a \$7000,000 company when I left in 2016.

2001 – 2006 Kitchen & Bath Design Center, Inc

West Palm Beach, Florida

President

- Built the business from business plan to 1.5 million company.
- Created set of books using Quick Books for Contractors and handled accounting and bookkeeping, payroll tax returns and financial statements.
- Created and implemented Cash Flow and Job Costing reporting tools for efficient management.
- Built a Windows XP wireless network with security encryption and automated backup.
- Created the Corporate Policies
- Designed and drew remodels using CAD based program 2020.
- Sold and closed remodeling projects.
- Managed fifteen employees.

2000 – 2001 Orius Corporation

West Palm Beach, Florida

IS Director

- Implemented policies and procedures to lay the foundation for IS

Department.

- Implemented Windows 2000 and Office 2000 as a standard
- Created Disaster recovery Plan
- Created the security system Policies
- Started the SMS implementation
- Implemented automated process for antivirus solution
- Implemented a managed WAN across the internet.
- Started the implementation of an extranet including hosted applications
- Installed and implemented Citrix solution for the WAN
- Managed offices with employees and contractors nationwide.
- Designed and created the project for WAN using a combination of Frame Relay and DS3 technology
- Implemented a Helpdesk and remote control including all of our remote locations

1998 – 2000 Magellan Specialty Health Sunrise, Florida
IS Director

- Built an IS department replacing contractors to present size of 20 employees
- Implemented Windows 95 and Office 97 as a standard
- Created Disaster recovery Plan
- Created Company Computer and Telephone usage policy
- Created the security system Policies
- Created standard Desktop to minimize resources to support
- Implemented SMS
- Beginning Metaframe implementation
- Documented the system and network
- Manage the operations, installation and upgrades of multiple platforms, Unix, NT, Novell, AS400
- Installed and implemented Datagate
- Maintain Data warehouse using SQL
- In process of converting from MSM to Cache
- Built WAN using a combination of Frame Relay and DS1 technology
- Starting to design a backbone between sites using DS3 technology
- Moved 300 persons, 30 NT servers, 4 RS6000.s
- Managed the Y2k project
- Responsible for the IS budget
- Approved all IS expenditures
- Installed Northern Option 61, Rolm and Telrad phone switches including voice mail
- Implemented a Helpdesk and maintain a response time of less than an hour in the local sites
- Cross Trained the Computer Services Staff

- Implemented workflow, and documentation in Data Operations
- Implemented a process move system in Data Operations
- Implemented several different software packages for FTP, encryption and file spitting for Data Operations
- Managed the merge of employees and systems in corporate buyout.

1993 - 1998 Becker and Poliakoff P.A. Ft Lauderdale, Florida
IS Director

- Converted from MV20000 to Unix and Novell network
- Supported the CMS accounting system.
- Responsible for the design, installation, implementation, training and ongoing operation of 10 offices
- Implemented WAN connectivity over Frame Relay using 3Com routers
- Responsible for the IS budget
- Installed and supported three Rolm systems and 6 key systems
- Managed the merging of acquired law firms both systems and personnel.
- Set up the infrastructure for video conferencing

.1989 - 1993 Grant Thornton Ft Lauderdale, Florida
Controller

- Managed the Ft Lauderdale, Miami, and West Palm Beach offices.
- Converted Wang system to Novell network.
- Connected the offices using DS1 technology for both data and voice.
- Responsible for the financial projections, budgeting, payables, receivables, and payroll.
- Responsible for managing acquisition of another firm including projections, managing the assets, payables, receivables and employees.
- Trained administrative staff on the PC's and software
- Cross-trained the administrative staff.

1980 – 1989 Associated Recordkeepers Boca Raton, Florida

- Owned and operated automated bookkeeping service in Palm Beach County.
- Kept books for 35 clients through financials and in some cases tax returns.
- Supported several CPA firms with write up for clients.

Broward Community College Davie, Florida
9 credit hours short of AS Degree

- Phi Theta Kappa
- ABA Certificates of Completion in:
 HFHI Anti Money Laundering

HFHI Fair Credit Reporting
HFHI Privacy for Customer Contact
HFHI Reg Z
HFHI Flood Disaster Recovery Act
HFHI Fair Lending
HFHI Fair Housing Act
HFHI Equal Credit Opportunity Act
HFHI RESPA
Cisco Certification Courses

David Porter - Architect AIA
RESUME AND CURRICULUM VITAE

Registered Architect in the following states:	FL, VA, MD, PA, NJ, NY, OH, MI, IL, NC, SC
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Experience:	<ul style="list-style-type: none">• Architectural Practice<ul style="list-style-type: none">• David Porter Assoc.-Architects, inc. (founded 1981) Full service architectural firm founded; specializing in residential, restaurants, architectural forensic expert, DataCAD certified trainer (2D & 3D)• Architectural apprenticeship<ul style="list-style-type: none">• Madis Valge Assoc. - Silver Spring, MD (3-person firm) Project Architect: Retail, residential, commercial• H2L2 Architects/Planners, Phila., PA (60-person firm) Project Manager for all residential developments and residential restoration projects• Birth through college Field experience working in parents custom home building business; preparing house construction drawings, running heavy equipment, masonry, supervising
Professional Organizations & Certifications:	<ul style="list-style-type: none">• American Institute of Architects (AIA)• AIA Florida• International Code Council• Certified Structural Masonry Inspector• Post-Disaster Certified Safety Inspector (Office of Emergency Services SAP program)
Education:	<ul style="list-style-type: none">• University of Maryland (5-year, B. Arch, 1978)
Volunteering & Committees:	<ul style="list-style-type: none">• Art in Public Places Committee – City of Palm Beach Gardens, FL – 1990-2013 (Chair 1998-2013)• Eagle Nest – advising architect to Atlantic High School's construction career academy first house construction in Delray Beach, FL• Seminole Ridge Advising Architect - To school's construction career academy (students learning construction & building real buildings; ticket sales & sports storage building, Habitat for Humanity modular houses)• Architect-member of Construction and Oversight Review Committee – School District of Palm Beach County (2001 to present; chair January 2008 to present)• Adjunct Teacher in ACE Mentoring Program – Architecture, Construction, & Engineering at Seminole Ridge High School• Architect-member of Building Department Standards & Spec variances Committee - School District of Palm Beach County• Independent Sales Tax Oversight Committee –Chair - School District of Palm Beach County• International Code Council (ICC) Interpretations Committee – 2012-present• International Code Council Residential Interpretations Committee- 2018-present• AIA Florida Codes & Standards Technical Advisory Committee (C-STAC) – 2011-present

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David Porter AIA Registered Architect (FL Lic. No. 11067)
8895 N. Military Trail, Suite 204 D, Palm Beach Gardens, FL 33410
Phone (561) 694 - 0100 E-mail: dporter@porterarchitects.com Web site: www.porterarchitects.com

BERNARD J. GODEK

622 Edgebrook Lane
West Palm Beach, Florida 33411

(954) 309-1695
godekb@habitatpbc.org

- | | |
|-------------------------------|--------------------------------|
| ◆ PROCESS IMPROVEMENT | ◆ RESEARCH AND ANALYSIS |
| ◆ DATA-BASED DECISION MAKING | ◆ COORDINATION / COLLABORATION |
| ◆ RESOURCE DEVELOPMENT | ◆ STRATEGIC PLANNING |
| ◆ PERFORMANCE-BASED BUDGETING | ◆ MANAGE MULTIPLE TASKS |

SUMMARY OF QUALIFICATIONS

Experienced and highly successful senior leader with a superior record of managing diverse organizations, exceeding customer expectations, improving the efficiency of operations, reducing costs, solving difficult business problems, and managing multiple projects. 40+ years of progressive experience in **organizational management, strategic planning, regulatory compliance, business process improvement, business and resource development, safety and security, resource management, and budget development and execution** in the not-for-profit, private and public sectors. Strong **executive presence** with excellent written and verbal **communication skills**. Consistently achieves outstanding results through dynamic **leadership**, customer focus, team orientation, **collaborative relationships**, and solid execution.

SELECTED ACHIEVEMENTS

- Developed and implemented a Neighborhood Revitalization Initiative in collaboration with a local municipality, and other for-profit and not-for-profit partners, as part of their Neighborhood Stabilization Program (NSP II) which included housing rehabilitation and new housing construction of 46 units for homeownership opportunities.
- Developed and implemented a strategy by which a nationally recognized not-for-profit organization was able to acquire, at no cost, a six (6) acre parcel of land valued at \$2.4 million and deemed excess by local government for the purpose of building 27 single-family affordable homes for lower-income working families.
- Increased the capacity of a not-for-profit organization to increase its annual new home and home rehabilitation production by 300% within an 9-year period, increased its total assets from \$3.2 million to \$11.5 million within the same time period, and increased annual fundraising revenue from \$880 thousand to \$2.6 million.
- Secured funding for the 21st Century Community Learning Center service model at six school sites in an inner-city school division totaling \$1.1 million annually for three years.
- Successfully managed all phases of the construction of a new \$50 million high school, provided design and pre-construction oversight of a second \$48 million high school, and managed numerous multi-million dollar elementary and middle school renovations.
- Led a Process Improvement Team that examined “bell times” throughout a suburban school system consisting of 82 schools which resulted in a redesigned pupil transportation operation, division-wide standardized start and dismissal times, shorter bus ride times, and a cost avoidance to the school division of \$15.2 million.
- Developed and managed an organization’s Quality Program. Created the organization’s first formal vision and mission statements; facilitated the development of a strategic five-year operating plan with associated action plans, goals, objectives, and metrics; and revised and formalized the organization’s Quality Plan, Policies and Procedures Manual, and Standard Operating Procedures.
- Managed the Quality Program for a Federal agency and deployed the Malcolm Baldrige National Quality Award Criteria as the organization’s framework for self-assessment and continuous improvement. Winner of President Clinton’s Quality Award for both 1996 and 1997.
- Utilized Lean and Six Sigma methodologies to correct non-conformities in an organization’s quality control process. Redesigned the data collection and data analysis processes which resulted in 25% increase in customer quality assurance compliance and an 11% decrease in costs to the customer.
- As a military assistant to the Secretary of Defense, coordinated military logistical support for the Department of State which resulted in the safe and timely delivery of thousands of tons of relief supplies for numerous international peacekeeping operations.

PROFESSIONAL EXPERIENCE**NOT-FOR-PROFIT EXECUTIVE MANAGEMENT**

5/2007 - Present

Chief Executive Officer, Habitat for Humanity of Palm Beach County, Inc.

Address: 6758 North Military Trail, West Palm Beach, FL 33407

- Responsible to the President of the Board of Directors for managing the day-to-day operations of a regional affiliate of an internationally recognized not-for-profit organization dedicated to the elimination of poverty housing by building simple, safe, and affordable homes for qualifying lower-income working families. Operational oversight of financial management and budget formulation, resource development, contract and grants compliance, home construction and rehabilitation, family social services support, volunteer coordination, and retail operations.
- Conducted a major revision of the organization's strategic plan and redefined its vision, mission, values, and goals; streamlined the organizational structure and implemented new operational policies, procedures, and internal controls; instilled a spirit of cooperation and collaboration with and amongst local municipalities, public service agencies, private sector organizations, and other not-for-profit organizations; and, implemented an effective methodology to manage change within the organization.

PRIVATE CONSULTING

11/2006 – 5/2007

President, Godek and Associates

Address: 1791 Polo Lake Drive East, Wellington, FL 33414

- President of a private consulting company specializing in providing effective and efficient business solutions to private industry, non-profit organizations, public and private school divisions, and to higher education institutions in the areas of strategic planning, leadership and staff development, business development and grants administration, program evaluation, and business process improvement.

PUBLIC EDUCATION ADMINISTRATION

2004 – 10/2006

Associate Superintendent for Business Operations, Roanoke City Public Schools (2005-2006)

Address: 40 Douglass Avenue, Roanoke, VA 24012

- Responsible to the Superintendent of an urban school division consisting of 40 academic and administrative buildings and an annual operating budget of \$138 million for all business and logistical operations which includes all fiscal services and budget preparation, capital improvement projects, land and facilities acquisition, grants management and resource development, facilities maintenance, pupil transportation, safety and security, supply and warehousing operations, dining facility operations, and purchasing and contracting services.
- Developed and implemented the school division's first performance based budget that identified funding requirements based on the school division's strategic plan.
- Developed and implemented the division's first Facilities Major Maintenance and Replacement Plan which provided for an impartial and data driven process for major maintenance and plant replacement scheduling.
- Implemented a highly effective and efficient division-wide computerized work management and scheduling system.

Associate Superintendent for Business Services, Prince William County Public Schools (2004-2005)

Address: 14800 Joplin Road, Manassas, VA 20112

- Responsible to the Superintendent of a suburban school division of 104 academic and administrative buildings and an annual operating budget of \$725 million for all business and logistical operations which included fiscal services and budget preparation, capital improvement projects, land and facilities acquisition, grants management and resource development, supply and warehousing operations, safety and security, facilities maintenance operations, dining facility operations, pupil transportation, and purchasing and contract management.
- Led Process Improvement Teams that significantly improved pupil transportation operations and improved the level and consistency of all logistical services provided to schools, and departments of the division.
- Through a collaborative relationship with the local municipality and commercial housing developers, acquired land for the construction of a new middle school and new elementary school.

UXB INTERNATIONAL, INC.

1997 - 2004

Vice President, Director of Quality Plans and Programs

Address: 1715 Pratt Drive, Suite 1300, Blacksburg, VA 24060

- Responsible to the President of an international company for all quality programs and initiatives and for ensuring that all managerial, operational, contractual, personnel, and administrative processes, procedures and standards are documented,

disseminated, executed, and audited in compliance with ISO 9001 quality standards and elements, internal and external policies, regulations, laws, and customer requirements.

- Developed the organization's first formal vision and mission statements and assisted key staff directors in establishing supporting goals, objectives, performance standards, and metrics.
- Represented the organization in all dealing with three separate labor unions, one of which was the Teamsters.
- Managed the logistical support provided to a \$700 million/7-year federal contract in the Pacific region. Responsible for facilities construction and management, personnel management, fiscal services, supply and warehousing operations, and purchasing and contracting functions.

U.S. FEDERAL GOVERNMENT

1992 – 1997

Director, Total Quality Management Team (1995-1997)

Address: Department of the Army, The Pentagon, Washington, D.C.

- Directed all change management and continuous improvement initiatives and practices for the Chief of Staff, Army, and the Secretary of the Army.
- Synchronized the Army's strategic plan with its vision, mission, values, enduring principles and core processes and trained senior leaders in theory and application of Total Quality Management, strategic planning, benchmarking, and customer service.
- Department of the Army proponent for assistance to major Army commands for local implementation of Total Quality Management principles and methodologies.

Military Assistant to Secretary of Defense (1992 –1995)

Address: Department of Defense, The Pentagon, Washington, D.C.

- Principal assistant to the Secretary of Defense responsible for managing highly sensitive projects and issues and acted as the primary liaison officer for the Secretary of Defense to the White House Military Office, National Security Council, Department of State, and Department of Justice personnel on issues vital to the Department of Defense.
- Coordinated military logistical support for the Department of State for peacekeeping operations in Somalia, Haiti, and Bosnia on behalf of the Secretary of Defense.
- Prepared daily written and verbal briefings, position papers, and meeting summaries as required by the Secretary of Defense.

EDUCATION AND TRAINING

John Jay College of Criminal Justice, New York, Graduate Studies
 Hofstra University, New York, B.A. Sociology
 8-Step Instructional Model, Roanoke, Virginia
 Villanova University, Pennsylvania, Six Sigma Green Belt Certification
 OSHA 40-Hour Certification, Ashburn, VA
 ISO 9001 Lead Auditor Certification, ABS Group Inc.
 Malcolm Baldrige National Quality Award Criteria Certification, APEX Corporation
 Defense Language Institute (Russian), Monterey, California
 Organizational Effectiveness Consultant Course, Monterey, California
 Global Counter Terrorism Course, Florida
 Command and General Staff College, Leavenworth, Kansas
 Crime Prevention Officers Course, Alabama
 Military Police Officers Advanced Course, Alabama
 Military Police Officers Basic Course, Alabama

DONALD G. GILL, CMA

12926 La Rochelle Circle, Palm Beach Gardens, FL 33410
973.879.8065 • dgill619@gmail.com

PROFESSIONAL EXPERIENCE

Habitat for Humanity of Palm Beach County, Riviera Beach, FL

Chief Financial Officer (Jan 2015 - present)

CFO for a \$10 million (revenue) non profit organization, which builds and repairs homes and sells used home goods through three retail store.

AIR BP LUBRICANTS/Eastman Chemical, Wayne, NJ

Controller/Financial Planning & Performance Manager (2004 - 2015)

Finance Manager for a \$110 million (revenue) organization, which manufactures and markets lubricants to the global aviation industry. Recently moved to Eastman Chemical as part of a business acquisition, continued as a key member of the business leadership team with direct responsibility for financial planning, reporting and analysis.

- As the sole finance person for the business within BP, I was fully engaged in the divestment process for the business (March 2013 - June 2014). Activities included working with the M&A team on marketing the business, making presentations to prospective buyers, supporting the due diligence process and the eventual transition process to the successful bidder.
- A key member of the leadership team for a business that tripled earnings over the past 10 years enabling BP to divest the business and provide an outstanding return on its original investment (business acquired from Exxon in 2001)

BP/CASTROL AMERICAS LUBRICANTS, Wayne, NJ

Financial Services Manager- Americas (March 2004 - October 2004)

Controller-North America (2001 - March 2004)

Manager of Financial Services role had responsibility for credit and collections, customer investments and cash delivery for the entire Americas region (\$800 million revenue) including US, Canada and Latin America

Controller role had responsibility for financial operations including financial and cost accounting, tax, credit & collections, profit & loss analysis, trade investments, financial reporting for the North American consumer lubricants performance unit. Responsibility for a large financial organization of 50 professional and administrative support staff across U.S. and Canada.

- Provided leadership and direction for the North American Credit team which was recognized as best in class within BP and was awarded an FC&A award for outstanding credit performance in 2003. Spearheaded company's effort to reduce exposure to expected K-Mart bankruptcy through aggressive collection of past due AR resulting in a substantially reduced bad debt loss.
- Key member of a project team that developed and implemented a highly successful financial training program throughout North and Latin America. This program is now being rolled out to other businesses within BP.

DONALD G. GILL, CMA

Page 2 • 973.879.8065 • dgill619@gmail.com

PROFESSIONAL EXPERIENCE, *continued*

CASTROL HEAVY DUTY LUBRICANTS, INC. (CHDL), Baltimore, MD (1997-2001)

Finance Director (1997-2001)

Director of Information Technology (1999)

Directed corporate financial operations, including planning, analysis, product costing and reporting for a \$100 million manufacturer and marketer of commercial lubricants. Orchestrated local integration of CHDL into the BP lubricant organization following the company's acquisition by BP. Assimilated BP policies and procedures and management reporting systems and delivered required headcount reductions to achieve company synergy targets. Assumed interim responsibility for I.T. operations and led stabilization of a previously unsuccessful JDE/ERP implementation

CASTROL CANADA, INC., Toronto, Canada (1995-1996)

Corporate Controller

Oversaw general accounting, cost accounting, budgeting, and tax functions for the \$80 million Canadian organization.

NESTLÉ CANADA, INC., Toronto, Canada (1987-1995)

Director of Corporate Financial Planning (1994-1995)

Managed all external corporate financial reporting, documenting monthly performance, developing annual budget, and devising strategic financial plan for a \$1 billion organization

Divisional Controller (1991-1993)

Performed detailed financial analysis, budgeting and reporting for the \$500 million Foods Division

Senior Financial Analyst (1987-1990)

Prepared budgets, financial analysis and implemented a standard cost system

NABISCO BRANDS, LIMITED, Toronto, Canada • 1985-1986

Business Analyst

GENERAL MOTORS OF CANADA, LIMITED, London, Canada • 1982-1985

Budget Accountant

EDUCATION

Certified Management Accountant, Society of Management Accountants, Ontario, Canada
Honors Bachelor of Business Administration, Wilfrid Laurier University, Waterloo, Canada

Additional training and professional development:

Executive Marketing • Project Management • Championship Management • Control Excellence

VOLUNTEERING

Treasurer, Willing Hands (2013-2015) • Youth Hockey Coach (1995-2008)

• SmokeRise Audit Committee (2004-2005)

JOSH P BURRELL

116 SEAPLUM DRIVE # 103, Jupiter, FL 33458
C 561.906.7755 jpbelectric@icloud.com

Director of Construction

SUMMARY

- Dynamic Director of Construction with expertise in project management, construction strategy and cost containment
- Highly productive and efficient with an exceptional capacity for a large volume of work
- A proactive, critical thinker with strong decision-making skills
- Regarded for an innate ability to adapt with a highly competitive and rapidly changing business environment
- Collaborative leader and team member with an unwavering job focus and work ethic

EXPERIENCE

HABITAT FOR HUMANITY OF PALM BEACH COUNTY, Riviera Beach, Florida

Director of Construction, June 2019 – present

- Manage team of 9, including 2 project managers and a construction coordinator
- Build and manage strategic alliances with various donors throughout the region
- Plan and execute construction schedules throughout all phases
- Create, moderate and maintain a construction budget for each project
- Create, moderate and maintain overall department budget
- Coordinate volunteer groups in excess of three hundred individuals at any given time
- Integral contributor to various departments throughout the affiliate

JP BURRELL, LLC, Jupiter, Florida

Business Owner, May 2012 – June 2019

- Developed and built a successful contracting business servicing the commercial and residential needs of Southeast Florida
- Cultivated new relationships in the building industry

MELCO ELECTRIC, INC., Coral Springs, Florida

Vice President of Operations, February 2002 – December 2011

- Managed team in excess of 400 employees including project managers, supervisors and support staff
- Successfully oversaw projects from Duvall County to Palm Beach County
- Created, moderated and maintained overall department budget

EDUCATION

Valencia Community College – Orlando Florida
1998 - 1999

~ TECHNOLOGY SKILLS ~

Microsoft Office Suite, Microsoft Project, Timberline, Accubid, Archicad

Tara Okler

Okler.Tara@gmail.com
510 East Ocean Ave, Boynton Beach, FL 33435
(31) 680-0606

Work Experience

Habitat for Humanity Palm Beach County: West Palm Beach, FL

Director of Family Services December 2013-Present

- Manage entirety of Family Services Department operations, staffing, budget, policies and procedures.
- Assist with grant preparations and reporting procedures to fund various homeowner services programs.
- Create and maintain relationships with government personnel, elected officials, donors, community partners, vendors, clients, volunteers and members of the community.
- Assess the need for services for at risk populations, develop tools and resources to fill gaps in access to services.
- Participate in and lead community task force meetings, neighborhood associations, and resident meetings to advocate for change in underserved communities and the elimination of substandard housing.
- Guide and oversee the Family Selection and Family Support Committees, comprised of volunteers, to work towards creating a world where everyone has a decent place to live.
- Act as the lead mortgage originator by determining financial eligibility of all applicants and issuing approvals/denials into Habitat’s Homeownership Program; act as financial consultant for home repair product loans.
- Implement and administer pre-purchase, post-purchase, and youth focused education programs to create informed, empowered, and confident consumers.

Habitat for Humanity Palm Beach County: West Palm Beach, FL

Family Services Coordinator June 2012- December 2013

- Develop and maintain recruitment programs to ensure homeowner selection matches affiliate capacity; review and oversee application process.
- Coordinate pre and post home purchase education workshops, partner family orientations, and applicant informational meetings.
- Cultivate and maintain relationships with homeowners and community partners; review and maintain compliance with affiliate expectations.
- Serve as staff liaison to Family Selection and Family Support Committees; work with committees to improve homeowner selection and support process, policies and procedures.

Literacy AmeriCorps of Palm Beach County: West Palm Beach, FL

Vita Nova Inc.: AmeriCorps Member August 2011- July 2012

- Compassionately engaged at-risk middle and high school students and spearheaded their higher education goals.
- Collaborated with community mentors, school administration and case managers to foster a supportive environment for students.
- Developed an independent living skills curriculum which creatively involved youth aging out of foster care.
- Assisted youth in obtaining and maintaining benefits and offered problem solving skills.
- Volunteered with over 50 local no profit organizations.

Concern for Independent Living: Riverhead, NY

Service Coordinator April 2010 – August 2011

- Coordinated client’s admission and discharge from the supportive housing facility.
- Facilitated client’s linkage with community resources.
- Completed annual independent living skill assessments and made recommendations for care based on client progress.
- Assisted each client individually with goals required for gaining further independence, tracked progress with detailed and accurate case notes.

Education

Florida Atlantic University:
Master of Public Administration: August 2014

State University of New York at New Paltz
Bachelor of Arts Degree: Psychology: Dec. 2009

Chris Cervantes

Profile:

Experienced Staff Accountant with advanced Excel skills dedicated to producing accurate and timely information for all stakeholders. Recognized as a self-starter and for taking initiative to provide solutions to urgent issues.

Habitat for Humanity of Palm Beach County, FL Construction and Grant Administrator

06/2012 to present

- Successfully administered \$5.76 million Federal Grant for Neighborhood Stabilization in Lake Worth, FL submitting all eligible expenses and required documentation for maximum reimbursement on 36 properties
- Create budgets for construction projects; code and approve all invoices for payment
- Reconcile all pertinent G/L accounts including revenue, expenses, deposits
- Invoice for reimbursement of eligible expenses; initiate wire transfers; post payments
- Administer Program Income generated by the NSP Grant that is to be used to build more affordable housing in the Lake Worth area

Zurvahn LLC, Coconut Creek, FL Sr. Accountant

06/2011 – 06/2012

- Responsible for all month end close entries and reconciliations, delivering reliable figures within 7 days of month end
- Duties included daily customer billing, bank reconciliations, preparation and posting journal entries for all GL accounts, fixed asset maintenance, inventory reconciliation, payroll reconciliation and posting, inventory related vendor invoicing and resolving discrepancies, adhoc reports and analysis of customer and vendor activity

CopperCom Acquisition Corp, Boca Raton, FL Accounting Manager (2007 – 2010)

2001 - 2010

- Managed AP, purchasing, bank reconciliations, wire transfers, journal entries, general ledger reconciliations, account variances, revenue recognition, month end accruals and closing schedules
- Reviewed inventory and increased total reserves by \$1M +
- Reviewed fixed assets and recommended additional write off of non-revenue producing assets
- Identified inventory and assets to be liquidated; coordinated sale of furniture and equipment
- Reduced Tangible Personal Property Tax by 78% by investigating all items on existing schedules and providing proof of disposition

Chris Cervantes

Cost Accountant (2003 – 2007)

- Determined GL mappings to accurately capture cost of goods sold and relieve inventory
- Reconciled and booked adjusting entries for all inventory accounts, COGS, inventory & warranty reserves, PPV, scrap, expensed material, etc.
- Prepared and presented monthly inventory reports for CEO, highlighting inventory activity including major purchases, P&L account activity, material requirements and go-forward plans

Order Administration Manager (2001 – 2003)

- Managed the sales order to cash process, billing \$6.0 mil in sales in my first eight weeks on the job with minimal training and direction
- Spearheaded successful conversion to single ERP system during first six months
- Prevented unauthorized shipments and shortened delivery time of shipping documents needed for billing by revising and implementing procedures for the Operations team.
- Facilitated weekly meetings with CEO and VP's of key departments (Finance, Sales, Operations, and Customer Support) to focus attention on AR; identified obstacles to collecting cash and tracked actions needed to get customers willing to pay

Various Accounting and Finance Positions

NetSpeak Corporation, Boca Raton, FL

1996-2001

- Founding member of one of the original VoIP software development start-ups; set up corporate infrastructure including bookkeeping, purchasing of equipment and software, payroll, benefits, policies, orientation of new hires
- Managed accounts receivables, accounts payables, purchasing, sales order processing, payroll, and human resources. Hired and trained administrative and accounting support staff
- Assisted CFO and Controller with successful Initial Public Offering in second year of operation

Other Professional Experience

TPI Enterprises, West Palm Beach, FL

1992 – 1996

Director of Accounting Services

Corporate accounting liaison to franchise restaurant subsidiary

Software Proficiencies

Microsoft Office, Quick Books, Great Plains, Macola, SAP, Sales Logix Support, Inovision Inventory

Education

Business Major, Florida Atlantic University

2003 - 2005

AA degree with honors, Suffolk Community College, Selden, NY

1986

PURCHASE AND SALE AGREEMENT

THIS PURCHASE AND SALE AGREEMENT, (the "Agreement") dated this ____ day of March, 2020 (the "Execution Date").

BETWEEN: Habitat for Humanity of Palm Beach County, Inc. ("Seller")

and

Habitat Housings Solutions, Inc. ("Buyer")

IN CONSIDERATION OF and as a condition of the Seller selling the Property and the Buyer purchasing the Property and other valuable consideration, the receipt and sufficiency of which consideration is acknowledged here, the parties to this Agreement agree as follows:

1. As-Is Whereas: The Properties are to be conveyed in an "As-Is Whereas Basis".
2. The Property(ies): The Properties are situate and located at and the legal descriptions are as listed on Exhibit "A" "Property List" attached hereto and made a part hereof.
3. The Seller agrees to sell and convey to the Buyer, and Buyer agrees to purchase from Seller the Properties list on Exhibit "A".
4. Purchase Price: The Purchase Price for the properties is Ten Dollars and 00/100 (\$10.00) each.
5. Title Policy: Buyer, at Buyer's expense, may choose to obtain a title commitment and purchase title insurance for each Property. Seller makes no representations as to the marketability of title.
6. Survey: Buyer, at Buyer's expense, may obtain and survey prior to closing covering any encroachments on the Properties.
7. Warranties: Seller makes no warranties as to the condition or suitability of use for the Properties.
8. Closing: Closing will take place on or after June 3, 2020. Seller shall execute a Quit Claim Deed, Affidavit of No-Liens, Owner FIRPTA. Buyer shall take possession immediately after closing.
9. Settlement Costs: Buyer shall bear any and all closing costs for conveyance.

This Agreement shall be executed in duplicate original copies, and the effective date is the last date listed on signatures

[SIGNATURES ON NEXT PAGE]

EXECUTED AS OF THE LAST DATE BELOW:

SELLER: HABITAT FOR HUMANITY OF PALM
BEACH COUNTY, INC.

BY: _____
Bernard J. Godek, CEO

DATE: _____ March, 2020

BUYER: HABITAT HOUSING SOLUTIONS, INC.

BY: _____
Paula Portch, President/CEO

DATE: _____ March, 2020

EXHIBIT "A"

PROPERTY LIST

1. 641 SW Avenue D, Belle Glade, Florida
PCN: 04-37-43-31-01-030-0810
Legal: 31-43-37, SUB BY STATE SURVEY W 80 FT OF E 315 FT OF S 85 FT OF N
1075 FT OF LT 30
2. 3766 Saranac Avenue, West Palm Beach, Florida
PCN: 00-43-43-30-20-000-0070
Legal: WESTGATE VILLAGE LT 7


LETTER OF INTENT TO CONVEY REAL PROPERTY

The purpose of this Letter of Intent (the "Letter") is to set forth the basis terms and conditions of the proposed conveyance of the foregoing properties by Habitat Housing Solutions, Inc. a Florida not-for-profit corporation ("Buyer"), and Habitat for Humanity of Palm Beach County, Inc., a Florida not-for-profit corporation ("Seller"). The terms set forth in this Letter will become binding until a more detail Purchase and Sale Agreement (the "Contract") is negotiated and executed between the parties.

1. The Properties: The proposed properties to be conveyed are listed on Exhibit "A" attached.
2. Price and Value: The Contract price shall be \$10.00 and values listed on the Closing Statement will match those listed on the Palm Beach County Property Appraiser's website.
3. Possession: Possession and control will be given immediately at closing.
4. Closing Costs: Buyer shall bear any and all closing costs.
5. Contract: The Contract will include the area standard provisions that are customary to the location and that are required by law.
6. Closing Date: On or after June 3rd, 2020.
7. Governing Law: This Letter of Intent shall be governed by and under the laws of the state of Florida.

Agreement by both parties to the aforementioned terms is hereby accepted by the signatures below. Executed as of the MARCH 10, 2020.

BUYER: Habitat Housing Solutions, Inc.
A Florida not-for profit corporation


Paula Portch, President

SELLER: Habitat for Humanity of Palm Beach County, Inc.
A Florida not-for profit corporation

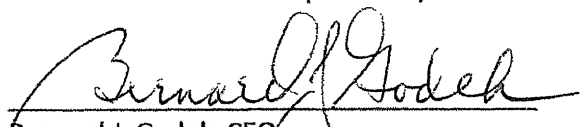

Bernard J. Godek, CEO

EXHIBIT "A"
PROPERTY LIST

1. 121 NW 10TH AVE, SOUTH BAY, FLORIDA
PCN: 58-36-44-14-16-002-0130
LEGAL: BYRDS ADD TO SOUTH BAY LTS 13 TO 16 INC BLK B.
2. 135 SW 10TH AVE, SOUTH BAY, FLORIDA
PCN: 58-36-44-14-05-001-0060
LEGAL: FISHERS SEC ADD LT 6 BLK A.
3. NW 10TH AVE, SOUTH BAY, FLORIDA
PCN: 58-36-44-14-16-002-0110
LEGAL: BYRDS ADD TO SOUTH BAY LTS 11 & 12 BLK B.
4. 275 BEGONIA DR, PAHOKEE, FLORIDA
PCN: 48-37-42-18-03-000-0070
LEGAL: ARMSTRONG ADD LT 7

There is no litigation history for Habitat Housing Solutions, Inc in the last five years.

	A	B	C	D	E	F	G	H
1	<u>HES-2020</u>	641 SW Ave D	275 Begonia Dr	135 NW 10th Ave	121 SW 10th Ave	121-B NW 10th Ave	3766 Saranac Ave	
2		Belle Glade	Pahokee	South Bay	South Bay	South Bay	West Palm Beach	
3								
4	<u>SOURCES</u>							Total
5	Donated Land	\$ 7,000	\$ 12,000	\$ 10,000	\$ 13,000	\$ 10,000	\$ -	\$ 52,000
6	In-Kind/Donated Materials	\$ 5,951	\$ 5,951	\$ 5,951	\$ 5,951	\$ 5,951	\$ 5,951	\$ 35,705
7	Habitat Cash/Fundraising	\$ 151,833	\$ 152,333	\$ 181,228	\$ 188,113	\$ 191,113	\$ 76,214	\$ 940,834
8	HOME	\$ 125,000	\$ 125,000	\$ 125,000	\$ 75,000	\$ 75,000	\$ 125,000	\$ 650,000
9	TOTAL SOURCES	\$ 289,784	\$ 295,284	\$ 322,179	\$ 282,064	\$ 282,064	\$ 207,165	\$ 1,471,375
10								
11	Construction Budget	\$ 302,284.00	\$ 307,784	\$ 334,679	\$ 289,564	\$ 289,564	\$ 219,665	\$ 1,743,539

	A	B	C	D	E	F
1	Palm Beach County					
2	HES-2020.1 Grant					
3	3/13/2020					
4						
5	Budget Summary					
6	<u>Address</u>	<u>City</u>	<u>Model</u>	<u>Total Budget</u>	<u>Requested Grant Amt</u>	<u>Developer Fee</u>
7	641 SW Avenue D	Belle Glade	4 BR	\$ 302,284.00	125,000.00	12500
8	275 Begonia Dr	Pahokee	4 BR	\$ 307,784.00	125,000.00	12500
9	135 SW 10th Ave	South Bay	3 BR	\$ 334,679.00	125,000.00	12500
10	121 NW 10th Avenue	South Bay	3 BR	\$ 289,563.50	75,000.00	7500
11	Lot 2 NW 10th Avenue	South Bay	3 BR	\$ 289,563.50	75,000.00	7500
12	3766 Saranac Ave	WPB	3 BR Demo	\$ 219,665.00	125,000.00	12500
13						
14	TOTAL			\$ 1,743,539.00	650,000.00	\$ 65,000.00

	A	D	E	F	G
1					
2		Palm Beach County Grant HES - 2020			
3					4BR Gildersleeve FR
4					
5		641 SW Avenue D Belle Glade			
6					
7	Item No.	Description of Work	Budget Amt.		
8		Land Value	\$7,000.00		
9	1	Soft Costs	\$16,074.00		
21	2	General Conditions	\$6,660.00		
32	3	Site Preparation	\$29,450.00		
39	4	Plumbing Rough	\$2,930.00		
40	5	Foundation	\$30,265.00		
47	6	Block Install & Beam	\$8,300.00		
51	7	Stucco	\$5,250.00		
52	8	Temp Pole & Electrical Slab	\$1,627.00		
53	9	Roof Trusses	\$7,380.00		
56	10	Roof Sheathing	\$7,350.00		
59	11	Roof Shingles Installed	\$10,670.00		
60	12	Exterior Doors & Windows	\$7,500.00		
63	13	Insulation	\$5,600.00		
66	14	Interior Framing	\$5,850.00		
69	15	Plumbing Top Out	\$2,930.00		
70	16	Mechanical Rough	\$3,400.00		
71	17	Electrical Rough	\$6,656.00		
74	18	Drywall	\$6,500.00		
75	19	Exterior Paint	\$2,765.00		
78	20	Interior Paint	\$2,765.00		
81	21	Flooring	\$4,610.00		
82	22	Cabinets & Countertops	\$4,600.00		
83	23	Appliances	\$6,370.00		
88	24	Interior Trim	\$7,045.00		
93	25	Driveway & Sidewalk	\$6,000.00		
94	26	Landscape	\$10,700.00		
99	27	Contingency	\$20,000.00		
100	28	Closeout	\$7,193.00		
107	29	Certificate of Occupancy	\$5,000.00		
108		Sub-total	\$248,440.00		
109	31	Mobilization	\$15,000.00		
110	30	Builder Overhead	\$26,344.00		
111		Developer Fee	\$12,500.00		
112		TOTAL	\$302,284.00		

	A	B	D	E	F	G	H
1							
2	Palm Beach County Grant HES - 2020					* can fit any size	
3						(4 BR budget)	
4							
5			275 Begonia Dr Pahokee				
6							
7	Item No.	Item No.	Description of Work	Budget Amt.			
8			Land Value	\$12,000.00			
9	1		Soft Costs	\$16,074.00			
21	2		General Conditions	\$6,660.00			
32	3		Site Preparation	\$29,450.00			
39	4		Plumbing Rough	\$2,930.00			
40	5		Foundation	\$30,265.00			
47	6		Block Install & Beam	\$8,300.00			
51	7		Stucco	\$5,250.00			
52	8		Temp Pole & Electrical Slab	\$1,627.00			
53	9		Roof Trusses	\$7,380.00			
56	10		Roof Sheathing	\$7,350.00			
59	11		Roof Shingles Installed	\$10,670.00			
60	12		Exterior Doors & Windows	\$7,500.00			
63	13		Insulation	\$5,600.00			
66	14		Interior Framing	\$5,850.00			
69	15		Plumbing Top Out	\$2,930.00			
70	16		Mechanical Rough	\$3,400.00			
71	17		Electrical Rough	\$6,656.00			
74	18		Drywall	\$6,500.00			
75	19		Exterior Paint	\$2,765.00			
78	20		Interior Paint	\$2,765.00			
81	21		Flooring	\$4,610.00			
82	22		Cabinets & Countertops	\$4,600.00			
83	23		Appliances	\$6,370.00			
88	24		Interior Trim	\$7,045.00			
93	25		Driveway & Sidewalk	\$6,000.00			
94	26		Landscape	\$10,700.00			
99	27		Contingency	\$20,000.00			
100	28		Closeout	\$7,193.00			
107	29		Certificate of Occupancy	\$5,000.00			
108			Sub-total	\$253,440.00			
109	30		Mobilization	\$15,000.00			
110	31		Builder Overhead	\$26,844.00			
111			Developer Fee	\$12,500.00			
112			TOTAL	\$307,784.00			

	A	B	D	E	F	G	H
1							
2	Palm Beach County Grant HES - 2020					*3 BR w/garage	
3							
4							
5			135 SW 10th Ave South Bay				
6							
7	Item No.		Description of Work	Budget Amt.			
8			Land Value	\$10,000.00			
9	1	1	Soft Costs	\$17,524.00			
21	2	2	General Conditions	\$6,660.00			
32	3		Site Preparation	\$29,450.00			
39	4		Plumbing Rough	\$2,930.00			
40	5		Foundation	\$30,265.00			
47	6		Block Install & Beam	\$8,300.00			
51	7		Stucco	\$5,250.00			
52	8		Temp Pole & Electrical Slab	\$1,627.00			
53	9		Roof Trusses	\$7,380.00			
56	10		Roof Sheathing	\$7,350.00			
59	11		Roof Shingles Installed	\$10,670.00			
60	12		Garage	\$25,000.00			
61	13		Exterior Doors & Windows	\$7,500.00			
64	14		Insulation	\$5,600.00			
67	15		Interior Framing	\$5,850.00			
70	16		Plumbing Top Out	\$2,930.00			
71	17		Mechanical Rough	\$3,400.00			
72	18		Electrical Rough	\$6,656.00			
75	19		Drywall	\$6,500.00			
76	20		Exterior Paint	\$2,765.00			
79	21		Interior Paint	\$2,765.00			
82	22		Flooring	\$4,610.00			
83	23		Cabinets & Countertops	\$4,600.00			
84	24		Appliances	\$6,370.00			
89	25		Interior Trim	\$7,045.00			
94	26		Driveway & Sidewalk	\$6,000.00			
95	27		Landscape	\$10,700.00			
100	28		Contingency	\$20,000.00			
101	29		Closeout	\$7,193.00			
108	30		Certificate of Occupancy	\$5,000.00			
109			TOTAL	\$277,890.00			
110	32		Mobilization	\$15,000.00			
111	31		Builder Overhead	\$29,289.00			
112			Developer Fee	\$12,500.00			
113				\$334,679.00			

	A	B	D	E	F	G	H
1							
2	Palm Beach County Grant HES - 2020					Duplex w/garage	
3							
4							
5			121 SW 10th Ave South Bay				
6							
7	Item No.		Description of Work	Budget Amt.			
8			Land Value	\$11,500.00			
9	1		Soft Costs	\$14,724.00			
21	2		General Conditions	\$5,575.00			
32	3		Site Preparation	\$27,350.00			
39	4		Plumbing Rough	\$2,930.00			
40	5		Foundation	\$16,045.00			
47	6		Block Install & Beam	\$8,300.00			
51	7		Stucco	\$5,250.00			
52	8		Temp Pole & Electrical Slab	\$1,627.00			
53	9		Roof Trusses	\$5,780.00			
56	10		Roof Sheathing	\$5,750.00			
59	11		Roof Shingles Installed	\$10,670.00			
60	12		Garage	\$25,000.00			
61	13		Exterior Doors & Windows	\$5,900.00			
64	14		Insulation	\$4,000.00			
67	15		Interior Framing	\$4,250.00			
70	16		Plumbing Top Out	\$2,930.00			
71	17		Mechanical Rough	\$3,400.00			
72	18		Electrical Rough	\$6,656.00			
75	19		Drywall	\$6,500.00			
76	20		Exterior Paint	\$2,015.00			
79	21		Interior Paint	\$2,015.00			
82	22		Flooring	\$4,610.00			
83	23		Cabinets & Countertops	\$4,600.00			
84	24		Appliances	\$4,270.00			
89	25		Interior Trim	\$5,445.00			
94	26		Driveway & Sidewalk	\$6,000.00			
95	27		Landscape	\$7,500.00			
100	28		Contingency	\$20,000.00			
101	29		Closeout	\$7,193.00			
108	30		Certificate of Occupancy	\$5,000.00			
109			Sub-total	\$242,785.00			
110	31		Mobilization	\$15,000.00			
111	32		Builder Overhead	\$24,278.50			
112			Developer Fee	\$7,500.00			
113			TOTAL	\$289,563.50			

	A	B	D	E	F	G	H
1							
2			Palm Beach County Grant HES - 2020			Duplex w/garage	
3							
4							
5			121 Lot 2 SW 10th Ave South Bay				
6							
7	Item No.		Description of Work	Budget Amt.			
8			Land Value	\$11,500.00			
9	1		Soft Costs	\$14,724.00			
21	2		General Conditions	\$5,575.00			
32	3		Site Preparation	\$27,350.00			
39	4		Plumbing Rough	\$2,930.00			
40	5		Foundation	\$16,045.00			
47	6		Block Install & Beam	\$8,300.00			
51	7		Stucco	\$5,250.00			
52	8		Temp Pole & Electrical Slab	\$1,627.00			
53	9		Roof Trusses	\$5,780.00			
56	10		Roof Sheathing	\$5,750.00			
59	11		Roof Shingles Installed	\$10,670.00			
60	12		Garage	\$25,000.00			
61	13		Exterior Doors & Windows	\$5,900.00			
64	14		Insulation	\$4,000.00			
67	15		Interior Framing	\$4,250.00			
70	16		Plumbing Top Out	\$2,930.00			
71	17		Mechanical Rough	\$3,400.00			
72	18		Electrical Rough	\$6,656.00			
75	19		Drywall	\$6,500.00			
76	20		Exterior Paint	\$2,015.00			
79	21		Interior Paint	\$2,015.00			
82	22		Flooring	\$4,610.00			
83	23		Cabinets & Countertops	\$4,600.00			
84	24		Appliances	\$4,270.00			
89	25		Interior Trim	\$5,445.00			
94	26		Driveway & Sidewalk	\$6,000.00			
95	27		Landscape	\$7,500.00			
100	28		Contingency	\$20,000.00			
101	29		Closeout	\$7,193.00			
108	30		Certificate of Occupancy	\$5,000.00			
109			Sub-total	\$242,785.00			
110	31		Mobilization	\$15,000.00			
111	32		Builder Overhead	\$24,278.50			
112			Developer Fee	\$7,500.00			
113			TOTAL	\$289,563.50			

	A	B	D	E	F
1					
2	Palm Beach County Grant HES - 2020				
3					
4					
5			3766 Saranac Ave Westgate	3 BR Demo	
6					
7	Item No.		Description of Work	Budget Amt.	
8			Land Value	\$7,000.00	
9	1		Soft Costs	\$9,934.00	
21	2		General Conditions	\$6,210.00	
32	3		Site Preparation	\$20,000.00	
37	4		Plumbing Rough	\$2,930.00	
38	5		Foundation	\$500.00	
44	6		Block Install & Beam	\$0.00	
48	7		Stucco	\$5,250.00	
49	8		Temp Pole & Electrical Slab	\$1,627.00	
50	9		Roof Trusses	\$6,280.00	
53	10		Roof Sheathing	\$6,250.00	
56	11		Roof Shingles Installed	\$10,670.00	
57	12		Exterior Doors & Windows	\$6,400.00	
60	13		Insulation	\$4,500.00	
63	14		Interior Framing	\$4,750.00	
66	15		Plumbing Top Out	\$2,930.00	
67	16		Mechanical Rough	\$3,400.00	
68	17		Electrical Rough	\$6,656.00	
71	18		Drywall	\$6,500.00	
72	19		Exterior Paint	\$2,765.00	
75	20		Interior Paint	\$2,765.00	
78	21		Flooring	\$5,500.00	
79	22		Cabinets & Countertops	\$4,600.00	
80	23		Appliances	\$5,270.00	
85	24		Interior Trim	\$5,945.00	
90	25		Driveway & Sidewalk	\$0.00	
91	26		Landscape & Fence	\$9,000.00	
96	27		Contingency	\$20,000.00	
97	28		Closeout	\$7,700.00	
104	29		Certificate of Occupancy	\$5,000.00	
105			Sub-total	\$173,332.00	
106	30		Mobilization	\$15,000.00	
107	30		Builder Overhead & Profit	\$18,833.00	
108			Developer Fee	\$12,500.00	
109			TOTAL	\$219,665.00	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
4							
5	PRE-CONSTRUCTION						
6	Request Survey						
7	Request Soil Report						
8	Plans/Drawings						
9	Order Truss Engineering & Lay Out						
10	Order Energy Calculations & HVAC Lay Out						
11	Request Fault FPL Current Letter						
12	Request Utility Fee Waivers & Expedited Review						
13	Set Up Temporary Electric Account						
14	Set Up Water/Sewer Account						
15	Water/Sewer Meter Connection						
16	Install Temporary Electric Pole						
17	Install Site Sign & Job Box						
18	Submit Permit Applications						
19	ProjectDox Upload Complete & Review Begun						
20							
21	Permit Issued (tentative)	1 day				9/15/2020	
22							
23	SITE WORK						
24	Demo Structure & Prep Property	45 days	Thu	10/15/2020	Fri	12/18/2020	
25							
26	FRONT END TO DRYWALL						
27	Frame Exterior Walls	5 days	Tue	1/5/2021	Sat	1/9/2021	
28	Exterior Wall Straps	1 day	Tue	1/12/2021	Tue	1/12/2021	
29	Inspection	1 day	Tue	1/12/2021	Tue	1/12/2021	
30	Exterior Wall Plywood	3 days	Wed	1/13/2021	Fri	1/15/2021	
31	Inspection	1 day	Fri	1/15/2021	Fri	1/15/2021	
32	Tyvek	1 day	Sat	1/16/2021	Sat	1/16/2021	
33	Truss Delivery	1 day	Wed	1/20/2021	Wed	1/20/2021	
34	Truss Layout	1 day	Wed	1/20/2021	Wed	1/20/2021	
35	Truss Install	3 days	Thu	1/21/2021	Sat	1/23/2021	
36	Truss Inspection	1 day	Tue	1/26/2021	Tue	1/26/2021	
37	Sub-fascia & Fascia	3 days	Tue	1/26/2021	Thu	1/28/2021	
38	Roof Decking	4 days	Thu	1/28/2021	Tue	2/2/2021	
39	Roof Decking Nail Inspection	1 day	Tue	2/2/2021	Tue	2/2/2021	
40	Roof Felt/Flashing (Dry In)	2 days	Wed	2/4/2021	Thu	2/5/2021	
41	Tin Tag Inspection	1 day	Fri	2/6/2021	Fri	2/6/2021	
42	Roof-In-Progress Inspection	1 day	Fri	2/6/2021	Fri	2/6/2021	
43	Shingles	2 days	Mon	2/8/2021	Tue	2/9/2021	
44	Install Windows/Door Bucks/Exterior Doors	6 days	Tue	2/9/2021	Wed	2/17/2021	
45	Window & Door Buck Inspection	1 day	Thu	2/18/2021	Thu	2/18/2021	
46	MEP's Penetrations	1 day	Fri	2/19/2021	Fri	2/19/2021	
47	Install Lath & Corner Beads	2 days	Mon	2/22/2021	Tue	2/23/2021	
48	Lath/Metal Inspection	1 day	Wed	2/24/2021	Wed	2/24/2021	
49	Stucco	2 days	Thu	2/25/2021	Fri	2/26/2021	
50	Frame Interior Walls	6 days	Sat	2/27/2021	Sat	3/6/2021	
51	Plumbing Rough	3 days	Mon	3/8/2021	Wed	3/10/2021	
52	Plumbing Rough Inspection	1 day	Thu	3/11/2021	Thu	3/11/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
53	HVAC Rough	3 days	Thu	3/11/2021	Mon	3/15/2021	
54	Mechanical Inspection	1 day	Tue	3/16/2021	Tue	3/16/2021	
55	Rough Electric	4 days	Wed	3/17/2021	Mon	3/22/2021	
56	Rough Electric Inspection	1 day	Tue	3/23/2021	Tue	3/23/2021	
57	Framing Pre-Inspection Walk	1 day	Wed	3/24/2021	Wed	3/24/2021	
58	Framing Inspection	1 day	Thu	3/25/2021	Thu	3/25/2021	
59	Insulate Walls	1 day	Fri	3/26/2021	Fri	3/26/2021	
60	Insulation Inspection	1 day	Tue	3/30/2021	Tue	3/30/2021	
61	Drywall	2 days	Wed	3/31/2021	Thu	4/1/2021	
62	Drywall Screw Inspection	1 day	Tue	4/6/2021	Tue	4/6/2021	
63	Tape Drywall	1 day	Wed	4/7/2021	Wed	4/7/2021	
64	Texture	1 day	Fri	4/9/2021	Fri	4/9/2021	
65							
66	BACK END TO FINAL						
67	Final Grades	1 day	Mon	4/12/2021	Mon	4/12/2021	
68	Paint Exterior	4 days	Tue	4/13/2021	Fri	4/16/2021	
69	Paint Interior Walls	3 days	Tue	4/13/2021	Thu	4/15/2021	
70	Paint Interior Trim & Doors	3 days	Tue	4/13/2021	Thu	4/15/2021	
71	Install Interior Doors	2 days	Tue	4/20/2021	Wed	4/21/2021	
72	Interior Trim	4 days	Thu	4/22/2021	Tue	4/27/2021	
73	Install Interior Lock Sets	1 day	Tue	4/27/2021	Tue	4/27/2021	
74	Fence	5 days	Tue	4/27/2021	Sat	5/1/2021	
75	Landscape	2 days	Fri	4/30/2021	Sat	5/1/2021	
76	Sod	2 days	Fri	4/30/2021	Sat	5/1/2021	
77	Ceramic Tile for All Floors	5 days	Thu	4/15/2021	Wed	4/21/2021	
78	Install Cabinets & Countertops	2 days	Thu	4/22/2021	Fri	4/23/2021	
79	Shelving/Mirrors	2 days	Mon	4/26/2021	Tue	4/27/2021	
80	Blown in Attic Insulation	1 day	Tue	4/27/2021	Tue	4/27/2021	
81	Plumbing Trim	3 days	Mon	4/26/2021	Wed	4/28/2021	
82	Final Plumbing Inspection	1 day	Thu	4/29/2021	Thu	4/29/2021	
83	HVAC Trim	2 days	Fri	4/30/2021	Mon	5/3/2021	
84	HVAC Final Inspection	1 day	Tue	5/4/2021	Tue	5/4/2021	
85	Electric Trim	2 days	Wed	5/5/2021	Thu	5/6/2021	
86	Electric Early Power Release Inspection	1 day	Fri	5/7/2021	Fri	5/7/2021	
87	FPL Meter Set	1 day	Tue	5/18/2021	Tue	5/18/2021	
88	Electric Hot check	1 day	Wed	5/19/2021	Wed	5/19/2021	
89	Final Electric Inspection	1 day	Thu	5/20/2021	Thu	5/20/2021	
90	Initial Cleaning	1 day	Fri	5/21/2021	Fri	5/21/2021	
91							
92	CLOSEOUT						
93	Final Survey/Drainage Cert.	2 days	Mon	5/3/2021	Tue	5/4/2021	
94	Insulation Cert.	1 day	Mon	4/27/2021	Mon	4/27/2021	
95	Final Termite Spray	1 day	Mon	5/3/2021	Mon	5/3/2021	
96	Install Appliances	1 day	Tue	5/4/2021	Tue	5/4/2021	
97	Blower Door Test	1 day	Thu	5/20/2021	Thu	5/20/2021	
98	Final Clean	1 day	Fri	5/21/2021	Fri	5/21/2021	
99	Building Final	1 day	Fri	5/21/2021	Fri	5/21/2021	
100	CO Issued	1 day	Wed	5/26/2021	Wed	5/26/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
101	Conveyance	1 day		6/26/2021		6/26/2021	

**David
Porter
Associates**

Architects INC

Founded 1981

8895 N. Military Trail
Suite 204-D
Palm Beach Gardens,
Florida 33410-6267
Phone (561) 694-0100

E-mail: dporter@porterarchitects.com
Web Site: www.porterarchitects.com

David Porter AIA

FL Lic. No. 11067
FL Arch. Firm Cert. of Authorization #AAC001633

11/17/19

Ms. Paul Portche CEO

Habitat Housing Solutions, Inc.

Re: Humanity houses to be built in Belle Glade, South Bay, and Pahokee
Subject: Construction cost estimates

As the architect for the houses built by Habitat for Humanity of Palm Beach County (HFHPBC) for the past 10 years, I provide this letter, and the attached spreadsheet, outlining the construction costs for houses to be built on individual lots in the above noted communities. The estimates I provide are based on experience with the residential construction costs for Habitat and for any extraordinary site costs associated with building in the Glades area.

My estimates noted on the spreadsheet are for a Habitat 3 bedroom/2 bath house and for a Habitat 4 bedroom/2 bath house. I have broken my estimates down to include and not include one-car garages, to include and not include septic systems, and to include and not include demucking of any unsuitable soils found on a property. This mix-and-match matrix shown on the attached spreadsheet should provide the data sought to understand the costs for developing the properties.

These cost estimates are valid for 2019 construction prices and subject to economic fluctuation that is outside Habitat's control. I have not built an inflation factor into my estimates.

Respectfully submitted,



David Porter AIA

President - David Porter Associates - Architects

Habitat for Humanity of Palm Beach County

(HFHPBC)

Date: 11/17/19

Construction cost estimates for properties in:

Belle Glade, South Bay, and Pahokee

Unit costs for the combination of possibilities listed below:

3 BR House const. cost	\$235,000	(house, driveway, sod, yard fence)
4 BR House const. cost	\$250,000	(house, driveway, sod, yard fence)
Garage const. cost	\$30,000	(1-car garage added to side of std. HFHPBC model)
Septic system cost	\$15,000	(required if no public sewer available at property)
Demucking cost	\$25,000	(required if soil conditions found to be incapable of supporting house load)

Cost estimates for two house models, garages, & extraordinary site conditions (*1):

3 BR plan with options	3 BR	Garage	Septic	Demucking	TOTAL COST
	X				\$235,000
	X			X	\$260,000
	X		X		\$250,000
	X	X		X	\$290,000
	X	X	X	X	\$305,000
4 BR plan with options	4 BR	Garage	Septic	Demucking	TOTAL COST
	X				\$250,000
	X			X	\$275,000
	X		X		\$265,000
	X	X		X	\$305,000
	X	X	X	X	\$320,000

Notes:

*1= Extraordinary site conditions include providing a septic system if no public sewer is available in the street in front of a property and would include addressing unsuitable soil bearing conditions (muck)

These costs are estimates and should be treated as such. They are subject to fluctuation based on economic factors, availability of labor and materials, and governmental regulations.

Prepared by: David Porter AIA (architect for HFHPBC houses since 2009)

Rental Housing Not applicable

[illegible]



... build strength, stability, self-reliance ... shelter.

March 9, 2020

Mr. Jonathan Brown
Palm Beach County Board of County Commissioners
Director, Department of Economic Sustainability
100 Australian Avenue
West Palm Beach, FL 33406

RE: Balance of Funding - HOME CHODO Funding

Dear Mr. Brown:

Habitat for Humanity of Palm Beach County, Inc. (HFHPBC) is partnering with Habitat Housing Solutions, Inc. (HHSI) to build six (6) homes as part of the HOME CHODO Grant being offered by the Palm Beach County Board of County Commissioners. HFHPBC will build five (5) of the homes in the Glades (Pahokee, Belle Glade, and South Bay) and one (1) home will be constructed in the Westgate area of unincorporated West Palm Beach. All of the homes will be sold to future homeowners who earn less than 80% of the area median income (AMI).

If awarded, HOME CHODO funding in the amount of seven hundred and fifty thousand dollars (\$650,000) will be utilized to fund the construction of the six homes. The estimated balance of the cost to construct the homes is one million ninety three thousand dollars (\$1,093M). The balance of funding will be provided by HFHPBC through existing grants from such organizations as Bank of America, Wells Fargo, Community Foundation of Palm Beach and Martin Counties, written pledges of support from other corporate and private foundations, and through other HFHPBC traditional fundraising activities. Additionally, HFHPBC has a \$1.7M construction line of credit with Iberia Bank. The use of volunteer labor and substantial in-kind donations of supplies and materials also contribute to a reduction in overall construction costs.

Sincerely,

A handwritten signature in black ink, reading "Bernard J. Godek". The signature is fluid and cursive, with a long horizontal stroke at the end.

Bernard J. Godek, CEO
Habitat for Humanity of Palm Beach County, Inc.

IBERIABANK
TERM SHEET
MARCH 10, 2020

Set forth below is a preliminary outline of terms that may be appropriate for your request. This is not a loan commitment or an agreement of any kind by IBERIABANK ("IBERIA"). Neither this term sheet nor any other discussions between us shall imply any obligation on the part of IBERIA to continue to discuss or enter into any future agreement with respect to any financing. Notwithstanding the exchange of term sheets such as this one, or correspondence or discussions relating to financing, whether or not containing expressions suggesting an agreement or understanding, no such commitment or agreement will exist unless and until it is embodied in a formal document and executed specifically as a loan commitment or other agreement by an authorized officer of IBERIA. This term sheet is transmitted CONFIDENTIALLY for the sole use of the individual(s) and entities shown above, and it may not be forwarded to others without the express consent of IBERIA.

Borrower: Habitat for Humanity of Palm Beach County., a Florida non-profit corporation ("Habitat") and Habitat Housing Solutions, Inc., a Florida non-profit corporation

Purpose: Proceeds will be used to offset timing of receipt of Grant funds from Palm Beach County that will be used to construct residential homes.

Loan Amount: \$750,000.00

Type: Closed End Line of Credit

Term: One (1) year from loan closing or upon expiration of the Grant Funding Date

Interest Rate: A floating rate equal to the Wall Street Journal Prime Rate adjusting daily with a floor rate of 3.50%.

Repayment: Interest only due monthly principal due at maturity.

Fees: N/A

Security: Repayment of the Loan will be secured by a perfected first mortgage on properties purchased by borrower under this grant and security interest in all equipment, accounts and other rights to payment and general intangibles.

Closing Expenses: All expenses associated with review of grant, preparation loan documents and closing of the Loan.

Other: All terms of this term sheet are subject to, among other things, IBERIABANK's normal due diligence, credit approval process, and standard documentation requirements including, without limitation to the following:

- Loan Documents acceptable in all respects to IBERIABANK.
- Bank's receipt and review of a fully executed copy of the Agreement between Palm Beach County and Borrower regarding funds in the amount of \$750,000.00 to be used to construct and sell or lease affordable homes ("the Grant").
- Funding will be limited for construction by Habitat on home sites designated in the Grant only.

- No further advances of funds under the line will be permitted after grant expiration date as defined by the Grant.
- Borrower to maintain a primary banking relationship with IBERIABANK during the term of the Loan. A designated account is to be opened by HHS specifically for the funds received under the Grant.

Other documentation as Lender may deem necessary

Habitat Housing Solutions, Inc.

Financial Statements
For the Year Ended December 31, 2018

Habitat Housing Solutions, Inc.

Financial Statements
For the Year Ended December 31, 2018

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat Housing Solutions, Inc.
West Palm Beach, Florida

Report on the Financial Statements

We have audited the accompanying financial statements of Habitat Housing Solutions, Inc. (a nonprofit organization) (the "Organization"), which comprise the statement of financial position as of December 31, 2018, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of December 31, 2018, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated June 22, 2019, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance.



KEEFE McCULLOUGH

Fort Lauderdale, Florida
June 22, 2019

FINANCIAL STATEMENTS

Habitat Housing Solutions, Inc.
Statement of Financial Position
December 31, 2018

Assets:	
Cash	\$ 4,037
Accounts receivable	<u>34,635</u>
Total assets	<u>\$ 38,672</u>
Liabilities:	
Accounts payable	\$ 2,431
Accrued payroll liabilities	<u>46,327</u>
Total liabilities	<u>48,758</u>
Net Assets:	
Without donor restrictions:	
Undesignated (deficit)	<u>(10,086)</u>
Total net assets (deficit)	<u>(10,086)</u>
Total liabilities and net assets	<u>\$ 38,672</u>

The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
Statement of Activities
For the Year Ended December 31, 2018

Change in Net Assets:

Support and Revenue:

Governmental grants	\$	365,429
Homes sold		194,535
Contributions		8,300
In-kind contributions		<u>15,000</u>

Total support and revenue		<u>583,264</u>
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Expenses:

Program services		558,165
Supporting services:		
Management and general		<u>11,223</u>

Total expenses		<u>569,388</u>
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Change in net assets		<u>13,876</u>
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Net Assets (Deficit), January 1		<u>(23,962)</u>
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Net Assets (Deficit), December 31	\$	<u><u>(10,086)</u></u>
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The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
 Statement of Functional Expenses
 For the Year Ended December 31, 2018

	Program Services	Management and General	Total
Personnel Costs:			
Salaries	\$ 15,708	\$ 3,927	\$ 19,635
Employee benefits and taxes	1,202	300	1,502
Subtotal	16,910	4,227	21,137
Other Expenses:			
Home construction costs	360,337	-	360,337
Professional fees (including \$ 15,000 of in-kind donations)	179,800	6,667	186,467
Rent	1,118	279	1,397
Miscellaneous	-	50	50
Subtotal	541,255	6,996	548,251
Total expenses	\$ 558,165	\$ 11,223	\$ 569,388

The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
Statement of Cash Flows
For the Year Ended December 31, 2018

Cash Flows from Operating Activities:

Change in net assets	\$ 13,876
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:	
Changes in assets and liabilities:	
(Increase) decrease in assets:	
Grants receivable	84,933
Accounts receivable	(34,635)
Construction in progress	309,389
Increase (decrease) in liabilities:	
Accounts payable	(13,970)
Accrued payroll liabilities	13,025
Deferred grant revenue	(308,987)
	<u>63,631</u>
Net cash provided by (used in) operating activities	<u>63,631</u>

Cash Flows from Financing Activities:

Proceeds from line of credit	29,203
Repayments on line of credit	(100,591)
	<u>(71,388)</u>
Net cash provided by (used in) financing activities	<u>(71,388)</u>
Net increase (decrease) in cash	(7,757)

Cash, beginning of the year	<u>11,794</u>
Cash, end of the year	\$ <u><u>4,037</u></u>

The accompanying notes to financial statements are an integral part of these statements.

Note 1 - Organization and Operations

Habitat Housing Solutions, Inc. (the "Organization"), a Florida nonprofit corporation, was founded in August 2013. The Organization is a Community Housing Development Organization ("CHDO") that builds affordable homes for qualified low-income families in Palm Beach County.

Note 2 - Summary of Significant Accounting Policies

Basis of accounting: The accompanying financial statements of the Organization have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Under this basis, revenues are recognized when earned and expenses are recognized when the obligation is incurred.

Basis of presentation: Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Accounting Standards Update (FASB ASU) No. 2016-14 *Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit-Entities*. Under FASB ASU No. 2016-14, the Organization is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Net assets: Net assets, revenues, gains, and losses are classified based on the existence or absence of donor or grantor imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

- *Net Assets Without Donor Restrictions* - Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.
- *Net Assets With Donor Restrictions* - Net assets subject to donor (or certain grantor) imposed restrictions. Some restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor or grantor. Other restrictions are perpetual in nature, where the donor or grantor stipulates that resources be maintained in perpetuity.

Generally, contributions restricted by donors are reported as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends or purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. All contributions are considered available for general use, unless specifically restricted by the donor or subject to other legal restrictions.

Cash and cash equivalents: The Organization considers all highly liquid investments having initial maturities of three months or less to be cash equivalents. Cash is maintained, with what management believes to be high quality financial institutions, to limit its risk.

Promises to give: Unconditional promises to give are recognized as revenues or gains in the period received and as assets, decreases of liabilities, or expenses depending on the form of the benefits received. Conditional promises to give are recognized when the conditions on which they depend are substantially met. As of December 31, 2018, the Organization had no promises to give.

Note 2 - Summary of Significant Accounting Policies (continued)

Land, finished homes and construction in progress: Land for construction, finished homes and construction in progress are carried at cost or at market value when acquired by gift. Donated land is written down to realizable value. Construction in progress represents the accumulated costs of houses under construction and land improvements. No depreciation is charged against these assets as they are being held for resale. Construction costs are expensed when the property is completed and sold.

Property and equipment: Property and equipment are carried at cost if purchased or, if donated, at fair value on the date of donation, less accumulated depreciation. In accordance with the Organization's policy, capitalization of assets is done only when the cost exceeds \$ 1,000. The Organization follows the policy of providing for depreciation using the straight-line method over the estimated useful life of each type of asset.

Donations of property and equipment are reported as undesignated support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted support. Without donor stipulations regarding how long these donated assets must be maintained, the Organization reports expirations of donor restrictions when the donated assets are placed in service, reclassifying net assets with donor restrictions to net assets without donor restrictions at that time.

Maintenance and repairs to property and equipment are charged to expense when incurred. Additions and major renewals are capitalized. When assets are retired or otherwise disposed of, the cost or donated value and the related accumulated depreciation are removed from the accounts and any resulting gain or loss is reflected in income for the period.

Deferred revenue: Grant revenue that is not recognized because the compliance requirements, as defined by the individual grant, has not been met is considered deferred revenue.

Grants receivable: Grants receivable represent allowable expenditures, which have not yet been reimbursed by the grantor agency.

Accounts receivable: Accounts receivable consist of sale proceeds due to the Organization.

Homes sold: Homes sold to qualifying homebuyers are recorded at the gross sales price of the home at closing less a discount that represents the difference between the gross sales price and the amount the homebuyers are able to pay.

Grant revenue: Grant revenue is recognized when the compliance requirements for the individual grants are completed and/or the service has been performed, which may include the sale or rental of a constructed home to a qualified homebuyer/household, as defined by the grant agreement.

Functional expenses: The costs of program and supporting services activities have been summarized on a functional basis in the statement of activities. The statement of functional expenses present the natural classification detail of expenses by function. Expenses that can be directly identified with a program or service are charged accordingly. The financial statements report certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses are allocated on the basis of estimates of time and effort and other methods as determined by management.

Note 2 - Summary of Significant Accounting Policies (continued)

Income taxes: The Organization qualifies as a tax-exempt organization under Internal Revenue Code Section 501(c)(3). Therefore, no provision for income taxes has been made in the accompanying financial statements.

Use of estimates: The presentation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Concentrations: For the year ended December 31, 2018, approximately 63% of the Organization's total support is comprised of governmental grant revenue relating to the Home Investment Partnerships Program, passed through Palm Beach County. In addition, for the year ended December 31, 2018, approximately 80% of purchases were comprised of construction related costs with a related party (Note 6).

Date of management review: Subsequent events have been evaluated by management through June 22, 2019, which is the date the financial statements were available to be issued.

Note 3 - Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of financial position date, comprise the following:

Cash and cash equivalents	\$ 4,037
Accounts receivable	<u>34,635</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 38,672</u>

Note 4 - Donations of Assets, Materials and Services

Donated assets are valued at the estimated fair-market value at the date of receipt. Donated services are recognized as revenue only if the service requires specific expertise and is provided by professionals. During the year ended December 31, 2018, the Organization recorded approximately \$ 15,000 in donated materials and professional services.

Note 5 - Line of Credit

In March 2017, the Organization and Habitat for Humanity of Palm Beach County (Note 6) jointly obtained a line of credit with a financial institution not to exceed \$ 353,679 collateralized by a security interest in all equipment, accounts and other rights of the Organization maturing in December 2018. Interest is due monthly at a floating rate equal to PRIME. This line of credit was paid in full as of December 31, 2018.

Note 5 - Line of Credit (continued)

The Organization capitalizes interest costs as a component of the cost of construction in progress. The capitalized interest is recorded as part of the asset to which it relates and is either amortized over the asset's estimated useful life or recorded as part of the construction costs upon the sale of the property. Capitalized interest for the year ended December 31, 2018 was approximately \$ 1,700.

Note 6 - Related Party Transactions

Habitat for Humanity of Palm Beach County (Habitat) is a private nonprofit, community-based organization whose primary purpose is to provide in the communities it serves, decent, safe and sanitary housing to low income households. The Board of Directors of Habitat Housing Solutions, Inc. (the "Organization") includes the Executive Director of Habitat. The Organization has retained Habitat as the construction contractor for building and improvements for two properties. The construction contracts with Habitat amounted to approximately \$ 348,000 for the two properties. For the year ended December 31, 2018, the Organization paid Habitat approximately \$ 65,000, including approximately \$16,000 of retainage, for the construction of the homes under these agreements.

For the year ended December 31, 2018, the Organization also paid Habitat approximately \$ 159,000 for professional services provided for homes constructed including marketing, volunteer, and family selection and educational services.

The Organization also subleases office space from Habitat under an annual lease with an automatic one-year renewal term. The lease requires monthly payments of approximately \$ 116. The Organization made lease payments of approximately \$ 1,400 for the year ended December 31, 2018.

The Organization employs one of its board members as its sole employee. For the year ended December 31, 2018, salary payments to the board member totaled approximately \$ 7,700 and approximately \$ 46,300 in unpaid wages were accrued at year end. In addition, the Organization also had accounts payable of approximately \$ 2,400 with the board member as of December 31, 2018.

Note 7 - Deficit Net Assets

The Organization was formed for the purpose of acquiring Federal funds to build workforce housing and is currently seeking additional grant funds with the City of West Palm Beach for several properties that have been donated to Habitat (Note 6). Management is working with Habitat to obtain the properties and to finalize the project. Management plans to seek additional grant funds in Palm Beach County as they become available in 2019 and continues to solicit contributions and grants within the community.

INTERNAL CONTROLS AND COMPLIANCE

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED
IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors
Habitat Housing Solutions, Inc.
West Palm Beach, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Habitat Housing Solutions, Inc. (a nonprofit organization) (the "Organization"), which comprise the statement of financial position as of December 31, 2018 and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated June 22, 2019.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



KEEFE McCULLOUGH

Fort Lauderdale, Florida
June 22, 2019

Habitat Housing Solutions, Inc.

Financial Statements
For the Year Ended December 31, 2017

Habitat Housing Solutions, Inc.

Financial Statements
For the Year Ended December 31, 2017

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat Housing Solutions, Inc.
West Palm Beach, Florida

Report on the Financial Statements

We have audited the accompanying financial statements of Habitat Housing Solutions, Inc. (a nonprofit organization) (the "Organization") which comprise the statement of financial position as of December 31, 2017, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of December 31, 2017, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated May 1, 2018, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance.



KEEFE McCULLOUGH

Fort Lauderdale, Florida
May 1, 2018

FINANCIAL STATEMENTS

Habitat Housing Solutions, Inc.
Statement of Financial Position
December 31, 2017

Assets:

Cash and cash equivalents	\$	11,794
Grants receivable		84,933
Construction in progress		<u>309,389</u>
Total assets	\$	<u><u>406,116</u></u>

Liabilities:

Accounts payable	\$	16,401
Accrued payroll liabilities		33,302
Deferred grant revenue		308,987
Line of credit		<u>71,388</u>
Total liabilities		<u>430,078</u>

Net Assets:

Unrestricted (deficit)		<u>(23,962)</u>
Total net assets (deficit)		<u>(23,962)</u>
Total liabilities and net assets	\$	<u><u>406,116</u></u>

The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
Statement of Activities
For the Year Ended December 31, 2017

Unrestricted Net Assets:	
Support:	
Governmental grants	\$ 23,633
Contributions	11,000
In-kind contributions	<u>4,500</u>
Total support	<u>39,133</u>
Expenses:	
Program services	53,367
Supporting services:	
Management and general	<u>21,410</u>
Total expenses	<u>74,777</u>
Change in unrestricted net assets	<u>(35,644)</u>
Net Assets, January 1	<u>11,682</u>
Net Assets (Deficit), December 31	\$ <u><u>(23,962)</u></u>

The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
Statement of Functional Expenses
For the Year Ended December 31, 2017

	Program Services	Management and General	Total
Personnel Costs:			
Salaries	\$ 40,368	\$ 10,092	\$ 50,460
Employee benefits and taxes	3,446	862	4,308
Subtotal	43,814	10,954	54,768
Other Expenses:			
Professional fees	8,200	8,250	16,450
Office expense	-	1,864	1,864
Taxes and licenses	-	61	61
Travel and meetings	227	-	227
Rent	1,126	281	1,407
Subtotal	9,553	10,456	20,009
Total expenses	\$ 53,367	\$ 21,410	\$ 74,777

The accompanying notes to financial statements are an integral part of these statements.

Habitat Housing Solutions, Inc.
Statements of Cash Flows
For the Year Ended December 31, 2017

Cash Flows from Operating Activities:

Change in net assets	\$ (35,644)
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Changes in assets and liabilities:	
(Increase) decrease in assets:	
Grants receivable	(84,933)
Increase (decrease) in liabilities:	
Accounts payable	2,284
Accrued payroll liabilities	27,452
Deferred grant revenue	308,987
	<hr/>
Net cash provided by operating activities	218,146

Cash Flows from Investing Activities:

Purchases of property and equipment	(295,470)
	<hr/>
Net cash used in investing activities	(295,470)

Cash Flows from Financing Activities:

Proceeds from line of credit	321,032
Repayments on line of credit	(249,645)
	<hr/>
Net cash provided by financing activities	71,388

Net decrease in cash and cash equivalents	(5,936)
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Cash and Cash Equivalents, beginning of the year	17,730
	<hr/>

Cash and Cash Equivalents, end of the year	\$ 11,794
	<hr/>

The accompanying notes to financial statements are an integral part of these statements.

Note 1 - Organization and Operations

Habitat Housing Solutions, Inc. (the "Organization"), a Florida nonprofit corporation, was founded in August 2013. The Organization is a Community Housing Development Organization ("CHDO") that builds affordable homes for qualified low-income families in Palm Beach County.

Note 2 - Summary of Significant Accounting Policies

Basis of accounting: The accompanying financial statements of the Organization have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Under this basis, revenues are recognized when earned and expenses are recognized when the obligation is incurred.

Basis of presentation: The financial statement presentation follows the recommendation of the Financial Accounting Standards Board (FASB) in its Accounting Standards Codification (ASC) No. 958 *Not-for-Profit Entities*. Under ASC No. 958, the Organization is required to report information regarding its financial position and activities according to three classes of net assets, as follows:

- Unrestricted net assets consist of net assets that are neither permanently nor temporarily restricted by donor-imposed stipulations.
- Temporarily restricted net assets represent net assets with a donor-imposed restriction that is satisfied either by the passage of time or by actions of the Organization.
- Permanently restricted net assets result primarily from contributions and other inflows of resources whose use by the Organization is limited by donor-imposed stipulations that neither expire by the passage of time nor can be fulfilled or otherwise removed by actions of the Organization.

Restricted and unrestricted revenue and support: Contributions received are recorded as unrestricted, temporarily restricted or permanently restricted support, depending on the existence and/or nature of any donor restrictions.

Support that is restricted by the donor is reported as an increase in unrestricted net assets if the restriction expires in the reporting period in which the support is recognized. All other donor-restricted support is reported as an increase in temporarily or permanently restricted net assets, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restriction. As of December 31, 2017, the Organization had no temporarily or permanently restricted net assets.

Cash and cash equivalents: The Organization considers all highly liquid investments having initial maturities of three months or less to be cash equivalents. Cash is maintained, with what management believes to be high quality financial institutions, to limit its risk.

Promises to give: Unconditional promises to give are recognized as revenues or gains in the period received and as assets, decreases of liabilities, or expenses depending on the form of the benefits received. Conditional promises to give are recognized when the conditions on which they depend are substantially met. As of December 31, 2017, the Organization had no promises to give.

Note 2 - Summary of Significant Accounting Policies (continued)

Land, finished homes and construction in progress: Land for construction, finished homes and construction in progress are carried at cost or at market value when acquired by gift. Donated land is written down to realizable value. Construction in progress represents the accumulated costs of houses under construction and land improvements. No depreciation is charged against these assets as they are being held for resale. Construction costs are expensed when the property is completed and sold.

Property and equipment: Property and equipment are carried at cost if purchased or, if donated, at fair value on the date of donation, less accumulated depreciation. In accordance with the Organization's policy, capitalization of assets is done only when the cost exceeds \$ 1,000. The Organization follows the policy of providing for depreciation using the straight-line method over the estimated useful life of each type of asset.

Donations of property and equipment are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted support. Without donor stipulations regarding how long these donated assets must be maintained, the Organization reports expirations of donor restrictions when the donated assets are placed in service, reclassifying temporarily restricted net assets to unrestricted net assets at that time.

Maintenance and repairs to property and equipment are charged to expense when incurred. Additions and major renewals are capitalized. When assets are retired or otherwise disposed of, the cost or donated value and the related accumulated depreciation are removed from the accounts and any resulting gain or loss is reflected in income for the period.

Deferred revenue: Grant revenue that is not recognized because the compliance requirements, as defined by the individual grant, has not been met is considered deferred revenue.

Grants receivable: Grants receivable at year end represent allowable expenditures, which have not yet been reimbursed by the grantor agency.

Grant revenue: Grant revenue is recognized when the compliance requirements for the individual grants are completed and/or the service has been performed, which may include the sale or rental of a constructed home to a qualified homebuyer/household, as defined by the grant agreement.

Functional expenses: Program and supporting services are charged with their direct expenses. Other expenses are allocated based on management's estimate of their proportionate share of total expenses.

Income taxes: The Organization qualifies as a tax-exempt organization under Internal Revenue Code Section 501(c)(3). Therefore, no provision for income taxes has been made in the accompanying financial statements.

Use of estimates: The presentation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Note 2 - Summary of Significant Accounting Policies (continued)

Concentrations: For the year ended December 31, 2017, approximately 96% of the Organization's total support is comprised of deferred grant revenue and governmental grant revenue relating to the Home Investment Partnerships Program, passed through Palm Beach County. In addition, for the year ended December 31, 2017, approximately 93% of purchases were comprised of construction related costs with a related party (Note 7).

Date of management review: Subsequent events have been evaluated by management through May 1, 2018, which is the date the financial statements were available to be issued.

Note 3 - Donations of Assets, Materials and Services

Donated assets are valued at the estimated fair-market value at the date of receipt. Donated services are recognized as revenue only if the service requires specific expertise and is provided by professionals. During the year ended December 31, 2017, the Organization recorded approximately \$ 4,500 in donated materials and professional services.

Note 4 - Land Inventory

At December 31, 2017, land inventory was valued at \$ 39,906 and is presented net of an allowance of \$ 39,906 for donated land. Land inventory is reduced when parcels are sold or when construction begins and the parcels are transferred to construction in progress. Donated land is tracked by lot numbers but is written down to realizable value in the financial statements because the Organization does not include the value of the land in the purchase price for their clients in order to make housing affordable for low-income families.

Note 5 - Construction in Progress

Construction in progress of approximately \$ 309,400 for the year ended December 31, 2017 represents the accumulated cost of houses under construction and land improvements. At December 31, 2017, there were two homes under construction. Upon completion of construction, the houses will be sold to prequalified families. The construction in progress includes costs reimbursed through a grant agreement. If the Organization does not meet certain compliance requirements of the grant, the Organization will be required to repay the funds expended on the homes.

The Organization capitalizes interest costs incurred on funds used to construct property. The capitalized interest is recorded as part of the asset to which it relates and is either amortized over the asset's estimated useful life, or recorded as part of the gain or loss on the sale of the property. Capitalized interest for the year ended December 31, 2017 was approximately \$ 5,200.

Note 6 - Line of Credit

In March 2017, the Organization and Habitat for Humanity of Palm Beach County (Note 7) jointly obtained a line of credit with a financial institution not to exceed \$ 353,679 collateralized by a security interest in all equipment, accounts and other rights of the Organization maturing in December 2018. Interest is due monthly at a floating rate equal to PRIME. This line of credit had a balance of approximately \$ 71,400 as of December 31, 2017.

Note 7 - Related Party Transactions

Habitat for Humanity of Palm Beach County (Habitat) is a private nonprofit, community-based organization whose primary purpose is to provide in the communities it serves, decent, safe and sanitary housing to low income households. The Board of Directors of Habitat Housing Solutions, Inc. (the "Organization") includes the Executive Director of Habitat. The Organization has retained Habitat as the construction contractor for building and improvements for two properties. For the year ended December 31, 2017, the Organization paid Habitat approximately \$ 287,700 and has retainage payable to Habitat of approximately \$ 13,900 for the construction of the homes under these agreements.

The Organization also subleases office space from Habitat under an annual lease with an automatic one-year renewal term. The lease requires monthly payments of approximately \$ 116. The Organization made lease payments of approximately \$ 1,400 for the year ended December 31, 2017.

The Organization employs one of its board members as its sole employee. For the year ended December 31, 2017, salary payments to the board member totaled approximately \$ 25,200 and approximately \$ 31,100 in unpaid wages were accrued at year end. In addition, the Organization also had accounts payable of approximately \$ 2,500 with the board member as of December 31, 2017.

Note 8 - Supplemental Cash Flow Information

Noncash Investing and Financing Activities:

Cost of property and equipment	\$	309,389
Less: retainage payable		<u>13,919</u>
Cash paid for property and equipment	\$	<u><u>295,470</u></u>

Note 9 - Deficit Net Assets

The Organization was formed for the purpose of acquiring Federal funds to build workforce housing and is currently seeking additional grant funds with the City of West Palm Beach for several properties that have been donated to Habitat (Note 7). Management is working with Habitat to obtain the properties and to finalize the project. Management plans to seek additional grant funds in Palm Beach County as they become available in 2018 and continues to solicit contributions and grants within the community.

Management expects to sell the two homes under development at December 31, 2017 for approximately \$ 100,000 each to qualified families in the second quarter of 2018 and will retain a 20% interest in the sale proceeds. Approximately 80% of the proceeds will be paid to Habitat for their marketing, volunteers and family selection and education. Habitat will be the mortgage holder on the homes and the Organization will receive 20% of the monthly principal payments. Management is working with Habitat to sell the mortgages to a bank, which will accelerate the payment of their portion of the sales proceeds, approximately \$ 40,000. Management will use these funds along with approximately \$ 10,000 in remaining development fees under the grant agreement to resolve a portion of the liabilities outstanding at December 31, 2017. Management also plans to use the funds to increase the use of a grant writer to seek additional funding to increase revenue.

INTERNAL CONTROLS AND COMPLIANCE

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED
IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors
Habitat Housing Solutions, Inc.
West Palm Beach, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Habitat Housing Solutions, Inc. (a nonprofit organization) (the "Organization"), which comprise the statement of financial position as of December 31, 2017 and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated May 1, 2018.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



KEEFE McCULLOUGH

Fort Lauderdale, Florida
May 1, 2018

	A	B	C
1	Habitat Housing Solutions Inc. Expenses		
2			
3	Rent		
4	6 months 2020	225	
5	12 months 2021	450	
6	2 months 2022	75	
7	Total Rent	750	
8			
9	Financing Charges		
10	Closing on LOC	3000	
11	Interest on LOC	1400	
12	Total Fin Charges	4400	
13			
14			
15	Architect Certification	1400	
16			
17			
18	Salary		
19	Aug-21	1500	
20	Sep-21	1875	
21	Oct-21	1500	
22	Nov-21	1500	
23	Dec-21	1875	
24	Jan-22	1500	
25	Feb-22	1500	
26	Total Salary	11250	
27			
28	Payroll Tax	1721	
29	Workers Comp	250	
30			
31	Total CHDO Expense=	19771	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	641 SW Avenue D, Belle Glade						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	275 Begonia Avenue, Pahokee						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
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44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
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65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
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74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
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83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
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96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
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100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	135 SW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121 NW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
3							
4	PRE-CONSTRUCTION						
5	Request Survey					3/9/2020	
6	Request Soil Report					3/9/2020	
7	Plans/Drawings					3/9/2020	
8	Order Truss Engineering & Lay Out					6/9/2020	
9	Order Energy Calculations & HVAC Lay Out					6/9/2020	
10	Request Fault FPL Current Letter					6/9/2020	
11	Request Utility Fee Waivers & Expedited Review					6/9/2020	
12	Set Up Temporary Electric Account					6/9/2020	
13	Set Up Water/Sewer Account					6/9/2020	
14	Water/Sewer Meter Connection					6/10/2020	
15	Install Temporary Electric Pole					8/2/2021	
16	Install Site Sign & Job Box					8/2/2021	
17	Submit Permit Applications					7/1/2021	
18	ProjectDox Upload Complete & Review Begun						
19							
20	Permit Issued (tentative)	1 day					
21							
22	SITE WORK			6/28/2021		8/6/2021	
23	Land Clearing	4 days	Mon	6/28/2021	Thu	7/1/2021	
24	Stake, Pin Corners and Grade	4 days	Fri	7/2/2021	Thu	7/8/2021	
25	Fill/Compaction Pad	1 day	Fri	7/9/2021	Fri	7/9/2021	
26	Compaction Test	2 days	Mon	7/12/2021	Tue	7/13/2021	
27	Form Work (must have permit in hand)	3 days	Wed	7/14/2021	Fri	7/16/2021	
28	Formboard Survey	4 days	Mon	7/19/2021	Thu	7/22/2021	
29	Plumbing Underground	3 days	Fri	7/23/2021	Tue	7/27/2021	
30	Plumbing Rough Inspection	1 day	Wed	7/28/2021	Wed	7/28/2021	
31	Slab Prep	2 days	Thu	7/29/2021	Fri	7/30/2021	
32	Electrical Steel Bond	1 day	Mon	8/2/2021	Mon	8/2/2021	
33	Slab Spray	1 day	Tue	8/3/2021	Tue	8/3/2021	
34	Electrical Steel Bond Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
35	Slab Inspection	1 day	Wed	8/4/2021	Wed	8/4/2021	
36	Pour Slab; Strip & Clean	2 days	Thu	8/5/2021	Fri	8/6/2021	
37							
38	FRONT END TO DRYWALL			8/9/2021		11/29/2021	
39	Block Work	3 days	Mon	8/9/2021	Wed	8/11/2021	
40	Block Steel	3 days	Thu	8/12/2021	Mon	8/16/2021	
41	Tie Beam Inspection	1 day	Wed	8/18/2021	Wed	8/18/2021	
42	Truss Layout	3 days	Wed	8/18/2021	Fri	8/20/2021	
43	Pour Beam	1 day	Tue	8/24/2021	Tue	8/24/2021	
44	Truss Delivery	1 day	Thu	8/26/2021	Thu	8/26/2021	
45	Truss Install	3 days	Fri	8/27/2021	Tue	8/31/2021	
46	Truss Inspection	1 day	Wed	9/1/2021	Wed	9/1/2021	
47	Sub-fascia & Fascia	3 days	Fri	9/3/2021	Wed	9/8/2021	
48	Roof Decking	4 days	Thu	9/9/2021	Tue	9/14/2021	
49	Roof Decking Nail Inspection	1 day	Wed	9/15/2021	Wed	9/15/2021	
50	Roof Felt/Flashing (Dry In)	2 days	Thu	9/16/2021	Fri	9/17/2021	
51	Tin Tag Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	
52	Roof-In-Progress Inspection	1 day	Tue	9/21/2021	Tue	9/21/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
53	Shingles	2 days	Wed	9/22/2021	Thu	9/23/2021	
54	Install Windows/Door Bucks/Exterior Doors	6 days	Fri	9/24/2021	Fri	10/1/2021	
55	Window & Door Buck Inspection	1 day	Tue	10/4/2021	Tue	10/4/2021	
56	MEP's Penetrations	1 day	Wed	10/5/2021	Wed	10/5/2021	
57	Install Lath & Corner Beads	2 days	Thu	10/7/2021	Fri	10/8/2021	
58	Lath/Metal Inspection	1 day	Tue	10/12/2021	Tue	10/12/2021	
59	Stucco	2 days	Thu	10/14/2021	Fri	10/15/2021	
60	Frame Interior Walls	6 days	Sat	10/16/2021	Sat	10/23/2021	
61	Plumbing Rough	3 days	Mon	10/25/2021	Wed	10/27/2021	
62	Sewer Connections	3 days	Mon	10/25/2021	Wed	10/27/2021	
63	Plumbing Rough Inspection	1 day	Thu	10/28/2021	Thu	10/28/2021	
64	HVAC Rough	3 days	Fri	10/29/2021	Tue	11/2/2021	
65	Mechanical Inspection	1 day	Wed	11/3/2021	Wed	11/3/2021	
66	Rough Electric	4 days	Thu	11/4/2021	Tue	11/9/2021	
67	Rough Electric Inspection	1 day	Wed	11/10/2021	Wed	11/10/2021	
68	Framing Pre-Inspection Walk	1 day	Thu	11/11/2021	Thu	11/11/2021	
69	Framing Inspection	1 day	Fri	11/12/2021	Fri	11/12/2021	
70	Insulate Walls	1 day	Tue	11/16/2021	Tue	11/16/2021	
71	Insulation Inspection	1 day	Wed	11/17/2021	Wed	11/17/2021	
72	Drywall	2 days	Thu	11/18/2021	Fri	11/19/2021	
73	Drywall Screw Inspection	1 day	Tue	11/23/2021	Tue	11/23/2021	
74	Tape Drywall	1 day	Wed	11/24/2021	Wed	11/24/2021	
75	Texture	1 day	Mon	11/29/2021	Mon	11/29/2021	
76							
77	BACK END TO FINAL					1/25/2022	
78	Form Sidewalks & Driveway	4 days	Sat	10/16/2021	Thu	10/21/2021	
79	Sidewalk & Driveway Form Inspection	1 day	Fri	10/22/2021	Fri	10/22/2021	
80	Pour Driveway & Sidewalks	1 day	Tue	10/26/2021	Tue	10/26/2021	
81	Final Grades	1 day	Wed	10/27/2021	Wed	10/27/2021	
82	Paint Exterior	4 days	Thur	12/2/2021	Tue	12/7/2021	
83	Paint Interior Walls	3 days	Fri	12/3/2021	Tue	12/7/2021	
84	Install Interior Doors	2 days	Wed	12/8/2021	Thu	12/9/2021	
85	Interior Trim	4 days	Wed	12/8/2021	Sat	12/11/2021	
86	Paint Interior Trim & Doors	3 days	Sat	12/11/2021	Wed	12/15/2021	
87	Install Interior Lock Sets	1 day	Thu	12/16/2021	Thu	12/16/2021	
88	Fence	5 days	Thu	10/28/2021	Wed	11/3/2021	
89	Landscape	2 days	Thu	11/4/2021	Fri	11/5/2021	
90	Sod	2 days	Fri	11/5/2021	Sat	11/6/2021	
91	Ceramic Tile for All Floors	5 days	Thu	12/2/2021	Thu	12/9/2021	
92	Install Cabinets & Countertops	2 days	Fri	12/17/2021	Mon	12/20/2021	
93	Shelving/Mirrors	2 days	Tue	12/21/2021	Wed	12/22/2021	
94	Blown in Attic Insulation	1 day	Tue	12/28/2021	Tue	12/28/2021	
95	Plumbing Trim	3 days	Mon	12/27/2021	Wed	12/29/2021	
96	Final Plumbing Inspection	1 day	Tue	1/4/2022	Tue	1/4/2022	
97	HVAC Trim	2 days	Wed	1/5/2022	Thu	1/6/2022	
98	HVAC Final Inspection	1 day	Fri	1/7/2022	Fri	1/7/2022	
99	Electric Trim	2 days	Mon	1/10/2022	Tue	1/11/2022	
100	Electric Early Power Release Inspection	1 day	Wed	1/12/2022	Wed	1/12/2022	
101	FPL Meter Set	1 day	Fri	1/21/2022	Fri	1/21/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	121-B NW 10th St, South Bay						
102	Electric Hot check	1 day	Mon	1/24/2022	Mon	1/24/2022	
103	Final Electric Inspection	1 day	Tue	1/25/2022	Tue	1/25/2022	
104	Initial Cleaning	1 day	Tue	1/25/2022	Tue	1/25/2022	
105							
106	CLOSEOUT					2/4/2022	
107	Final Survey/Drainage Cert.	2 days	Tue	1/4/2022	Tue	1/4/2022	
108	Insulation Cert.	1 day	Tue	12/28/2021	Tue	12/28/2021	
109	Final Termite Spray	1 day	Tue	1/4/2022	Tue	1/4/2022	
110	Install Appliances	1 day	Wed	1/12/2022	Wed	1/12/2022	
111	Blower Door Test	1 day	Tue	1/25/2022	Tue	1/25/2022	
112	Final Clean	1 day	Tue	1/25/2022	Tue	1/25/2022	
113	Building Final	1 day	Fri	1/28/2022	Fri	1/28/2022	
114	CO Issued	1 day	Fri	2/4/2022	Fri	2/4/2022	
115	Conveyance Date	1 day	Fri	3/4/2022	Fri	3/4/2022	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
4							
5	PRE-CONSTRUCTION						
6	Request Survey						
7	Request Soil Report						
8	Plans/Drawings						
9	Order Truss Engineering & Lay Out						
10	Order Energy Calculations & HVAC Lay Out						
11	Request Fault FPL Current Letter						
12	Request Utility Fee Waivers & Expedited Review						
13	Set Up Temporary Electric Account						
14	Set Up Water/Sewer Account						
15	Water/Sewer Meter Connection						
16	Install Temporary Electric Pole						
17	Install Site Sign & Job Box						
18	Submit Permit Applications						
19	ProjectDox Upload Complete & Review Begun						
20							
21	Permit Issued (tentative)	1 day				9/15/2020	
22							
23	SITE WORK						
24	Demo Structure & Prep Property	45 days	Thu	10/15/2020	Fri	12/18/2020	
25							
26	FRONT END TO DRYWALL						
27	Frame Exterior Walls	5 days	Tue	1/5/2021	Sat	1/9/2021	
28	Exterior Wall Straps	1 day	Tue	1/12/2021	Tue	1/12/2021	
29	Inspection	1 day	Tue	1/12/2021	Tue	1/12/2021	
30	Exterior Wall Plywood	3 days	Wed	1/13/2021	Fri	1/15/2021	
31	Inspection	1 day	Fri	1/15/2021	Fri	1/15/2021	
32	Tyvek	1 day	Sat	1/16/2021	Sat	1/16/2021	
33	Truss Delivery	1 day	Wed	1/20/2021	Wed	1/20/2021	
34	Truss Layout	1 day	Wed	1/20/2021	Wed	1/20/2021	
35	Truss Install	3 days	Thu	1/21/2021	Sat	1/23/2021	
36	Truss Inspection	1 day	Tue	1/26/2021	Tue	1/26/2021	
37	Sub-fascia & Fascia	3 days	Tue	1/26/2021	Thu	1/28/2021	
38	Roof Decking	4 days	Thu	1/28/2021	Tue	2/2/2021	
39	Roof Decking Nail Inspection	1 day	Tue	2/2/2021	Tue	2/2/2021	
40	Roof Felt/Flashing (Dry In)	2 days	Wed	2/4/2021	Thu	2/5/2021	
41	Tin Tag Inspection	1 day	Fri	2/6/2021	Fri	2/6/2021	
42	Roof-In-Progress Inspection	1 day	Fri	2/6/2021	Fri	2/6/2021	
43	Shingles	2 days	Mon	2/8/2021	Tue	2/9/2021	
44	Install Windows/Door Bucks/Exterior Doors	6 days	Tue	2/9/2021	Wed	2/17/2021	
45	Window & Door Buck Inspection	1 day	Thu	2/18/2021	Thu	2/18/2021	
46	MEP's Penetrations	1 day	Fri	2/19/2021	Fri	2/19/2021	
47	Install Lath & Corner Beads	2 days	Mon	2/22/2021	Tue	2/23/2021	
48	Lath/Metal Inspection	1 day	Wed	2/24/2021	Wed	2/24/2021	
49	Stucco	2 days	Thu	2/25/2021	Fri	2/26/2021	
50	Frame Interior Walls	6 days	Sat	2/27/2021	Sat	3/6/2021	
51	Plumbing Rough	3 days	Mon	3/8/2021	Wed	3/10/2021	
52	Plumbing Rough Inspection	1 day	Thu	3/11/2021	Thu	3/11/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
53	HVAC Rough	3 days	Thu	3/11/2021	Mon	3/15/2021	
54	Mechanical Inspection	1 day	Tue	3/16/2021	Tue	3/16/2021	
55	Rough Electric	4 days	Wed	3/17/2021	Mon	3/22/2021	
56	Rough Electric Inspection	1 day	Tue	3/23/2021	Tue	3/23/2021	
57	Framing Pre-Inspection Walk	1 day	Wed	3/24/2021	Wed	3/24/2021	
58	Framing Inspection	1 day	Thu	3/25/2021	Thu	3/25/2021	
59	Insulate Walls	1 day	Fri	3/26/2021	Fri	3/26/2021	
60	Insulation Inspection	1 day	Tue	3/30/2021	Tue	3/30/2021	
61	Drywall	2 days	Wed	3/31/2021	Thu	4/1/2021	
62	Drywall Screw Inspection	1 day	Tue	4/6/2021	Tue	4/6/2021	
63	Tape Drywall	1 day	Wed	4/7/2021	Wed	4/7/2021	
64	Texture	1 day	Fri	4/9/2021	Fri	4/9/2021	
65							
66	BACK END TO FINAL						
67	Final Grades	1 day	Mon	4/12/2021	Mon	4/12/2021	
68	Paint Exterior	4 days	Tue	4/13/2021	Fri	4/16/2021	
69	Paint Interior Walls	3 days	Tue	4/13/2021	Thu	4/15/2021	
70	Paint Interior Trim & Doors	3 days	Tue	4/13/2021	Thu	4/15/2021	
71	Install Interior Doors	2 days	Tue	4/20/2021	Wed	4/21/2021	
72	Interior Trim	4 days	Thu	4/22/2021	Tue	4/27/2021	
73	Install Interior Lock Sets	1 day	Tue	4/27/2021	Tue	4/27/2021	
74	Fence	5 days	Tue	4/27/2021	Sat	5/1/2021	
75	Landscape	2 days	Fri	4/30/2021	Sat	5/1/2021	
76	Sod	2 days	Fri	4/30/2021	Sat	5/1/2021	
77	Ceramic Tile for All Floors	5 days	Thu	4/15/2021	Wed	4/21/2021	
78	Install Cabinets & Countertops	2 days	Thu	4/22/2021	Fri	4/23/2021	
79	Shelving/Mirrors	2 days	Mon	4/26/2021	Tue	4/27/2021	
80	Blown in Attic Insulation	1 day	Tue	4/27/2021	Tue	4/27/2021	
81	Plumbing Trim	3 days	Mon	4/26/2021	Wed	4/28/2021	
82	Final Plumbing Inspection	1 day	Thu	4/29/2021	Thu	4/29/2021	
83	HVAC Trim	2 days	Fri	4/30/2021	Mon	5/3/2021	
84	HVAC Final Inspection	1 day	Tue	5/4/2021	Tue	5/4/2021	
85	Electric Trim	2 days	Wed	5/5/2021	Thu	5/6/2021	
86	Electric Early Power Release Inspection	1 day	Fri	5/7/2021	Fri	5/7/2021	
87	FPL Meter Set	1 day	Tue	5/18/2021	Tue	5/18/2021	
88	Electric Hot check	1 day	Wed	5/19/2021	Wed	5/19/2021	
89	Final Electric Inspection	1 day	Thu	5/20/2021	Thu	5/20/2021	
90	Initial Cleaning	1 day	Fri	5/21/2021	Fri	5/21/2021	
91							
92	CLOSEOUT						
93	Final Survey/Drainage Cert.	2 days	Mon	5/3/2021	Tue	5/4/2021	
94	Insulation Cert.	1 day	Mon	4/27/2021	Mon	4/27/2021	
95	Final Termite Spray	1 day	Mon	5/3/2021	Mon	5/3/2021	
96	Install Appliances	1 day	Tue	5/4/2021	Tue	5/4/2021	
97	Blower Door Test	1 day	Thu	5/20/2021	Thu	5/20/2021	
98	Final Clean	1 day	Fri	5/21/2021	Fri	5/21/2021	
99	Building Final	1 day	Fri	5/21/2021	Fri	5/21/2021	
100	CO Issued	1 day	Wed	5/26/2021	Wed	5/26/2021	

	A	B	C	D	E	F	G
1	Name	Duration		Start		Finish	Notes
2	HES-2020						
3	3766 Saranac Ave, West Palm Beach (DEMO)						
101	Conveyance	1 day		6/26/2021		6/26/2021	

EXHIBIT D:

DISCLOSURE OF BENEFICIAL INTERESTS
(REQUIRED BY FLORIDA STATUTES 286.23)

TO: PALM BEACH COUNTY CHIEF OFFICER, OR HIS OR HER
OFFICIALLY DESIGNATED REPRESENTATIVE

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, this day personally appeared Paula Portch hereinafter referred to an Affiant who being by me first duly sworn, under oath, deposes and states as follows:

1. Affiant is the Habitat Housing Solutions, Inc which entity is the Lead Entity for the Respondent to Palm Beach County Request for proposals Number HES 2020.1.
2. Affiant's address is: 4639 Lake Worth Road Greenacres, FL 33463
3. Attached hereto, and made a part thereof, as an Attachment is a complete listing of the names and addresses of every person or entity having a five percent (5%) or greater beneficial interest in the proposed HOME CHDO project and the percentage interest of each such person or entity.
4. Affiant acknowledges that this Affidavit is given to comply with Florida Statutes 286.23, and will be relied upon by Palm Beach County.
5. Affiant further states that Affiant is familiar with the nature of an oath and with the penalties provided by the laws of the State of Florida for falsely swearing to statements under oath.
6. Under penalty of perjury, Affiant declares that Affiant has examined this Affidavit and to the best of Affiant's knowledge and belief it is true, correct, and complete.

FURTHER AFFIANT SAYETH NAUGHT.

By: Paula Portch _____, Affiant

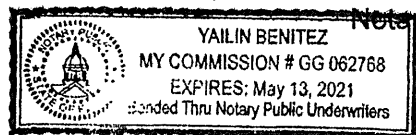
The foregoing instrument was sworn to, subscribed and acknowledged before me this 13th day of MARCH, 2020, by Paula Portch who is personally known to me OR who produced personally known as identification and who did take an oath.

(NOTARY SEAL BELOW)

Notary Signature: [Signature]

Notary Name: Yailin Benitez

Notary Public State of Florida



ATTACHMENT to THE DISCLOSURE OF BENEFICIAL INTERESTS

Schedule to Beneficial Interests in Project Proposal

Affiant is only required to identify five percent (5%) or greater beneficial interest holders in the proposed project. If none, so state. Affiant must identify individual owners. If, by way of example, the proposed project is wholly or partially owned by another entity, such as a corporation, Affiant must identify such other entity, its address and percentage interest, as well as such information for the individual owners of such other entity.

NAME	ADDRESS	PERCENTAGE OF INTEREST
NA		

EXHIBIT G

DRUG FREE WORKPLACE CERTIFICATION

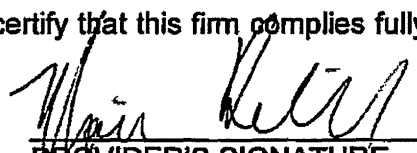
Preference shall be given to businesses with drug-free workplace programs. Pursuant to Section 287.087, Florida Statutes, whenever two or more competitive solicitations that are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a response received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie responses will be followed if none of the tied providers has a drug free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under proposal a copy of the statement specified in Subsection (1).
4. In the statement specified in Subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or *nolo contendere* to, any violation of Chapter 894, Florida Statutes, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on any employee who is so convicted or require the satisfactory participation in a drug abuse assistance or rehabilitation program as such is available in the employee's community.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of applicable laws, rules and regulations.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Habitat Housing Solutions, Inc

BUSINESS NAME



PROVIDER'S SIGNATURE



OFFICERS:

Timothy P. Wheat
President
Development/Real
Estate Sector
Representative

Hazel Lucas
Vice President
Florida Rural Legal
Services

Andrew E. Zeeman
Treasurer
Peninsular Electric

Silvia Ricketts
Secretary
CLT Lessee Member

DIRECTORS:

Tangenica Henry
CLT Lessee Member

Tammy McDonald
Urban League of
Palm Beach County

Polyn Pelicleux
CLT Lessee Member

Derrick Penn
CLT Lessee Member

Randy S. Wertepny,
P.E.
Kesahavarz and
Associates

Sandra Young
CLT Lessee Member

March 16, 2020

Dorina Jenkins-Gaskin, Mortgage and Housing Investments Manager
Department of Economic Sustainability
100 Australian Avenue, Suite 500
West Palm Beach, Florida 33406

Dear Ms. Jenkins-Gaskin:

The Community Land Trust of Palm Beach County, Inc. (CLT of PBC) is requesting \$92,000 in HOME Investment Partnerships Program Community Housing Development organizations (CHDO) funding and \$9,500 in CHDO Operating Funds under Palm Beach County's Request for Proposal HES.2020.1 for the construction of one single-family home in Lake Worth, Florida. The home will be sold to a household with an income at or below 80% of the area median income. The home will also be sold under the community land trust model of homeownership thereby insuring it will remain affordable in perpetuity.


Total project costs are \$242k. Sources are the \$92K HOME CHDO funding that is being applied for and \$150,000 in construction financing from the Palm Beach County Housing Finance Authority. The lot is being donated by the Lake Worth CRA. The CLT of PBC is also requesting \$9,500 in CHDO operating costs to allow it to cover the personnel costs and overhead needed to implement the project.

The CLT of PBC and the proposed team have a proven track record with Palm Beach County. Our team has successfully worked with you and the DES staff to insure full compliance with all HUD and PBC requirements in the past.

I hope you will support this request and assist us in our mission to build up a permanent affordable housing infrastructure that will be available to current and future residents of Palm Beach County.

Please call me at (561)318.8430 to discuss this request and/or provide additional information.

Sincerely,


Cindee LaCourse-Blum
Executive Director

4938 Davis Road • Lake Worth, Florida 33461

Phone: (561) 318-8842

<http://cltofabc.org>

ATTACHMENT 5

Attachment 1 - Respondent Certification Form

The Respondent Certification Form is included on the following pages.



EXHIBIT C:

RESPONDENT CERTIFICATION FORM

By signing below, the undersigned Cindee LaCourse-Blum, as Executive Director of Community Land Trust of Palm Beach County (the Respondent), a Not for Profit Corporation i.e. Florida corporation hereby certifies that the undersigned is duly authorized to sign this Respondent Certification Form on behalf of the Respondent and that this Respondent Certification Form shall be fully binding upon Respondent. Respondent hereby covenants and agrees to comply with the terms upon RFP HES.2020.1, all related Federal Regulations, and related Addenda and to attempt to negotiate in good faith with the County the terms of an agreement and will implement the response submitted by Respondent of the RFP. The Respondent further covenants and agrees that it has received all of the information referenced in the RFP, that Respondent fully understands the same, that Respondent completely and accurately completed the response submitted by Respondent pursuant to the RFP, that the information contained in such response submitted by Respondent is true and correct and that Respondent shall be bound by the terms and conditions of the RFP and the covenants, agreements and representations made by Respondent herein and in the response submitted by Respondent to the RFP.

Date of Execution by Respondent: March 6, 2020.

Community Land Trust of Palm Beach County, Inc. By: [Signature]
RESPONDENT Signature

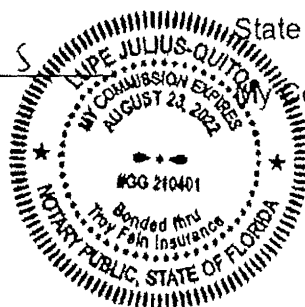
Its: Executive Director Cindee LaCourse-Blum
SEAL Print Signatory's Name

The foregoing Respondent Certification Form was acknowledged before me this 6th day of March, 2020 Cindee LaCourse-Blum the Executive Director of Community Land Trust of Palm Beach County Florida non profit organization (state and type of entity) who is personally known to me OR who produced _____ as identification and who did take an oath.

[Signature]
Notary Public

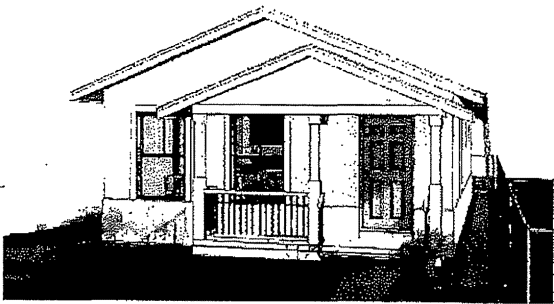
NOTARY PUBLIC

Lupe Julius-Quiroz State of Florida at large
Print Notary Name Commission Expires 8/23/2022



Attachment 2 - Project Description

The Community Land Trust of Palm Beach County plans to build one single family home. This project is in the City of Lake Worth Beach. The lot is being awarded to the Community of Land Trust by the Lake Worth CRA. The home will be sold under the Community Land Trust model of Home-Ownership and will remain affordable in perpetuity.



Locations

127 South F Street, Lake Worth Beach
PCN: 38-43-44-21-15-059-0300
Census Tract: 51.01

Type of Project

New construction of (1) single family home for home ownership.
The CLT of PBC has full site control of the property.

Development Layout

Traditional family neighborhood

Architectural Style

Classic Florida Cottage

Target Market

The following special populations will be targeted and will benefit from an advance marketing period:
First time home buyers incomes are between 50%-80% AMI.

Marketing Strategy

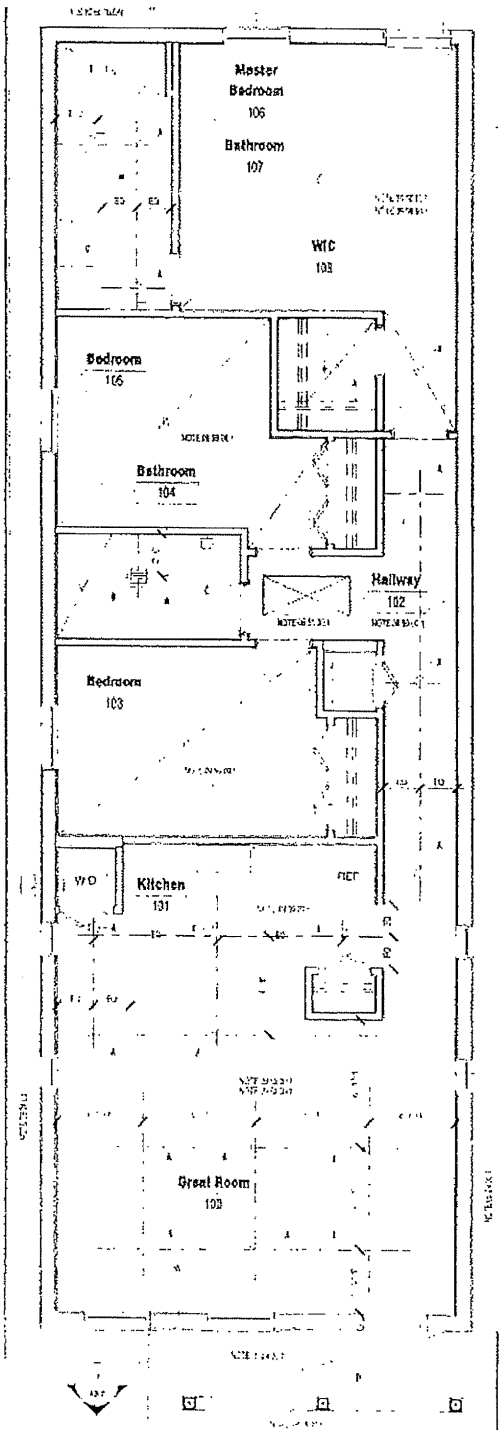
Detailed marketing and outreach plan is outlined following the location map in this section.

Activities to Date

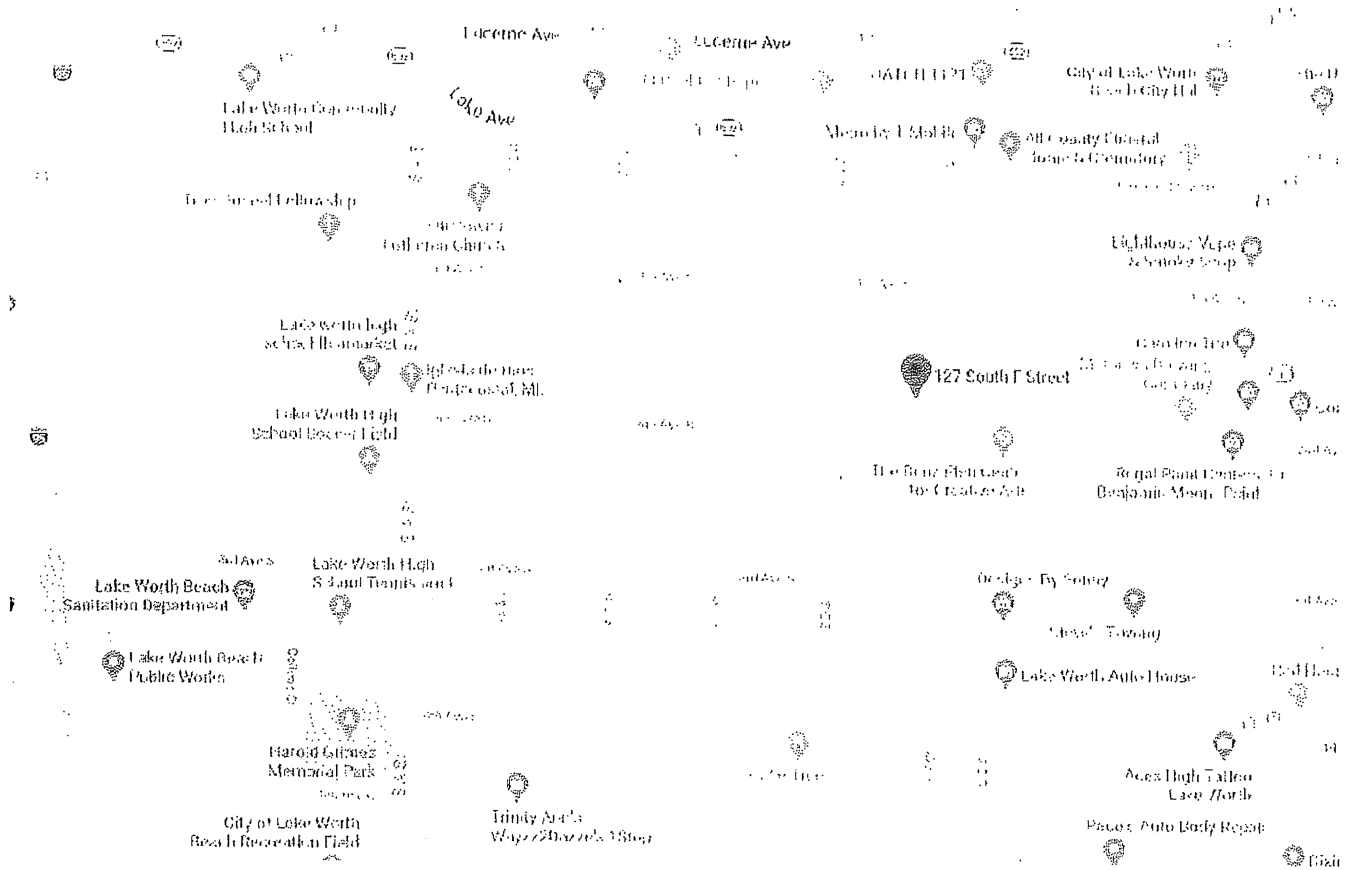
Site Control
Preliminary Building design underway
(Floorplans and Elevations)

Site Amenities

Spacious energy-efficient home
Covered entry
Concrete patio, driveway, and entry walkway
Hurricane impact rated windows and doors
Fully landscape lot with irrigation system
Alarm system on all exterior doors



Detailed Located Map



Community Land Trust of Palm Beach County

Affordable Housing Marketing and Outreach Plan

The Community Land Trust of Palm Beach County (CLT of PBC) will undertake fair and equitable practices for marketing available units and selecting applicants for homeownership and rental opportunities on a first qualified first served basis.

I. POLICY ON NON-DISCRIMINATION

With respect to the treatment of applicants, the CLT of PBC and/or managing agent will not discriminate against any individual or family because of race, color, age, national or ethnic origin or ancestry, religion, sex, sexual preference, age, disability, handicap, military status, source of income, marital status or familial status (having children under the age of 18).

II. MARKETING

A. The CLT of PBC will utilize the following formats to market new housing programs or projects:

- a) *Flyers* – Flyers will typically be one page notices announcing the availability of a new CLT of PBC opportunity and should briefly summarize key program/project information. Flyers will be distributed via e-mail to the CLT of PBC's distribution group as well as constituencies such as other CDC's, trade groups, churches, municipalities, employers (School Board), etc. Flyers will also be distributed at first time home buyer workshops and other housing relating events/meetings. Flyers will be made available for download on the CLT of PBC's website.
- b) *Brochures* - Brochures will be prepared for on-going programs or large developments. Brochures will be displayed at CLT of PBC offices and distributed at events.
- c) *Press Releases* – Press releases will be prepared to announce the new housing resource for insertion in local or regional newspapers, newsletters, other publications, as well as local cable or radio stations. Press releases will present the most relevant information as succinctly as possible to lend themselves to inclusion in media publications or programming with limited space and time.
- d) *Advertisements* – For larger CLT of PBC projects, advertisements in a paper of general circulation will be utilized to inform as wide of an audience as possible. All advertisements published will provide information on where to obtain an application, information regarding the application process, and instructions on how to schedule an appointment for assistance in completing the application.
- e) *Inserts in Organizational Bulletins or Institutional Literature* – Inserts in organizational or institutional literature will be utilized to inform fairly large audiences on the new housing resource.



- f) *Community Presentations* – Presentations will be prepared to explain the new housing opportunity to be conducted through local organizational meetings, first-time homebuyer workshops, or specially arranged forums.
 - g) *Multiple Listing Services (MLS)* – The CLT of PBC will utilize real estate broker partners to post new for-sale housing opportunities on MLS. When units are sold through MLS listings, standard real estate commissions shall apply.
- B. The following affirmative fair marketing practices will be undertaken during the marketing of all housing resources:
- 1. The Fair Housing Logo will be displayed on all written material.
 - 2. Applications will be solicited from persons in the housing market who are not likely to apply for housing without special outreach. This includes posting a notice of vacancies or housing opportunities in locations, including, but not limited to the following:
 - a) Churches and other related organizations;
 - b) Community organizations;
 - c) Fair housing groups;
 - d) Housing counseling agencies,
 - e) Agencies for the disabled;
 - f) Employment centers; and
 - g) Local Public Housing Authorities (PHAs) or other similar agencies.
 - 3. Commercial media will be utilized to inform all potentially eligible homebuyers in the market. Advertisements will be placed in community, minority, and other special interest publications that are likely to be read by persons needing special outreach.
- C. Marketing materials should be clear, accurate, and to the point.

III. OUTREACH

- A. The three key strategies of CLT of PBC Outreach efforts are advertising, marketing of the new housing resource through linkages with other entities that have an interest in supporting the effort, and holding informational sessions. These strategies are detailed below.
- 1. Advertising - For larger CLT of PBC projects, or when required by a project funding source, advertisements will be placed in newspapers and other publications announcing the availability of the housing resource. Advertisements should include at a minimum:
 - a) Location of the units;
 - b) The unit size as measured by the number of bedrooms in the unit;
 - c) Sales prices or monthly mortgage payments and/or rent levels;
 - d) The location for obtaining an application;
 - e) Telephone number of the management or sales agent; and
 - f) Fair Housing Logo.



2. Linkages with other Organizations, Institutions, Agencies, and Employers - Alliances with other public and private partners will be utilized to spread the word on available housing opportunities to key constituencies. For most new housing opportunities the following entities should be contacted and drawn into the outreach process:

- a) CDC's, other CLT's, and CHDO's in Palm Beach County;
- b) Housing Authorities in Palm Beach County;
- c) Local Governments (to reach municipal employees);
- d) PBC School District;
- e) Colleges;
- f) Realtor's Association of the Palm Beaches;
- g) Business Associations;
- h) Large employers in the local area such as hospitals;
- i) Housing Leadership Council;
- j) United Way Prosperity Centers;
- k) Church related organizations;
- l) Fair Housing Center of the Palm Beaches;
- m) Chamber of Commerce; and
- n) Human and social service agencies in the County

Contacts with these organizations will be made initially by e-mail, phone, or in writing, at a minimum asking the entity to make referrals to the effort. In some cases a presentation might be arranged. Special effort will be made to involve organizations that have regular contact with minorities or whose mission is closely related to promoting diversity.

3. Information Sessions – Informational meetings will be held to educate the public about any particular development project and the application/selection process. These meetings should include local officials, the contractor, area partners, and local bank and finance officials. The times, dates, and locations of these meetings will be published in the newspaper and/or website or flyers that publicize the availability of the project.

- B. An individualized outreach plan will be drafted for each CLT of PBC project and should include the following:

- 1. A basic description and purpose of the program/project;
- 2. A plan for the affirmative fair marketing of the units;
- 3. Outreach goals including potential numbers of applicants;
- 4. A list of media contacts for advertising including projected costs, schedule, and person responsible for coordinating;
- 5. Linkages with other local and regional organization, institutions, agencies, and employers including who will make these contacts, what requests will be made in support of the outreach process and the projected schedule including estimated costs;
- 6. What marketing materials will be used for what purposes;
- 7. A plan for answering inquiries; and
- 8. A plan for accepting applications.



II. APPLICATION PROCESS

Applications for homeownership opportunities will be accepted and processed in accordance with the CLT of PBC's "Homebuyer Selection Criteria and Process" Policy (Exhibit A) on a first qualified first served bases. Applications for lease with an option to purchase opportunities will be accepted and processed in accordance with the CLT of PBC's adopted "Lease with an Option to Purchase Selection Criteria and Process" Policy (Exhibit B) on a first qualified first served basis.



Attachment 3 - Contact Information

Team Members

Respondent/Developer

Community Land Trust of Palm Beach County, Inc.
4938 Davis Rd
Lake Worth, Florida 33461
Cindee LaCourse-Blum, Executive Director
Ph: (561) 318-8430
E-mail: clacourse-blum@cltofpbc.org

Owner's Representative

Zabik & Associates, Inc.
11398 Okeechobee Blvd, Suite 2
Royal Palm Beach, FL 33411
Larry Zabik, Partner
Ph: (561) 791-2468
E-mail: lzabik@zabikandassociates.com

Construction Contractor (Design/Build)

Stuart & Shelby Development
205 George Bush Boulevard
Delray Beach, FL 33444
Chuck Halberg, President
Ph: (561) 637-7902
E-mail: chuckh@StuartandShelby.com

Attorney

Simon and Schmidt
766 SE 5th Ave
Delray Beach, Florida 33483
David W. Schmidt
Phone: (561) 278-2601
E-mail: David@simonandschmidt.com

Architect and Engineering Consultant

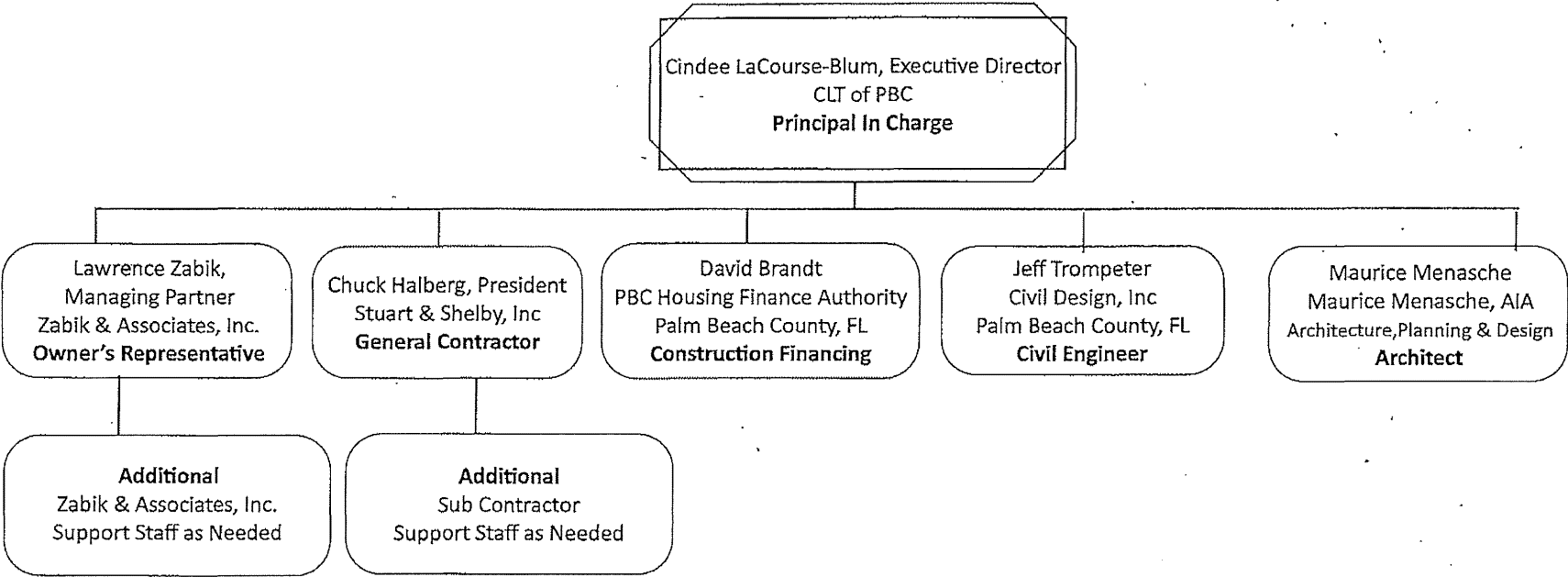
Maurice Menasche, AIA, LEED, AP
Architecture Planning Design
12555 Orange Drive, Suite 122
Davie, FL 33330
Maurice Menasche, Owner
Ph: (954) 474-8540
E-mail: menasche@aol.com

Civil Engineering

Jeff Trompeter, P.E.
Civil Design, Inc
1400 Centrepark Blvd, Suite 905
West Palm Beach, FL 33401
Ph: (561) 659-5760
E-mail: jtrompeter@civil-design.com



Attachment 4- Organizational Chart



Attachment 5 - Past Experience & Resumes

Developer Experience

The Community Land Trust of Palm Beach County, Inc. (CLT of PBC) was formed early 2006 to help address the need for affordable housing in Palm Beach County. The core mission of the CLT of PBC is to create a permanent stock of rental and homeownership opportunities that will remain affordable in perpetuity and that is controlled by the community it serves. To fulfill its mission, the CLT of PBC undertakes the following activities:

- **Housing Development-** The CLT of PBC just completed Phase I of the Kirk Road CLT Homes Project. This phase of the project consists of the development of six scattered site CLT homes that have been sold to families with incomes at or below 80% AMI. Project financing from the Housing Finance Authority of Palm Beach County, and \$100k from the Citi/Grounded Solutions Accelerator Program.
- In 2018, the CLT of PBC completed Davis Landings West, a 24 unit CLT home ownership community located in Suburban Lake Worth. Project financing includes a \$1.7 million Federal HOME Loan through Palm Beach County, \$132,551 in impact fee assistance from Palm Beach County, \$500k Pre-Development Loan from Florida Housing Finance Corporation and \$3.4 million in private financing from the Housing Finance Authority of Palm Beach County.
- In 2012, the CLT of PBC partnered with Realtex Development Corporation to win the Lake Worth CRA RFP to develop 55 affordable, 2 and 3-bedroom multi-family units in the City of Lake Worth.
- In October 2012, the CLT of PBC completed Phase I of Davis Landings. An affordable multi-family rental development consisting of 25 rental units that are made available to extremely low, very-low and moderate income households. Davis Landings is currently 100% occupied.
- **Housing Acquisition and Neighborhood Stabilization-** Through the Urban Infill Housing Program and Neighborhood Stabilization Program (NSPP), the CLT of PBC has acquired thirty-one (31) vacant and/or foreclosed housing units, to rehab if necessary, and made them available for resale to very-low and low income households.
- **Lease with an Option to Purchase-** The CLT of PBC manages an affordable rental lease with option to purchase program.
- **Homebuyer Counseling-** CLT of PBC staff provides one-on-one confidential home buyer counseling and a two hour CLT specific orientation in-house.
- **Coordinate Services-** CLT of PBC staff coordinates services with other providers for credit and budget counseling, to establish IDA Accounts, for financial literacy classes, for home buyer post purchase counseling and to obtaining financing from home buyer assistance programs.
- **First Mortgage Financing-** CLT of PBC staff assists clients in obtaining first mortgage financing from one of our partner lenders.
- **Stewardship-** One of the defining roles that a CLT undertakes is stewardship. Once a homeowner purchases a CLT home, the CLT of PBC has and will continue to ensure that the owners are well served during their tenure of ownership. The role of stewardship is assisting home buyers with their homestead exemption and reviewing annual tax assessments; assistance with questions about escrow accounts, homeowners warranties, home improvements.



Project Experience

To date, the CLT of PBC has acquired/rehabbed/constructed 61 single family homes for resale and has developed a 25 unit multi-family affordable housing development. The CLT of PBC has also developed another 55 unit multi-family project with a private partner.

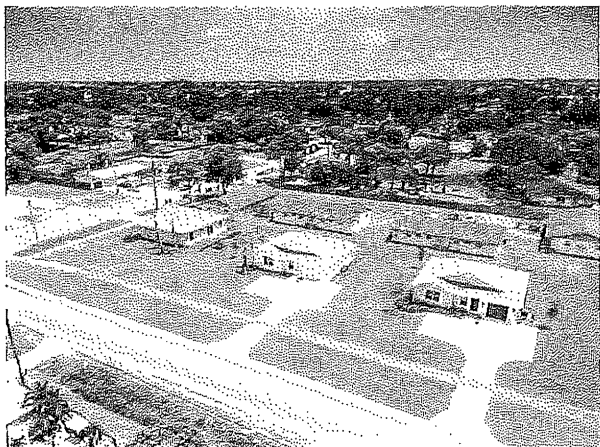
Kirk Road CLT Homes Phase I

In 2018, the CLT of PBC completed Phase I of the Kirk Road CLT Homes Project. This phase of the project consists of the development of six (6) scattered site CLT homes that have been sold to families with incomes at or below 80% AMI.

The project was compromised of (2) 4-bedroom/2 bath/1 car garage units, 1 duplex of 3 bedroom/2 bath/1 car garage units, and (3) 2 bedroom/2 bath/1 car garage units.

Project financing included:

- \$749,767 in HOME CDHO funding from Palm Beach County
- \$1 million in private financing from the Housing Finance Authority of Palm Beach County
- \$100k from the Citi/Grounded Solutions Accelerator Program.



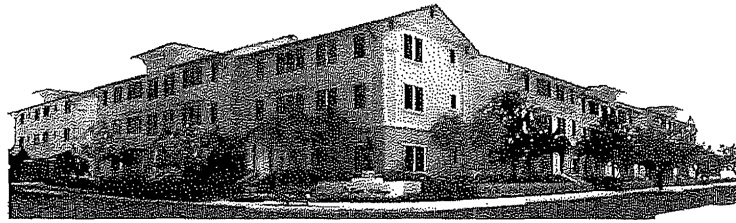
Davis Landings West, Affordable Housing Development, Suburban Lake Worth, FL



In 2018, the CLT of PBC completed Davis Landings West, a 24-unit affordable homeownership community comprised of sixteen single family homes and eight townhomes. Twenty-two of the homes have been sold to households with incomes at or below 80% of the AMI and the remaining two will be set aside for households at or below 120% AMI. All homes will be sold under the community land trust model of homeownership.



La Joya Villages Affordable Housing Development, Lake Worth

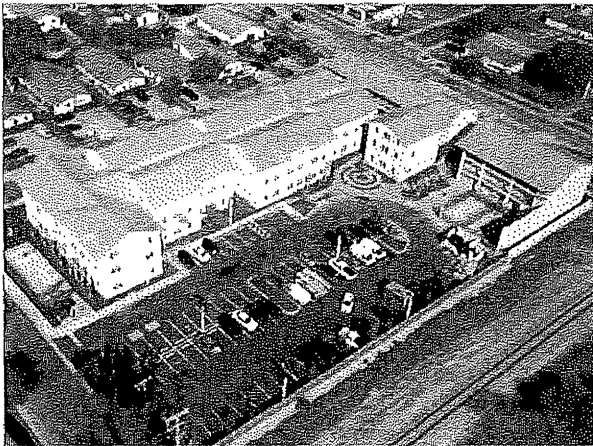


In 2013, the CLT of PBC partnered with a private partner, Realtex Southeast, to develop La Joya Villages, a 55-unit affordable multi-family housing development in Lake Worth, Florida. The development is comprised of two and three bedroom rental units. Twenty-five percent of the units are set-aside for households whose incomes are at or below 50% of the AMI. The remaining units are set aside for households whose income is at or below 60% of the AMI. Construction was completed in March 2015. The project was financed with seven layers of funding as follows:

- \$4,156,241 in 4% LIHTC from Florida Housing Corporation
- \$3,580,000 in tax exempt bonds from Palm Beach County Housing Finance Authority
- \$1,832,807 NSP2 from the Lake Worth CRA
- \$600k HOME from Palm Beach County
- \$500k Federal Home Loan Bank of Atlanta AHP
- \$50k Neighborworks through Housing Partnership
- \$50k Grant from the Community Foundation of Palm Beach and Martin Counties

La Joya References:

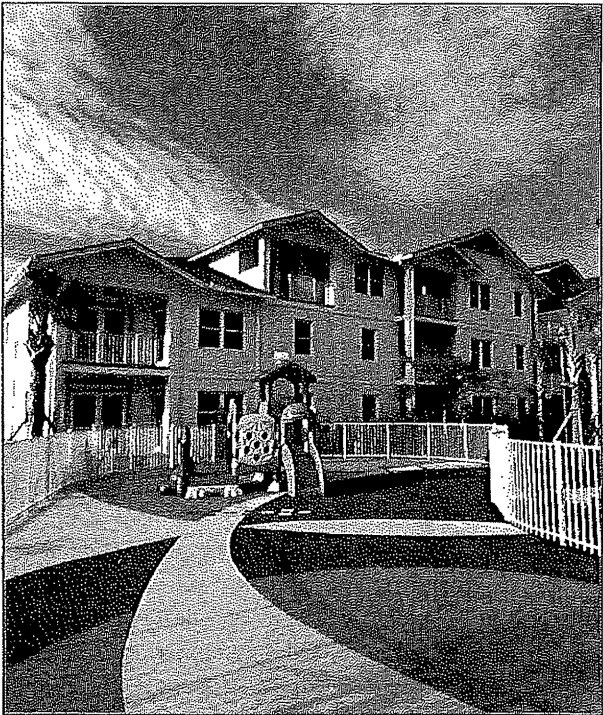
Joan C. Oliva
Executive Director
Lake Worth Community Redevelopment Agency
29 S. "J" Street
Lake Worth, FL 33460
(561) 493-2550
<http://www.lakeworthcra.org>



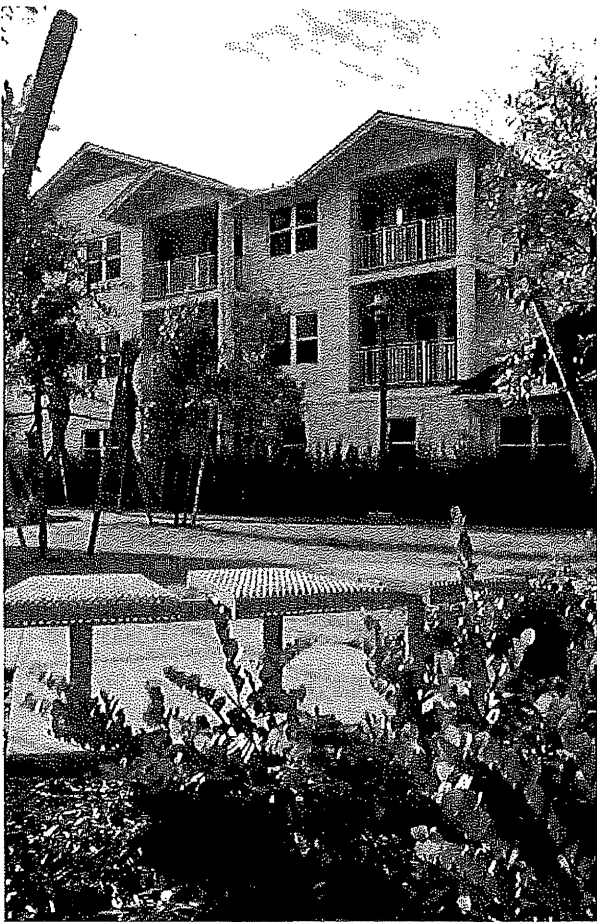
Davis Landings
Affordable Housing Development
Suburban Lake Worth, FL

In 2011, the CLT of PBC was awarded \$5.7 million in Federal Neighborhood Stabilization Program 2 (NSP2) funds to construct Davis Landings, a 25-unit affordable multifamily rental development. The project was completed in September 2012, well ahead of the contractual deadline of December 15, 2012.

Fifty-five percent of the units are sets aside for households whose incomes are at or below 50% of the AMI and twenty-five percent of the units are set aside for households with incomes at or below 30% AMI. Davis Landings is currently 100% occupied.



Davis Landings



Cynthia LaCourse-Blum

Executive Director



Ms. LaCourse-Blum is the founding Executive Director of the Community Land Trust of Palm Beach County, Inc. She is responsible for developing and overseeing all programs, projects, services, and policies of the organization.

Education:

University of Colorado at Denver Graduate School of Politics & Public Policy 2003-2005
University of Colorado at Denver, Bachelor of Arts – Political Science 2002

Experience:

Ms. LaCourse-Blum manages all aspects of real estate development for the organization including acquisition, rehabilitation and disposition; obtaining public financing; coordinating due diligence and entitlement; and property management. She is also responsible for all budgeting, tracking, and reporting finances to constituents and government.

During her tenure as Executive Director, Ms. LaCourse-Blum has been responsible for project management and contract administration of over \$12 million in Federal and State dollars.

Ms. LaCourse-Blum has seventeen years of experience working in the affordable housing and community development industry in both the public and non-profit sector.



Ms. LaCourse-Blum leading a tour of the Davis Landings site to HUD officials including NSP Team Leader, John Laswick.



Davis Landings West



Kirk Road Homes



Christina Hewitt

Housing Manager



Education:

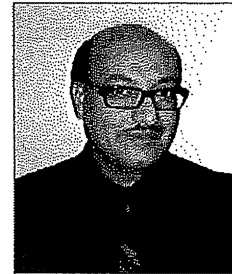
Christina Hewitt joined the CLT in April of 2018, after managing a Nonprofit home ownership incubator for the prior 4 years. She is a Cum Laude graduate with a Bachelors of Arts from Wayne State University and certified by the NCHCEC in Home Ownership Counseling and Financial Capability.

Experience:

Christina is a seasoned nonprofit professional with over 20 years experience in the non-profit and governmental sectors. Since 2007, she has worked in Palm Beach County to increase the individual financial knowledge of area residents, assist families with achieving home ownership with multiple nonprofit organizations. As part of her work, Christina designed and implemented the first nonprofit lease-purchase program in the County, was involved with the development of 100 homes for rent and ownerships, designed financial literacy workshops, and assisted many persons with addressing their financial obstacles so they could purchase their first home. As the Housing Manager, she will be working with potential homeowners, tenants and existing homeowners of the CLT as part of creating and maintaining quality affordable homes in the County.

Milind Choksi

Accountant



Education:

BS in Law from Gujarat University, India
CS Institute of Company Secretary, India
Computer Information System from BCC, Melbourne, Florida.

Experience:

Mr. Choksi has over 30 years of experience in the accounting field. He has also specialized in non-profit fund accounting for over 20 years. Mr. Choksi's areas of experience include not-for-profit, governmental, and entrepreneurial services. He maintains an in-depth knowledge of federal, state and local grants regulations, which include single and Multi-family Low Income Housing Project funded by Sec 8, by HUD under sec. 202, NSP grant, and CHDO grant. Mr. Choksi is highly skilled in setting up internal control systems, cost allocation systems, and financial policies and procedures. He was previously responsible for the fiscal monitoring of programs funded by Children's Services Council of Palm Beach County as well as auditing Palm Beach County, City of West Palm Beach and Children's Services Council.



Lupe Julius-Quitos
Housing Coordinator



Experience

Lupe Julius-Quitos has worked in the Housing field in Palm Beach County for the last 24 years. She has served in several different capacities including Program Manager, Housing Coordinator, Executive Director, and Realtor.

Ms. Julius-Quitos is a licensed Realtor and is bilingual in English and Spanish.



The Community Land Trust of Palm Beach County, Inc.

2019-2020 Board of Directors

OFFICERS:

Timothy P. Wheat, President
Development/Real Estate Sector Representative

Hazel Lucas, Vice President
Florida Rural Legal Services

Andrew E. Zeeman, Treasurer
Peninsular Electric

Silvia Ricketts
Secretary
CLT Lessee Member

DIRECTORS:

Dorothy Ellington
Delray Beach Housing Authority

Samantha Santangelo
CLT General Member

Tangenica Henry
CLT Lessee Member

Carolyn Pelceieux
CLT Lessee Member

Tammy McDonald-Anderson
Urban League of Palm Beach County

Derrick Penn
CLT Lessee Member

Sandra Young
CLT Lessee Member

Randy S. Wertepny, P.E.
Kesahavarz and Assoc.



Lawrence Zabik

Partner

One of the founding partners of Zabik and Associates, Inc., Mr. Larry Zabik has been managing construction projects for over 35 years. His undergraduate degree is in Electrical Engineering from Norwich University, B.S.E.E. He also has a Master's Degree in Economics from the University of Oklahoma. He has also completed graduate studies in Engineering and Educational Leadership.

As a Managing Partner at Zabik and Associates, Inc., Mr. Zabik is responsible for daily operations, direction of staff and specializes in total project management.

**Selected Experience:**

Total Year's Experience:
35+

Education:
B.S./1980
Electrical Engineering
Norwich University

M.A./ 1982
Economics
University of Oklahoma

United States Air Force
Commissioned Officer,
Construction Engineer

Owner's Representative / Project Manager

Mr. Zabik has acted as the Owner's Representative for over \$1 billion of new construction and renovation projects. These projects ranged in cost from \$2 to \$100M. His duties included coordination of design, permitting, contract negotiation, management of the contractor's critical path schedule, inspection of the work, coordination of inspections, coordination of Owner's vendors, review and approval of pay applications and change orders, preparation of independent cost estimates and review of contractor provided cost estimates.

Cost Estimating, Broward & Palm Beach School Districts.

Zabik and Associates, Inc., in partnership with ONM&J, provided ongoing cost estimating services to the Broward County School Districts and provided Cost Estimating and Scheduling services to the Palm Beach County Schools for four years. In Broward County, Zabik and Associates has reviewed, analyzed and approved continuing contract cost estimates. In Palm Beach County, Zabik and Associates reviewed and approved project change orders and contingency charges. In addition, both districts tasked the firm with special Cost Estimating and Scheduling Projects. Zabik & Associates has completed work on over 2,300 cost estimates.

Assistant Superintendent for Support Services, Palm Beach County Schools.

Mr. Zabik directly managed all resources and personnel required for the physical operation and maintenance of all 132 district campuses. During his tenure, \$500M in construction and renovation was completed with 90% completed on-time and within budget, with a change order rate cited by Coopers and Lybrand as being half the national and state averages.

Mr. Zabik implemented use of the Design/Build delivery system, reducing historical construction costs by 30% and completion times by 25%.

ZABIK
AND ASSOCIATES, INC.



CLT of PBC Response to
RFP 11ES.2020.1

Lindsay Zabik Krutz
Project Manager



Ms. Lindsay Zabik Krutz has been working in the construction industry for 11 years. Her undergraduate degree is in Communication with a specialty in Scientific and Technical Writing from Florida Institute of Technology.

As Project Manager at Zabik and Associates, Inc., Ms. Krutz is responsible for daily project management and coordination with the client, professionals and contractor to ensure an on-budget and on-schedule project delivery.

Selected Experience:

Total Year's Experience:
11

Education:
B.S./2006
Communication
Florida Institute of Technology

Certifications:
Emergency First Response
Primary Care/CPR/AED

Royal Palm Yacht & Country Club, Boca Raton, FL

Ms. Krutz served as project manager for Royal Palm Yacht & Country Club's new 40,000 SF Yacht Club. She also oversaw the marina and seawall replacement and golf course maintenance renovation and expansion. The three projects were completed with multiple contractors sharing a constrained site. Ms. Krutz also managed the renovation of the Golf Club building to round out the \$28 million Capital Improvement Project.

NSP2 Housing Rehabilitation, Palm Beach County, FL

Ms. Krutz served as project manager for the Community Land Trust of Palm Beach County and the Westgate/Belvedere Homes CRA for the acquisition, rehabilitation and new construction of single-family homes. All projects were completed in compliance with Federal NSP2 Program standards, on time and within the \$3.4 million budget.

The Winthrop House Condominium, Palm Beach, FL

Ms. Krutz served as project manager for the \$3.5 million Winthrop House pool and elevated deck replacement project. This project involved complicated structural design and tight site limitations. Ms. Krutz is currently managing the Association's \$1.3 million 5th Floor Sun Deck Replacement project.

Hunters Run Country Club, Boynton Beach, FL

Ms. Krutz served as project manager for the \$7.9 million pool, atrium and restaurant renovation project. The project included the replacement of the Club's main pool, wading pool and spa. The project scope also included the renovation of a casual dining venue and expansion of an existing kitchen.

BallenIsles Golf & Country Club, Palm Beach Gardens, FL

Ms. Krutz acted as the preconstruction project manager for the two-phase, \$30 million expansion/renovation at BallenIsles Country Club in Palm Beach Gardens. Phase I involved the new construction of a 50,000 SF fitness center, spa and casual dining venue. Phase II involved the renovation of the 72,000 SF Grand Clubhouse.

ZABIK
AND ASSOCIATES, INC.



STUART & SHELBY DEVELOPMENT- GENERAL CONTRACTORS

Experience

Stuart & Shelby Development is a General Contractor licensed in the State of Florida and incorporated in Florida in 2006. President and owner Chuck Halberg and his staff have over 75 years of experience in residential construction in the South Florida market.

Chuck Halberg has been a Florida State Certified licensed General Contractor since 1986 and personally has been involved in over 2500 single-family homes and over 300 multi-family units.

Stuart & Shelby currently employs 8 full employees, 1 part time employee and 1 contract worker.

Stuart & Shelby's experience includes working for several non-profit and governmental organizations in urban neighborhoods including the Delray Beach Community Land Trust, the Community Land Trust of Palm Beach County, Adopt-a-Family of the Palm Beaches, Inc., the Lake Worth Community Redevelopment Agency, the Hallandale Beach Community Redevelopment Agency, and the Delray Beach Community Redevelopment Agency. Several of the projects included federal funding including NSP2 and HOME funds. Our teams experience with federally funded projects includes NSP2, HOME, CDBG, DR13, and Section 202.

Regarding energy efficiency and green building experience, attached are the standard specifications used by Stuart & Shelby for all its affordable homes. These specifications not only illustrate the level of construction quality but also that our units are designed for energy efficiency and low operating cost for the buyers. Landscaping is generally native and/or requires minimal irrigation, and irrigation systems are fully automatic with rain sensors to turn off when it is raining or has recently rained. Air conditioning systems are typically 16 SEER efficient systems, appliances are Energy Star where applicable, and faucets are low flow. In addition, many of our homes using these same specifications with minor modifications can be and have been certified by one of the several green building programs. The goal is to ensure that the homes are as efficient as possible for lower operating costs over time for the buyers.

Our leadership team includes:

Chuck Halberg, President, Principal Point of Contact

- Delray Beach Chamber of Commerce 2013/ 2014 Business of the Year
- Delray Beach Chamber of Commerce 2010/ 2011 Business Person of the Year
- Florida Licensed General Contractor since 1986
- In the construction industry since 1975 including South Florida since 1980
- Construction Management/ Executive since 1980 for three top 200 National Builders
- Oversaw the construction of over 2500 residential single family units, 3500 apartments, and 800,000 SF of commercial space since 1975
- Personal strengths in business relations, product development, budget management quality control, customersatisfaction

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CLT of PBC Response to
RFP HES.2020.1

STUART & SHELBY DEVELOPMENT- GENERAL CONTRACTORS

Chuck McGovern, VP of Construction

- In the construction industry since 1980, in South Florida since 2000
- Oversaw construction of over 500 residential units in Palm Beach County since 2004 including custom homes, affordable homes and multifamily units
- Experience through the entire construction process from groundbreaking to warranty, including estimating and scheduling, procurement and contracting trades, materials, and equipment.
- Personal strengths in job coordination, value engineering, quality control, customer satisfaction

Javier Gonzalez-Rubio, Construction Manager

- In the construction industry in Florida since 1980
- Portfolio includes 80 semi-custom homes in Kissimmee, 105 custom homes in Tampa, 105 production homes in Kissimmee, and major renovations after Hurricane Andrew. Currently project superintendent for homes in Hallandale Beach and for the Delray Beach CLT.
- Experience through the entire construction process from groundbreaking to warranty, including estimating and scheduling, procurement and contracting trades, materials, and equipment.
- Personal strengths in scheduling and managing sub-contractors and inspections, coordination of permits with governmental agencies, quality assurance, resource management and safety.

Norman Sosa, Construction Manager

- Over 28 years of experience in South Florida construction industry.
- Portfolio includes intercostal and beachfront properties including Hillsboro Mile, Fort Lauderdale Beach, Miami Beach, Weston and Parkland.
- Specialize in multi-million dollar residential and commercial renovation and construction.
- Extensive knowledge and experience in art deco & modern architectural designs.
- Personal strengths include high-end quality control, excellent customer service skills, managing multiple large scale projects simultaneously, knowledge and proven track record of building codes, scheduling & passing inspections and maintaining OSHA safety standards

Gary Winslow, Construction Manager

- In the South Florida construction industry since 2002
- Capable of taking a project front site development up through closing
- Portfolio includes product, semi-custom and custom homes
- Strengths include coordinating owners and owners rep, architect, designers and building Officials, managing subcontractors and vendors, day to day scheduling and quality control

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Phone: 561-255-7000 • Fax: 561-255-7008 • Email: info@stuartshelby.com



STUART & SHELBY DEVELOPMENT- GENERAL CONTRACTORS

Steve Weiss- Construction Manager

- In the construction industry for over 25 years and in South Florida since 2000
- Specialty in renovation and addition and track homes
- Personal strengths include quality control and customer relations

Corey O'Gorman, Permitting / Compliance

- Over 30 years of experience in planning, community development, and redevelopment.
- Affordable housing program experience includes HUD Section 202, CDBG, DR13, NSP2, LIHTC, SHIP, SAIL, USDA Multi-family housing programs as well as Davis-Bacon compliance.
- Experience with entitlements and permitting in the City of Lake Worth, and with single-family homes as well as multi-family and commercial.
- Personal strengths in due diligence, understanding governmental requirements and processing, organization, follow-up and follow-through, and attention to detail.

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STUART & SHELBY DEVELOPMENT, INC. 205 GEORGE BUSH BLVD. DELRAY BEACH, FL 33444



CLT of PBC Response to
RFP HCS.2020.1

Maurice Menasche, A.I.A., LEED AP, is a licensed architect in the State of Florida. (FL. REG. #AR0014891 – FL. C.A. #AA26001076) He is registered with the Florida State Board of Architecture and Interior Design, certified by the National Council of Architectural Registration Boards, and a proud member of the American Institute of Architects and the U.S. Green Building Council. He earned his Architectural degree from the University of Miami, School of Architecture in 1984 and worked in numerous leading South Florida architectural offices before starting his own practice in 2000.

Education

University of Miami
Bachelor of Architecture Field Of Study Architecture
Dates attended or expected graduation 1979 – 1984

Experience

Maurice Menasche, AIA

An award winning South Florida residential design firm practicing the highest levels of craft and quality throughout the architectural process. The firm has developed a reputation in the community and beyond for quality home design, exceptional client service, and a deep sense of professional responsibility.

Architect/Owner

Company Name- Maurice Menasche, AIA - Architecture, Planning, & Design
Dates Employed-Sep 2000 – Present
Employment Duration-19 yrs 3 mos

Architect

Company Name-Toll Brothers
Dates Employed-Jun 1997 – Sep 2000
Employment Duration-3 yrs 4 mos

As the head Architect and Director of Florida Architecture for Toll Brothers, I built the new department from scratch into a productive ten person office. Responsibilities included product design and development, standardization of construction documents, specifications, standards, and value engineering.

Architect

Company Name-Landmark Building and Design, Inc
Dates Employed-Nov 1994 – Jun 1997
Employment Duration-2 yrs 8 mos

As the "In House" Architect for the Arvida and Coral Ridge Properties approved custom homebuilder, I transformed the existing architectural department from an error-prone liability, into a major profit center. My responsibilities encompassed all aspects of architectural design, production, value engineering, scheduling, quality control, construction supervision, and marketing. Under my direction, the architectural department permitted an average of eighty custom homes a year, ranging in size from 3,000 square feet to over 9,000 square feet. Most of these homes had a permit in hand within two weeks of submittal. Furthermore, my new and unique home designs established Landmark Building and Design as one of the largest and busiest homebuilders in all of Broward County, Florida.



Attachment 6 - Site Control

Evidence of Site Control is included on the following pages.



PURCHASE AND SALE AGREEMENT

THIS PURCHASE AND SALE AGREEMENT (hereinafter the "Agreement") is made on this 11th day of March, 2020 and entered into by and between the **LAKE WORTH BEACH COMMUNITY REDEVELOPMENT AGENCY**, a Florida public body corporate and politic created pursuant to Section 163.356 F.S., or its successors and assigns (hereinafter the "SELLER") and **COMMUNITY LAND TRUST OF PALM BEACH COUNTY**, a Florida not for profit corporation (hereinafter the "PURCHASER").

In consideration of the mutual agreements, and upon and subject to the terms and conditions herein contained, the parties hereto agree as follows:

1. DEFINITIONS.

The following terms when used in this Agreement shall have the following meanings:

1.1. Property. That certain property located at 127 South F. Street, Lake Worth Beach, Florida, which Property is more particularly described with the legal description in Exhibit "A," attached hereto and made a part hereof.

1.2. Closing. The delivery of a General Warranty Deed to PURCHASER concurrently with the delivery of the purchase price and other cash consideration to SELLER.

1.3. Closing Date. The Closing Date shall occur on or before April 15, 2020, subject to any extensions agreed to by the parties.

1.4. Deed. A General Warranty Deed, in its statutory form, which shall convey the Property from SELLER to PURCHASER.

1.5. Earnest Money. The sum of One Hundred and 00/100 (\$100.00) which is to be delivered from PURCHASER to Escrow Agent pursuant to Section 2.1 of this Agreement.

1.6. Effective Date means the date that the SELLER executes this Agreement and delivers an unaltered counterpart hereof to the PURCHASER.

1.7. Escrow Agent means Weiss Serota Helfman Cole & Bierman, P.L., 1200 N. Federal Highway, Suite 312, Boca Raton, FL 33432.

1.8. SELLER's Address. Seller's mailing address is 1121 Lucerne Avenue, Lake Worth Beach, Florida 33460.

1.9. PURCHASER's Address. Purchaser's mailing address is 4938 Davis Road, Lake Worth Beach, Florida 33461.

1.10. Other Definitions. The terms defined in this Agreement shall have the defined meaning wherever capitalized herein. Wherever appropriate in this Agreement, the singular shall be deemed to refer to the plural and the plural to the singular, and pronouns of each gender shall be deemed to comprehend either or both of the other genders. As used in this Agreement, the terms "herein", "hereof" and the like refer to this Agreement in its entirety and not to any specific section or subsection.

2. PURCHASE PRICE

2.1. Subject to the provisions of this Agreement, the SELLER hereby agrees to sell the Property to PURCHASER, and PURCHASER hereby agrees to purchase the Property from SELLER for the total purchase price of One hundred and 00/100 Dollars (\$100.00), upon and subject to the terms and conditions set forth herein.

2.2. Earnest Money. PURCHASER, within three (3) calendar days after the Effective Date, shall deposit and cause to be placed in an escrow account maintained by Weiss Serota Helfman Cole & Bierman, PL ("Escrow Agent") an amount of Ten and 00/100 Dollars (\$10.00) ("Earnest Money). Purchaser's obligation to close the transaction in accordance with the provisions of this Agreement is contingent upon the SELLER's ability to deliver good and marketable title for the Property in accordance herewith. Should the SELLER default hereunder, the PURCHASER shall be entitled to an immediate refund of the entire sum of the Earnest Money held by the Escrow Agent. At Closing, a copy of the closing statement signed by the SELLER and the PURCHASER shall be conclusive evidence of the SELLER's right to receive the Earnest Money deposit.

2.3. PURCHASER shall pay the balance of the Purchase Price to SELLER, net of applicable prorations, at Closing by readily negotiable funds drawn on a financial institution pursuant to the terms of this Agreement or by wire transfer to an account identified in writing by SELLER.

2.4. The Purchase included:

- 2.4.1. All buildings and improvements located on the Property;
- 2.4.2. All fixtures and articles of personal property, if any attached to or used in connection with the Property as more particularly identified on Exhibit "B" (personal property) as provided by SELLER, which is attached hereto and made a part hereof. SELLER represents that such fixtures and articles are paid for and are owned by SELLER free and clear of any lien or encumbrance.
- 2.4.3. All right-of-ways, alleys, privileges, easements and appurtenances which are on or benefit all the Property;
- 2.4.4. All right, title and interest, if any, of SELLER in any property lying in the bed of any public or private street or highway, opened or proposed, in front any of the adjoining property to the center line thereof;
- 2.4.5. To the extent transferable, all licenses, permits, approvals, and other governmental authorizations relating to the operation use or occupancy of the Property (including those all licenses, permits, approvals, and other governmental authorizations obtained by PURCHASER hereunder) and in effect as of the Closing Date and all contracts and leases, if applicable, with respect to the Property;
- 2.4.6. The conveyance also includes any right to any unpaid award relative to the Property to which the SELLER may be entitled: (1) due to taking by condemnation of any right, title or interest of the SELLER and, (2) for any damage to the Property due to change of grade of any street or highway. SELLER shall deliver to PURCHASER at Closing, or thereafter on demand, proper instruments for the conveyance of title and the assignment and collection of award and damages;
- 2.4.7. All development rights, if any, including but not limited to entitlements, water and sewer connection rights, air rights, mineral rights, any impact fee credits previously paid, concurrency rights, zoning rights, guaranties and

warranties, if any, and any other intangible rights, if any, associated with the Property and all of SELLER'S right, title and interest in any and all consents, authorizations, variances and waivers, licenses, permits and approvals (including vested rights) from any governmental or quasi-governmental authorities relating to the Property (and the development of same);

2.4.8. All of SELLER'S right, title and interest in and to the rights related to the Property (and the development of same), which shall be identified as all water and sewer connections, water wells and other sources of water, water permits, irrigation systems, pumping facilities and pipelines related thereto.

3. INSPECTIONS.

3.1. PURCHASER shall have fifteen (15) days, the "Inspection Period," to determine (a) whether or not the Property is satisfactory for PURCHASER'S purposes in PURCHASER'S sole and absolute discretion, and (b) whether or not the Property has adequate water, waste water, electric, telephone services available and that all federal, state, county and local laws, rules and regulations have been and are currently being complied with relative to the Property.

3.2. At all times during the Inspection Period, PURCHASER and its agents shall be provided with reasonable access during normal business hours to the Property for purposes of on-site inspections. The scope of the inspections shall be determined by the PURCHASER as deemed appropriate under the circumstances. This Agreement is contingent upon PURCHASER, at PURCHASER's sole cost and expense obtaining and accepting a satisfactory Phase I Environmental Audit, and if deemed necessary, at its discretion, a Phase II Environmental audit for which it will be granted an additional sixty (60) days for inspections. IN the event that any inspections and any review of documents conducted by the PURCHASER relative to the Property during this Inspection Period prove unsatisfactory in any fashion, the PURCHASER, at PURCHASER's sole discretion, shall be entitled to terminate this Agreement prior to the end of the fifteen (15) day Inspection Period and PURCHASER also agrees to indemnify and hold SELLER harmless from any losses, claims, costs, and expenses, including

reasonable attorney's fees ,which may result from or be connected with any acts or omissions of PURCHASE during inspections that are done pursuant hereto. PURCHASER will provide written notice by mail or facsimile to SELLER and/or SELLER's counsel and receive an immediate refund of all Earnest Money deposits plus interest paid hereto in the event the PURCHAER determines that the Property is unsuitable during the Inspection Period or proceed to Closing as set forth herein.

3.3. REAL PROPERTY SOLD AS IS, WHERE IS RELASE: SELLER makes and shall make no warranty regarding the title to the Property except as to any warranties which will be contained in the instruments to be delivered by SELLER at Closing in accordance with this Agreement, and SELLER makes and shall make no representation or warranty either expressed or implied (except as specifically set forth in the Agreement) regarding condition, operability, safety, fitness for intended purpose, use, governmental requirements, development potential, utility availability, legal access, economic feasibility or any other matters whatsoever with respect to the Property. The PURCHASER specifically acknowledges and agrees that SELLER shall sell and PURCHASER shall purchase the Property on an "AS IS, WHERE IS, AND WITH ALL FAULTS" basis and that, except for the SELLER's representations and warranties specifically set forth in this Agreement, PURCHASER is not relying on any representation or warranties of any kind whatsoever, express or implied, from SELLER its agents, officers, or employees, as to any matters concerning the Property including, without limitation any matters relating to (i) the quality, nature, adequacy, or physical condition of the Property; (ii) the quality, nature, adequacy or physical condition of soils, fill, geology, or any groundwater; (iii) the existence, quality, nature, adequacy or physical condition of utilities serving the Property; (iv) the development potential, income potential, expenses of the Property; (v) the Property's value, use, habitability, or merchantability; (vi) the fitness, suitability, or adequacy of the Property for any particular use or purpose; (vii) the zoning or other legal status of the Property; (viii) the compliance of the Property or its operation with any applicable codes, laws, rules, regulations, statutes, ordinances, covenants, judgments, orders, directives, decisions, guidelines, conditions, or restrictions of any governmental or quasi-governmental entity or of any other person or entity, including without limitation, environmental person or entity, environmental laws; (ix) the presence

of Hazardous Materials, as defined herein, or any other hazardous or toxic matter on, under or about the Property or adjoining or neighboring property; (x) the freedom of the Property from latent or apparent defects; (xi) peaceable possession of the Property; (xii) environmental matters of any kind or nature whatsoever relating to the Property; (xiii) any development order or agreement, or (xiv) any other matter or matters of any nature or kind whatsoever relating to the Property.

3.4. As used herein, the term "Hazardous Materials" means (i) those substances included within the definitions of "hazardous substances," "hazardous materials," "toxic substances" or "solid waste" in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, 42 U.S.C. §960 et seq., the Resource Conservation and Recovery Act of 1976, 42 U.S.C. § 6901 et seq., the Hazardous Materials Transportation Act, 49 U.S. C. §1801 et seq., or the Clean Water Act, 33 U.S.C. §1321 et seq., as amended, and in the regulations promulgated pursuant thereto; (ii) those substances listed in the United States Department of Transportation Table (49 CFR §172.101) or by the Environmental Protection Agency as "hazardous substances," "hazardous materials," "toxic substances" or "solid waste", (iii) such other substances, materials and wastes which are regulated, or classified as hazardous or toxic, under applicable local, state or federal laws, ordinances or regulations; and any material, waste or substance which is petroleum, asbestos, polychlorinated, biphenyls, flammable explosives or radioactive materials.

3.5. At any time prior to completion of the Inspection Period, for any reason, or for no reason, PURCHASER shall be entitled to terminate this Agreement by providing written notice by mail, overnight delivery service, or by facsimile to SELLER and/or SELLER'S counsel, at any time prior to 5:00 p.m. Florida time on that date which is the second business day next following the expiration of the Inspection Period and receive an immediate refund of the Earnest Money plus interest earned thereon and neither party shall have any further rights, liabilities or obligations under this Agreement. In the event that PURCHASER fails to provide a timely notice of termination, this Agreement shall not terminate and the PURCHASER and SELLER shall proceed to Closing as set forth herein. Except for matters related to SELLER'S negligence, PURCHASER does hereby agree to hold SELLER harmless from any damages to personal injury or to the Property during

inspections conducted on the Property.

3.6. PURCHASER'S right to inspect and enter onto the Property during the Inspection Period is expressly conditioned upon PURCHASER'S covenant to protect SELLER from the filing of any liens against the Property. In the event that any claims of lien are filed against the Property as a result of work performed or requested by PURCHASER, the PURCHASER shall either pay the sum claimed by the lienor or bond such claim of lien in the manner permitted by law within five (5) business days after PURCHASER receives written notice of the existence of the lien.

3.7. Except as otherwise provided herein, all inspections shall be conducted and completed during the Inspection Period. In the event PURCHASER elects not to terminate this Agreement as provided herein, PURCHASER may continue to have access to the Property after the expiration of the Inspection Period upon reasonable notice to SELLER for all purposes PURCHASER may desire or deem necessary.

4. SELLER'S REPRESENTATIONS AND COVENANTS. To induce PURCHASER to enter into this Agreement, SELLER makes the following representations, all of which, to the best of its knowledge, in all material respects and except as otherwise provided in this Agreement (i) are now true, (ii) shall be true on the Closing Date, and (iii) shall survive the Closing: In that event, PURCHASER shall be provided immediate notice as to the change to the following representations:

4.1. At all times prior to Closing, SELLER shall keep the Property free and clear of any and all liens for work or materials furnished to or contracted for, by or on behalf of SELLER prior to the Closing.

4.2. There are no pending or to SELLER'S knowledge contemplated condemnation proceedings affecting the Property or any part thereof.

4.3. No individual, general or limited partnership, limited liability partnership or company, corporation, trust, estate, real estate investment trust, association or any other entity has or is entitled to possession of any part of the Property.

4.4. The Property is vacant and no tenant or other occupant, no licensor or franchisor and no other person, firm, corporation, or other entity has any right or option to lease or acquire the Property or any portion thereof. PURCHASER has the exclusive

right to purchase the Property and SELLER shall not engage in any negotiations with or solicit offers from any other party relating to the lease or sale of the Property.

4.5. SELLER is not a party to any written or oral contracts, restrictions, easements, leases, option contracts, rights of first refusal or contracts with respect to the Property or any portion thereof, nor shall SELLER enter into any of the foregoing from and after the date of execution of this Agreement without the written consent of PURCHASER.

4.6. SELLER has not received any written notice claiming that the Property or any method of operation of the Property is in violation ("Violation") of any applicable law, ordinance, code, rule, order, regulation or requirement of any governmental authority, including environmental laws, the requirements of any local board of fire underwriters (or other body exercising similar functions) and SELLER further represents that the Property shall be delivered free of any Violation at Closing.

4.7. Seller shall not encumber the Property, file any application to change the current zoning or land use of the Property unless requested by PURCHASER, or enter into any contracts relating to the Property unless subject to thirty (30) day termination provisions.

4.8. SELLER shall deliver the Property to PURCHASER at Closing free and clear of any and all mortgages and security interests, licenses, claims, options, options to purchase or lease, liens, covenants, conditions, restrictions, rights-of-way, easements, judgements and other matters relating to the Property and no service agreements or other agreements or contractual arrangements shall exist with respect to the Property as of the Closing Date.

4.9. All activities at the Property have been conducted in compliance with all statutes, ordinances, regulations, orders, and requirements of common law concerning (A) those activities; (B) repairs or construction of any improvements; (C) handling of any materials; (D) discharges to the air, soil, surface water, or groundwater; and (E) storage, treatment, or disposal of any waste at or connected with any activity at the Property.

4.10. To the best of SELLER'S knowledge, no Hazardous Materials are present on, over or under the Property, or are migrating from any premises adjacent to the

Property, nor have they been generated, stored, reacted, disposed of, discharged, released, emitted or otherwise handled on, over, under, from or any manner affecting the Property or any premises adjacent to the Property. As used herein, the term "Hazardous Materials" means (i) those substances included within the definitions of "hazardous substances," "hazardous materials," "toxic substances" or "solid waste" in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, 42 U.S.C. §960 et seq., the Resource Conservation and Recovery Act of 1976, 42 U.S.C. § 6901 et seq., the Hazardous Materials Transportation Act, 49 U.S. C. §1801 et seq., or the Clean Water Act, 33 U.S.C. §1321 et seq., as amended, and in the regulations promulgated pursuant thereto; (ii) those substances listed in the United States Department of Transportation Table (49 CFR §172.101) or by the Environmental Protection Agency as "hazardous substances," "hazardous materials," "toxic substances" or "solid waste", (iii) such other substances, materials and wastes which are regulated, or classified as hazardous or toxic, under applicable local, state or federal laws, ordinances or regulations; and any material, waste or substance which is petroleum, asbestos, polychlorinated, biphenyls, flammable explosives or radioactive materials.

4.11. From and after the Effective Date, SELLER shall maintain the Property and shall cause the Property to be maintained in a manner consistent with past practices and in a manner fully compliant with applicable law and the terms of this Agreement and the SELLER shall reasonably endeavor to prevent the introduction of any Hazardous Materials onto the Property and the SELLER shall reasonably endeavor to prevent the release of any Hazardous Materials onto the Property, and the PURCHASER shall have and is hereby granted the right to enter upon the Property to confirm the compliance of the SELLER with the foregoing duties and obligations. Any notices received by SELLER concerning an environmental condition, condemnation, code violation or other matter concerning the Property shall promptly be sent to PURCHASER. SELLER will not (i) mortgage or subject any of the Property to a lien or other encumbrance that is not discharged on or prior to Closing, (ii) permit any construction lien for work performed or materials supplied to attach against any other property, (iii) execute or cause to be placed of record any document affecting title to any portion of the Property, nor shall SELLER execute, record or acquiesce to any new encumbrance

affecting the Property or any amendment/supplement to any existing agreement or instrument which encumbers the Property, or (iv) enter into or subject any portion of the Property to any option contract, sales contract, or any other agreement pursuant to which any party shall have any right to occupy any portion of the Property that would be binding on PURCHASER or the Property upon consummation of the transaction contemplated herein.

4.12. SELLER has full power and authority to enter into this Agreement and to assume and perform its obligations hereunder.

4.13. SELLER warrants that it will not, between the Effective Date and the Closing, without PURCHASER'S prior written consent, create by its consent any encumbrances on the Property. For purposes of this provision, the term "encumbrances" shall mean any liens, claims, options, or other encumbrances, encroachments, rights-of-way or leases.

5. EVIDENCE OF TITLE.

5.1. Title to the Property. SELLER shall convey title to the Property, including all easements and restrictions of record with the exception of the encroachment(s), if any, to PURCHASER at Closing by delivery of the Deed, and such title shall be good and marketable and free and clear of all liens, assessments, restrictions, encumbrances, easements, leases, tenancies, claims or rights of use or possession and other title objects, except as otherwise set forth herein. PURCHASER shall, during the Inspection Period, secure a title insurance commitment issued by a title insurance underwriter committing to insure PURCHASER'S title to the Property. The costs and expenses relative to the issuance of a title commitment and an owner's title policy shall be borne by the PURCHASER.

5.2. PURCHASER shall have ten (10) calendar days from the date of receiving the title commitment to examine said commitment. If PURCHASER objects to any exception to title as shown in the title commitment, PURCHASER shall, within ten (10) days of receipt of said commitment, notify SELLER in writing specifying the specific exception(s) to which it objects. Any objection(s) of which PURCHASER has so notified SELLER, shall be cured by SELLER so as to enable the removal of said objection(s) from the title commitment within ten (10) days after PURCHASER has provided notice to

SELLER. Within five (5) days after the expiration of SELLER'S time to cure any objection, SELLER shall send to PURCHASER a notice in writing (the "Cure Notice") stating either (i) that the objection has been cured and, in such case, enclosing evidence of such cure to PURCHASER's satisfaction with the requirement that SELLER is obligated to cure any objection that can be cured by the payment of money and (ii) if SELLER is unable to cure such objection that cannot be cured by the payment of money, despite the good faith efforts of the SELLER to effectuate the cure, within the time period set forth in the preceding sentence despite the good faith efforts of the SELLER, then PURCHASER may (a) terminate this Agreement by written notice to the SELLER within five (5) days after receipt of a Cure Notice specifying an uncured objection, in which event all instruments and monies held by the Escrow Agent shall be immediately returned to PURCHASER; or (b) subject to the provisions set forth below, proceed to close the transaction contemplated herein despite the uncured objection.

5.3. Survey and Legal Description. During the Inspection Period, PURCHASER shall order: (i) a current survey ("current" is defined to be certified within thirty (30) days of the Effective Date), prepared by a registered land surveyor or engineer licensed in the State of Florida showing the boundaries of the Property, and the location of any easements and other matters as reflected on Schedule B II of the title commitment thereon and certifying the number of acres (to the nearest one thousandth acre) of land contained in the Property, all buildings, improvements and encroachments; and (ii) a correct legal description of the Property which, upon approval thereof by PURCHASER and SELLER (not to be unreasonably withheld, conditioned or delayed), shall be the legal description used in the Deed. The survey shall be certified to SELLER, PURCHASER and the title insurance company issuing the title insurance.

5.4. In the event the survey shows any material encroachments, strips, slivers, gores, or any portion of the land non-contiguous to any other portion of the Property or any other matter materially affecting the intended use of the Property or marketability of title to the Property (any such matter is herein called a "Survey Objection" and treated as a title defect), PURCHASER shall have a period of fifteen (15) days after receipt of the survey by PURCHASER within which to approve or disapprove any survey objection and to give notice to SELLER of any disapproval thereof indicating in

reasonable detail the nature and reasons for PURCHASER'S objection. In the event PURCHASER provides a notice of disapproval of a survey objection to SELLER, the rights and obligations of the parties respecting such objections shall be governed by Section 5.1 hereof such that the parties shall have the same rights and objections as though such survey objection objected to was a new exception to title which was discovered and objected to within the contemplation of Section 5.2.

6. PURCHASER'S REPRESENTATIONS.

PURCHASER hereby represents and warrants to the best of its knowledge that all of the following are true and correct as of Closing:

6.1 PURCHASER has full power and authority to enter into this Agreement and to assume and perform all of its obligations hereunder.

6.2 The execution and delivery of this Agreement and the performance by PURCHASER of the obligations hereunder have been duly authorized by the PURCHASER as may be required, and no further action or approval is required in order to constitute this Agreement as a binding obligation of the PURCHASER.

6.3 The execution and delivery of this Agreement and the consummation of the transaction contemplated hereunder on the part of the PURCHASER do not and will not violate the organizational documents of PURCHASER and do not and will not conflict with or result in the breach of any condition or provision, or constitute a default under, or result in the creation or imposition of any lien, charge or encumbrance upon any of the terms of any contract, mortgage, lien, lease, agreement, indenture, instrument or judgment to which PURCHASER is a party.

6.4 All of the representations, warranties and covenants of PURCHASER contained in this Agreement shall be true and correct in all material respects and not in default at the time of Closing, just as though they were made on the Closing Date.

6.5 No action by any federal, state, municipal or other governmental department, CRA, board, bureau or instrumentality is necessary to make this Agreement a valid instrument binding upon PURCHASER in accordance with its terms and conditions.

6.6 PURCHASER shall indemnify, hold harmless and defend SELLER against all claims, demands, losses, liabilities, costs and expenses, including attorney's fees, imposed upon or accruing against SELLER as a result of the representations contained in this Section 14 not being true and correct in all material respects.

7. TRANSFER OF TITLE SUBJECT TO.

Except as otherwise set forth, the Property shall be conveyed subject only to water lines, sanitary sewer, drainage, gas distribution, electrical and telephone easements of record. It shall be the sole and exclusive responsibility of the PURCHASER to coordinate with the City of Lake Worth Beach to relocate any utilities, and any such relocation costs and expenses shall be borne by the PURCHASER. In the event of any relocation of the utilities within the Property, PURCHASER shall provide to the City of Lake Worth Beach or the appropriate service provider, if applicable, easements for the relocated utilities.

8. RISK OF LOSS.

Risk of loss or damage from fire, other casualty, or both, is assumed by SELLER until the Deed is delivered by SELLER to PURCHASER. In the event any portion of the Property is destroyed by fire or other casualty then the PURCHASER shall proceed to close the transaction contemplated herein. In the event the damage results in increased costs to PURCHASER relating to demolition costs, Hazardous Material abatement costs, or both, as determined during the Inspection Period, or prior to the Closing Date the insurance proceeds equal to the amount of said increase in costs shall be paid to the PURCHASER and PURCHASER shall be entitled to a credit against the Purchase Price for any deductible not paid to PURCHASER.

9. CONDITIONS PRECEDENT TO CLOSING.

Each of the following events or occurrences ("Conditions Precedents") shall be a condition precedent to PURCHASER'S obligation to close this transaction:

9.1 That the PURCHASER has not notified the SELLER that it has deemed the Property to be unsuitable for its intended purpose as a result of the Investigations conducted on the Property during the Inspection Period.

9.2 SELLER has performed all covenants, agreements and obligations,

and complied with all conditions required by this Agreement to convey clear and marketable title of the Property to PURCHASER, prior to closing.

9.3 Approval of this Agreement by the Lake Worth Beach Board of Commissioners.

10. POST-CLOSING CONDITIONS.

At the time of the Closing, the parties shall enter into a Repurchase Agreement. The Repurchase Agreement shall provide that the Purchaser shall have seven hundred and thirty (730) calendar days subsequent to closing on the Property (where the Seller conveys title to the Property to the Purchaser) to obtain a certificate of occupancy for the home to be constructed on the Property by the Purchaser (hereinafter the "Project") as evidenced by the Repurchase Agreement. If the Purchaser does not comply with this provision, the Seller shall have the right to exercise its right to repurchase pursuant to the Repurchase Agreement.

11. CLOSING DOCUMENTS.

11.1 At Closing, SELLER shall deliver to PURCHASER a General Warranty Deed, Bill of Sale, if applicable, No Lien/Gap Affidavit, Non-Foreign Certification in accordance with Section 1445 of the Internal Revenue Code, 1099 Form and any other documents as listed as title requirements in Schedule B-I of the Title Commitment to assure the conveyance of good and marketable fee simple title of the Property to the PURCHASER.

11.2 At Closing, SELLER and PURCHASER shall execute the Right to Repurchase Agreement. PURCHASER and SELLER acknowledge that the Right to Repurchase Agreement shall be recorded simultaneously with the Deed. The Right to Repurchase Agreement shall survive the Closing.

12. CLOSING COSTS, TAXES AND PRORATIONS.

12.1 Ad Valorem Taxes. PURCHASER and SELLER shall comply with Section 196.295, Florida Statutes, with respect to the payment of prorated ad valorem taxes for the year of closing into escrow with the Palm Beach County Revenue Collector. In the event that, following the Closing, the actual amount of assessed real property tax on the

Property for the current year is higher than any estimate of such tax used for purposes of the Closing, the parties shall re-prorate any amounts paid or credited based on such estimate as if paid in November. This shall survive the Closing.

12.2 SELLER'S Closing Costs. SELLER shall pay for the following items prior to or at Closing:

12.2.1 Cost and expense related to updating the title and providing marketable title as provided herein.

12.3 PURCHASER'S Closing Costs. PURCHASER shall pay for the following items prior to or at Closing,

12.3.1 Costs associated to appraisals, survey, environmental reports (phase I and phase II)

12.3.2 Documentary Stamps on the deed as provided under Chapter 201, Florida Statutes;

12.3.3 Title Update and Owner's Title Insurance Policy

12.3.4 Recording fees of the Warranty Deed, the Repurchase Agreement, and any other instrument as required to be recorded in the Public Records.

13. CLOSING DATE AND PLACE.

The Closing shall occur on the date noticed by PURCHASER to SELLER, but in no event later than April 15, 2020, at the offices of the SELLER'S attorney. In the alternative, the parties agree to provide for a closing by courier and wire transfer of funds necessary for Closing.

14. DEFAULT.

In the event of a default by SELLER, PURCHASER shall have the election of the following remedies, which shall include the return of the earnest money, and accrued interest as liquidated damages or equitable relief to enforce the terms and conditions of this Agreement either through a decree for specific performance or injunctive relief.

If the PURCHASER shall fail or refuse to consummate the transaction in accordance with the terms and provisions of this Agreement, all monies on deposit and interest earned on the deposit shall be immediately forfeited to SELLER as agreed upon

liquidated damages and PURCHASER shall have no other responsibility or liability of any kind to SELLER by virtue of such default. SELLER's sole and entire remedy shall be restricted to retention of the earnest money.

15. CONTINGENCIES. PURCHASER's obligations under the Agreement are contingent upon the following:

15.1 That the PURCHASER is fully satisfied with its due diligence investigation conducted during the Inspection Period.

15.2 The conveyance of clear and marketable title to the Property.

15.3 That the environmental audit, if any, is satisfactory and acceptable to PURCHASER.

16. ENFORCEABILITY.

If any term, covenant or condition of this Agreement, or the application thereof to any person or circumstance, shall be determined to be unenforceable by a court of competent jurisdiction (the "Offending Provision"), then the remainder of this Agreement, or the application of such term, covenant or condition to persons, entities or circumstances other than those as to which it is invalid or unenforceable, shall not be affected thereby and each term, covenant and condition of this Agreement shall be valid and enforced to the fullest extent permitted by law.

17. NOTICES.

Except as otherwise provided herein, all written notices shall be effective upon the actual receipt or first refusal of the addressee to accept delivery after having been sent by reputable overnight delivery service or by certified mail, postage prepaid, return receipt requested, to the following addresses:

SELLER: Lake Worth Beach Community Redevelopment Agency
1121 Lucerne Avenue
Lake Worth, Florida 33460
Attn: Joan Oliva, Executive Director

With Copy to: David N. Tolces, Esq.
Weiss Serota Helfman Cole & Bierman, P.L.
1200 N. Federal Highway, Suite 312
Boca Raton, FL 33432

Telephone: (561) 835-2111
Fax: (954) 764-7770

PURCHASER: Community Land Trust of Palm Beach County
c/o Cindee LaCourse-Blum, Executive Director
4938 Davis Road
Lake Worth Beach, FL 33461
Telephone: (561) 318-8430
Fax: (888) 738-7974

With copy to: David Schmidt, Esq.
Simon and Schmidt
766 SE 5th Avenue
Delray Beach, Florida 33483
Phone (561) 278-2601
Fax (561) 265-0286

ESCROW AGENT: Weiss Serota Helfman Cole & Bierman, P.L.
1200 N. Federal Highway, Suite 312
Boca Raton, FL 33432
Telephone: (561) 835-2111

18. EFFECTIVE DATE.

This Agreement shall be deemed effective as of the Effective Date.

19. GOVERNING LAW.

This Agreement shall be governed by the laws of the State of Florida. Venue shall be in the Federal or State Courts in Palm Beach County, Florida.

20. ENTIRE AGREEMENT.

All prior understandings and agreements between SELLER and PURCHASER are merged in this Agreement. This Agreement completely expresses their full agreement.

21. NO ORAL CHANGE.

This Agreement may not be changed or amended orally.

22. SUCCESSORS.

This Agreement shall apply to and bind the successors and assigns of SELLER and PURCHASER. The PURCHASER shall not assign this agreement without first obtaining the written approval of the SELLER, which approval shall not be unreasonably withheld.

23. COUNTERPARTS.

This Agreement may be executed in two or more counterparts, each of which shall be and shall be taken to be an original and all collectively deemed one instrument. The parties hereto agree that a facsimile copy hereof and any signatures thereon shall be considered for all purposes as originals

24. RADON GAS.


Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health unit.

25. ATTORNEYS' FEES.

If for any reason a party initiates any legal or equitable action to secure, protect or enforce its rights under this Agreement, the prevailing party shall be entitled to recover from the non-prevailing party all reasonable costs and expenses incurred by it, including, without limitation, reasonable arbitration, paralegals', attorneys' and experts' fees and expenses, whether incurred without the commencement of a suit, in any suit, arbitration, or administrative proceeding, or in any appellate or bankruptcy proceeding.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the dates indicated below:

WITNESS:


Witness

PURCHASER:

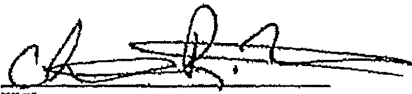
Community Land Trust of Palm Beach
County, Inc.

By: 

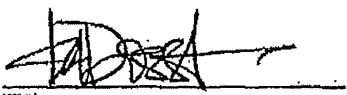
Print Name: Andrew LaFavre

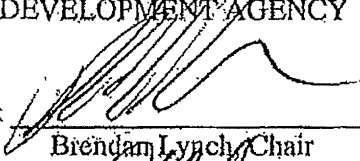
Title: Executive Director

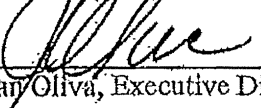
Date: March 4, 2020.


Witness


SELLER:
LAKE WORTH BEACH COMMUNITY
REDEVELOPMENT AGENCY


Witness

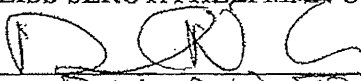
By: 
Brendan Lynch, Chair

By: 
Joan Oliva, Executive Director

Date: 3-10-20, 2020.


Witness

ESCROW AGENT:
WEISS SEROTA HELEMAN COLE & BIERMAN, P.L.


By: DASON N. TOLLES
Title: Attorney

Date: March 17, 2020.

EXHIBIT "A"
LEGAL DESCRIPTION

(SUBJECT TO VERIFICATION BY SURVEY THAT THE AFOREMENTIONED PARCELS OF REAL
PROPERTY ARE: a) CONTIGUOUS, AND b) CONSTITUTE, IN THE AGGREGATE, ALL REAL
PROPERTY WHICH IS THE SUBJECT OF THE RFP)

Address: 127 South F. Street, Lake Worth Beach, Florida
Property Control Number: 38-43-44-21-15-059-0300

Attachment 7 - Litigation History

None. The Community Land Trust of Palm Beach County, Inc. has not been involved in any litigation matter in the past (5) years.



Attachment 8 - Development Proforma

See Cost Estimate from Architect on the following page.

PBC HFA Budget
Lake Worth Beach 127 South F Street
Budget

	Budget	Budget Changes	Current Budget	Invoiced / Spent to Date	Remaining Balance
Hard Costs					
Construction	\$ 172,640.25				
Total Hard Costs	\$ 172,640.25		\$ 172,640.25		\$ 172,640.25
Financing Costs					
Title and Recording-Construction-clos	\$ 2,500.00		\$ 2,500.00		\$ 2,500.00
Closing with Buyers	\$ 3,500.00		\$ 3,500.00		\$ 3,500.00
Construction Period Interest	\$ 2,500.00		\$ 2,500.00		\$ 2,500.00
Total Financing Cost	\$ 8,500.00	\$ -	\$ 8,500.00		\$ 8,500.00
Soft Costs					
Accounting	\$ 1,000.00		\$ 1,000.00		\$ 1,000.00
Architect	\$ 4,200.00		\$ 4,200.00		\$ 4,200.00
Legal	\$ 1,000.00		\$ 1,000.00		\$ 1,000.00
Builders Risk	\$ 1,726.40		\$ 1,726.40		\$ 1,726.40
Project Manager	\$ 5,750.00		\$ 5,750.00		\$ 5,750.00
Testing	\$ 2,000.00		\$ 2,000.00		\$ 2,000.00
Marketing	\$ 1,000.00		\$ 1,000.00		\$ 1,000.00
Permit Fees	\$ 3,452.81		\$ 3,452.81		\$ 3,452.81
Impact Fees	\$ 9,000.00		\$ 9,000.00		\$ 9,000.00
Utility Connection Fees	\$ 7,000.00		\$ 7,000.00		\$ 7,000.00
Realtors Fees	\$ 4,500.00		\$ 4,500.00		\$ 4,500.00
Developers Fee	\$ 15,000.00		\$ 15,000.00		\$ 15,000.00
Owner Contingency Hard or Soft	\$ 5,000.00		\$ 5,000.00		\$ 5,000.00
Total Soft Costs	\$ 60,629.21		\$ 60,629.21		\$ 60,629.21
Total Budget	\$ 241,769.46	\$ -	\$ 241,769.46		\$ 241,769.46

Sources of Income

Sale \$150,000	\$ 150,000.00
CHDO	\$ 92,000.00

TOTAL \$ 242,000.00



Attachment 9 - Operating Proforma

Not Applicable.



Attachment 10 - Sales Proforma

The Sales Proforma is included on the following pages.



[illegible]

Attachment 11 - Evidence of Financing

The Evidence of Financing is included on the following pages.





**Housing Finance Authority
of Palm Beach County**

100 Australian Avenue, Suite 410
West Palm Beach, FL 33406
(561) 233-3656
FAX: (561) 233-3657
www.pbchfa.org



Chairperson

Gary P. Eliopoulos

Vice Chair

Bobby "Tony" Smith

Secretary

Robin B. Henderson

Clark D. Bennett

Patrick J. Franklin

James H. Harper, Sr.

Charles V. St. Lawrence

Executive Director

David M. Brandt

dbrandt@pbcgov.org

(561) 233-3652

Administrative Assistant

Jennifer M. Hamilton

jhamilton@pbcgov.org

(561) 233-3656

*"An Equal Opportunity
Affirmative Action Employer"*

Official Electronic Letterhead

March 13, 2020

Cindee LaCourse-Blum, Executive Director
Community Land Trust of Palm Beach County
4938 Davis Road
Lake Worth, FL 33461


RE: Master Line of Credit - Lake Worth CRA project

Dear Ms. LaCourse-Blum:

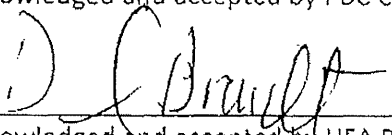
You have applied to the Housing Finance Authority of Palm Beach County ("HFA") for it to provide the Community Land Trust of Palm Beach County, Inc. ("CLT") with a loan (the "Project Loan") under the Master Line of Credit (the "Credit Facility") approved by HFA board. The Project Loan is subject to approval by the HFA executive director generally in accordance with the terms outlined below:

- 1) **Borrower/Lender:** CLT is borrower and HFA is lender under the Credit Facility and Project Loan.
- 2) **Purpose:** To pay for a portion of the cost of construction of single family home at 127 South F Street, Lake Worth Beach. The Project and the costs thereof are described in the loan application previously submitted by the CLT on February 24, 2020. No home purchaser may have an income above 150% of area median income.
- 3) **Project Loan amount:** A revolving Project Loan in an amount not to exceed \$250,000.
- 4) **Conditions to closing:** Closing is conditioned upon i.) evidence of a formal award of the HOME CHDO grant from Palm Beach County in an amount necessary to make the home affordable to the target income of prospective buyers; ii.) an executed fixed price construction contract for the home, final cost budget, and demonstrated reasonableness of sources of funds sufficient to complete construction and repay the Project Loan amount.

- 5) **Project Loan closing/maturity date/Credit Facility term:** The Project Loan will close no later than August 1, 2020 and will mature upon repayment of the final outstanding balance but in no event later than twenty-four (24) months.
- 6) **Interest rate and interest payments:** 2% simple interest in arrears payable monthly beginning 30 days after the first draw under the Credit Facility.
- 7) **Principal payments:** Any principal amount outstanding under the Project Loan may be prepaid at any time. A mandatory repayment of any outstanding loan balance must be made when the home is sold and/or the release of mortgage for such home is requested by CLT.
- 8) **Late charge:** 5% of the interest portion of a payment more than 15 days past due, and 5% of any principal and interest payment more than 30 days past due.
- 9) **Project Loan fee/expenses:** CLT will pay HFA legal fees and reasonable out-of-pocket expenses as well as all other costs in connection with the Project Loan.
- 10) **Collateral:** A first mortgage lien on the residential lot on which the home is to be constructed, an assignment of all [sales agreements, leases,] grants, profits, contracts, plans and specifications related to the Project. HFA shall receive at closing i.) a recorded mortgage on the residential lot granting the HFA a first lien interest on the subject property and ii.) a title insurance commitment or other evidence of title acceptable to the HFA.
- 11) **Draw requests:** Initial draws up to the amount of \$30,000 for pre-construction costs will be allowed prior to the receipt of a building permit after which draws the CLT will have provided the HFA with a copy of the building permit for the home to be constructed. Each HFA disbursement of a draw request will be made by HFA no more than twice a month provided that not less than 3 days' prior thereto a construction funding worksheet has been submitted. The HFA will not be obligated to fund a draw request if it has not received proof of payment of vendors from the CLT for a previous draw.
- 12) **Other:** CLT will provide HFA with copies of annual financial statements, and shall maintain insurance as specified by the HFA.



Acknowledged and accepted by PBC CLT



Acknowledged and accepted by HFA PBC

Attachment 12 - Audited Financial Statements

Two (2) Years of Externally Audited Financial Statements are included on the following pages.



**COMMUNITY LAND TRUST OF
PALM BEACH COUNTY, INC. AND SUBSIDIARY
REPORT ON AUDITS OF CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEARS ENDED SEPTEMBER 30, 2018 AND 2017**

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

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Independent Auditors' Report

To the Board of Directors of
Community Land Trust of Palm Beach County, Inc.

Report on Financial Statements

We have audited the accompanying consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary (the Organization), a non-profit organization, which comprise the consolidated statements of financial position as of September 30, 2018 and 2017, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of Community Land Trust of Palm Beach County, Inc. and subsidiary as of September 30, 2018 and 2017, and the changes in their net assets and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

ESPERANTO CORPORATE CENTER
222 Lakeview Avenue, Suite 1200
West Palm Beach, FL 33401
P 561.798.9988 F 561.798.4053
TOLL FREE 866.558.7816

THE PLAZA AT LAS OLAS
301 East Las Olas Boulevard, Suite 800
Fort Lauderdale, FL 33301
P 954.333.0001 F 954.765.0719
www.templetonco.com



Other Matter

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated March 21, 2019 on our consideration of Community Land Trust of Palm Beach County, Inc. and subsidiary's internal control over financial reporting and on our tests of their compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Land Trust of Palm Beach County, Inc. and subsidiary's internal control over financial reporting and compliance.

Templeton & Company, LLP

West Palm Beach, Florida
March 21, 2019

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
September 30, 2018 and 2017

	2018				2017			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals
Assets								
Cash and cash equivalents	\$ 1,040,274	\$ -	\$ -	\$ 1,040,274	\$ 747,064	\$ -	\$ -	\$ 747,064
Grant receivable, net	6,969	-	-	6,969	3,331	-	-	3,331
Prepaid expenses	26,544	-	-	26,544	27,433	-	-	27,433
Residential units held for sale	-	518,582	-	518,582	-	726,347	-	726,347
Land held for long-term use	-	-	1,910,914	1,910,914	-	-	1,872,914	1,872,914
Property and equipment, net	8,523,448	-	-	8,523,448	9,052,248	-	-	9,052,248
Total assets	<u>\$ 9,597,235</u>	<u>\$ 518,582</u>	<u>\$ 1,910,914</u>	<u>\$ 12,026,731</u>	<u>\$ 9,830,076</u>	<u>\$ 726,347</u>	<u>\$ 1,872,914</u>	<u>\$ 12,429,337</u>
Liabilities and Net Assets (Deficit)								
Liabilities:								
Accounts payable and accrued expenses	\$ 73,954	\$ -	\$ -	\$ 73,954	\$ 36,249	\$ -	\$ -	\$ 36,249
Accrued interest expense	632,920	-	-	632,920	482,472	-	-	482,472
Construction costs and retainage payable	195,200	-	-	195,200	213,067	-	-	213,067
Deposits	42,666	-	-	42,666	48,301	-	-	48,301
Line of credit	96,420	-	-	96,420	52,379	-	-	52,379
Notes payable	9,610,204	-	-	9,610,204	9,989,311	-	-	9,989,311
Total liabilities	10,651,364	-	-	10,651,364	10,821,779	-	-	10,821,779
Net assets (deficit)	<u>(1,054,129)</u>	<u>518,582</u>	<u>1,910,914</u>	<u>1,375,367</u>	<u>(991,703)</u>	<u>726,347</u>	<u>1,872,914</u>	<u>1,607,558</u>
Total liabilities and net assets (deficit)	<u>\$ 9,597,235</u>	<u>\$ 518,582</u>	<u>\$ 1,910,914</u>	<u>\$ 12,026,731</u>	<u>\$ 9,830,076</u>	<u>\$ 726,347</u>	<u>\$ 1,872,914</u>	<u>\$ 12,429,337</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF ACTIVITIES
For the Years Ended September 30, 2018 and 2017

	For the Year Ended September 30, 2018				For the Year Ended September 30, 2017			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals
Revenue and other support:								
Contributions and grants	\$ 277,081	\$ 30,717	\$ -	\$ 307,798	\$ 26,406	\$ -	\$ -	\$ 26,406
Donated properties	-	-	-	-	-	541,030	-	541,030
Rental income	258,173	-	-	258,173	268,631	-	-	268,631
Program service fees	58,909	-	-	58,909	37,053	-	-	37,053
Membership and miscellaneous revenues	3,125	-	-	3,125	730	-	-	730
Interest earnings	74	-	-	74	28	-	-	28
Net assets released from restrictions	238,482	(238,482)	-	-	157,593	(157,593)	-	-
Total support and revenue	<u>835,844</u>	<u>(207,765)</u>	<u>-</u>	<u>628,079</u>	<u>490,441</u>	<u>383,437</u>	<u>-</u>	<u>873,878</u>
Expenses:								
Program services	705,638	-	-	705,638	749,446	-	-	749,446
Management and general	154,632	-	-	154,632	137,900	-	-	137,900
Total expenses	<u>860,270</u>	<u>-</u>	<u>-</u>	<u>860,270</u>	<u>887,346</u>	<u>-</u>	<u>-</u>	<u>887,346</u>
Transfer of net assets	<u>(38,000)</u>	<u>-</u>	<u>38,000</u>	<u>-</u>	<u>-</u>	<u>(130,329)</u>	<u>130,329</u>	<u>-</u>
Increase (decrease) in net assets	(62,426)	(207,765)	38,000	(232,191)	(396,905)	253,108	130,329	(13,468)
Net assets (deficit) at the beginning of year	<u>(991,703)</u>	<u>726,347</u>	<u>1,872,914</u>	<u>1,607,558</u>	<u>(594,798)</u>	<u>473,239</u>	<u>1,742,585</u>	<u>1,621,026</u>
Net assets (deficit) at end of year	<u>\$ (1,054,129)</u>	<u>\$ 518,582</u>	<u>\$ 1,910,914</u>	<u>\$ 1,375,367</u>	<u>\$ (991,703)</u>	<u>\$ 726,347</u>	<u>\$ 1,872,914</u>	<u>\$ 1,607,558</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

For the Year Ended September 30, 2018

	Program Services	Management and General	Total
Advertising and marketing	\$ 41	\$ 560	\$ 601
Association dues	7,234	5,055	12,289
Alarm monitoring	3,456	-	3,456
Appraisal and inspections	444	-	444
Background and credit checks	580	-	580
Bank and credit card fees	99	1,683	1,782
Commision	26,970	-	26,970
Closing costs	22,920	-	22,920
Depreciation	202,758	-	202,758
Dues and subscriptions	150	862	1,012
Equipment rental and expenses	15,150	325	15,475
Facilities and equipment	482	-	482
Insurance, taxes and licenses	461	427	888
Interest expense	118,930	-	118,930
Lawn maintenance	14,730	70	14,800
Legal and professional fees	45,617	18,560	64,177
Gain on residential units sold	(12,918)	-	(12,918)
Management fees	28,543	988	29,531
Office and other	6,942	5,610	12,552
Payroll expenses and benefits	56,118	111,668	167,786
Pest control	1,675	-	1,675
Property and liability insurance	51,621	5,723	57,344
Property tax	7,962	811	8,773
Repairs and equipment	47,367	313	47,680
Telephone, internet and faxes	7,969	1,543	9,512
Utilities	49,942	434	50,376
Waste disposal	395	-	395
Total expenses	<u>\$ 705,638</u>	<u>\$ 154,632</u>	<u>\$ 860,270</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

For the Year Ended September 30, 2017

	<u>Program Services</u>	<u>Management and General</u>	<u>Total</u>
Advertising and marketing	\$ 184	\$ 82	\$ 266
Association dues	5,055	2,921	7,976
Alarm monitoring	3,759	-	3,759
Appraisal and inspections	-	600	600
Background and credit checks	540	-	540
Provision for bad debts	-	4,630	4,630
Bank and credit card fees	1,535	489	2,024
Banner and signs	1,254	-	1,254
Closing costs	16,404	-	16,404
Depreciation	202,276	-	202,276
Dues and subscriptions	-	776	776
Equipment rental and expenses	8,214	-	8,214
Facilities and equipment	398	-	398
Insurance, taxes and licenses	400	394	794
Interest expense	115,969	-	115,969
Lawn maintenance	6,815	-	6,815
Legal and professional fees	38,566	12,418	50,984
Loss on residential units sold	122,172	-	122,172
Lease expense	1,000	-	1,000
Management fees	30,933	1,306	32,239
Office and other	8,072	3,792	11,864
Payroll expenses and benefits	70,626	102,024	172,650
Pest control	1,315	-	1,315
Property and liability insurance	37,164	6,148	43,312
Property tax	10,240	880	11,120
Repairs and equipment	33,826	15	33,841
Telephone, internet and faxes	7,304	1,240	8,544
Utilities	25,122	185	25,307
Waste disposal	303	-	303
Total expenses	<u>\$ 749,446</u>	<u>\$ 137,900</u>	<u>\$ 887,346</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF CASH FLOWS

For the Years Ended September 30, 2018 and 2017

	2018	2017
Cash flows from operating activities:		
Change in net assets	\$ (232,191)	\$ (13,468)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	202,758	202,276
Bad debt provisions	-	4,630
Changes in operating assets and liabilities:		
Grant receivable	(3,638)	(894)
Other assets	-	4,025
Prepaid expenses	889	2,147
Residential units held for sale	207,765	(253,108)
Land held for long-term use	(38,000)	(130,329)
Accounts payable and accrued expenses	37,705	14,352
Accrued interest expense	150,448	164,441
Deposits	(5,635)	3,770
Net cash provided by (used in) operating activities	<u>320,101</u>	<u>(2,158)</u>
Cash flows from investing activities:		
Purchases of property and equipment	-	(3,063,398)
Proceeds from sale of property and equipment	326,042	-
(Decrease) increase in construction costs and retainage payable	<u>(17,867)</u>	<u>134,113</u>
Net cash provided by (used in) investing activities	<u>308,175</u>	<u>(2,929,285)</u>
Cash flows from financing activities:		
Borrowings on (repayments of) in line of credit, net	44,041	(3,841)
Borrowings on (repayments of) notes payable, net	<u>(379,107)</u>	<u>2,913,757</u>
Net cash provided by (used in) financing activities	<u>(335,066)</u>	<u>2,909,916</u>
Increase (decrease) in cash and cash equivalents	293,210	(21,527)
Cash and cash equivalents at beginning of year	<u>747,064</u>	<u>768,591</u>
Cash and cash equivalents at end of year	<u>\$ 1,040,274</u>	<u>\$ 747,064</u>
Supplemental disclosure of cash flow information:		
Interest paid	<u>\$ 3,870</u>	<u>\$ 1,510</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 – Organization and Summary of Significant Accounting Policies

Community Land Trust of Palm Beach County, Inc. (the Corporation) is a Florida not-for-profit corporation organized in March 2006 under the laws of the State of Florida for the purpose of providing and preserving the quality and affordability of housing for low and moderate-income individuals of Palm Beach County, Florida. The Corporation's wholly-owned subsidiary, Community Land Trust of PBC, La Joya Villages, LLC (La Joya, LLC), is a Limited Liability Company organized to serve as the general partner of La Joya Villages, Ltd, a Florida limited partnership, which constructs, owns, equips and operates a multi-family housing facility located in Lake Worth, Florida known as the La Joya Villages Apartments. The Corporation and its subsidiary are referred to herein as the Organization.

Support and revenue are obtained primarily from local government grants, contributions from local organizations and governments, rental income and memberships.

Basis of presentation

The Organization's policy is to prepare its consolidated financial statements on the accrual basis of accounting and present its consolidated financial statements in accordance with generally accepted accounting principles.

The Organization reports information regarding its consolidated financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Unrestricted net assets – Net assets available for the support of the Organization's operations. The unrestricted net assets may be used at the discretion of the Organization's management and the Board of Directors.

Temporarily restricted net assets – Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Organization or the passage of time.

Permanently restricted net assets – Net assets subject to donor-imposed stipulations to be maintained permanently by the Organization. Generally, the donors of these assets permit the Organization to use all or part of the earnings on related investments for general or specific purposes.

Principles of consolidation

The Organization's consolidated financial statements include the accounts of the Community Land Trust of Palm Beach County, Inc. and the Community Land Trust of PBC, La Joya Villages, LLC, for which the Organization has both control and economic interest. La Joya Villages, LLC did not have any activities during the years ended September 30, 2018 and 2017.

Residential units held for sale

Residential units held for sale are recorded at cost, if purchased by the Organization, or at fair value at the date of the gift, if received as a donation. Constructed assets are recorded at cost, including all project costs for construction and development.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 – Organization and Summary of Significant Accounting Policies

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COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Contributions and promises to give

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence or nature of any donor restrictions. All contributions are considered to be available for unrestricted use unless specifically restricted. Amounts received that are designated for future periods or restricted by the donor for specific purposes are reported as temporarily restricted or permanently restricted support that increases those net asset classes. When a temporary restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are recognized at their fair value based on the present value of estimated future cash flows using a discount rate commensurate with the risks involved. The Organization uses the allowance method to determine uncollectible unconditional promises receivable. The allowance is based on prior years' experience and management's analysis of specific promises made.

Contributed services and in-kind contributions

The estimated fair values of the free use of assets owned by others are recorded. Contributed services are recognized if the services received create or enhance nonfinancial assets or require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. There were no services contributed during the years ended September 30, 2018 and 2017 that met the criteria to be recorded in the accompanying consolidated financial statements.

Cash equivalents

For purposes of the consolidated statement of cash flows, the Organization considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

Functional classification of expenses

In the accompanying consolidated statements of activities, expenses have been reported by their functional classification, a method of grouping expenses according to the purpose for which they were incurred. The primary functional classifications are program services and supporting activities. Program services are the activities that result in services being provided that fulfill the purposes or mission for which the organization exists. Supporting activities are all activities of an organization other than program services and are included in the financial statements as management and general expenses.

Fair value of financial instruments

Cash and cash equivalents, receivables, other assets, accounts payable, and accrued liabilities are reflected in the financial statements at cost, which approximate fair value.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Accordingly, actual results could differ from those estimates and the differences may be material.

Allowance for doubtful accounts – grant and other receivables

During the year, accounts receivable balances are charged off against an allowance for doubtful accounts after all means of collection have been exhausted and the potential for recovery is considered remote. Based on management's evaluation of the collectability of its outstanding accounts receivable, the allowance for doubtful accounts was \$0 and \$4,630 at September 30, 2018 and 2017, respectively.

Concentrations of credit risk

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash, and cash equivalent. The Organization maintains its cash and cash equivalent accounts in various bank deposit accounts which, at times, may exceed federally insured limits or may not be insured. The Organization has not experienced any losses in such accounts. Management believes that the Organization's cash and cash equivalent accounts are placed with high credit-quality financial institutions.

Income taxes

The Organization is exempt from federal income taxes as an organization described in Section 501(c)(3) of the Internal Revenue Code (IRC). The Organization has been classified as a publicly supported organization, which is not a private foundation under Section 509(a) of the IRC.

Management analyzes tax positions in jurisdictions where it is required to file income tax returns. Based on its evaluation, management did not identify any tax positions for which it is reasonably possible that the total amounts of unrecognized tax benefits will significantly increase or decrease. Interest and penalties attributable to income taxes, if any, are included in operating expenses. No such interest or penalties were recorded for the years ended September 30, 2018 or 2017. The Organization is no longer subject to income tax examinations for fiscal years prior to 2015.

Donated properties

In March 2017, Palm Beach County (County) donated four parcels of improved surplus County residential units to the Organization. The four properties were recorded at their appraised market valued totaling \$541,030. These properties are reported as residential units held for resale (see Note 2).

Rental income

Rental income is derived from the leasing of affordable housing units to residential tenants known as Davis Landing apartment complex. The leases are for a period of twelve months and provide for annual rents to be paid in monthly installments.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 2 – Real Property Owned

Land held for long-term use

The Organization maintains ownership of the land for which the homes are sold to individual homeowners. Individual homeowners are required to enter into 99-year ground leases on the land to ensure that property is retained for affordable housing purposes. The land is to be held by the Organization through the end of a 99-year ground lease and, as such, is classified as land held for long-term use in the accompanying financial statements when acquired. Upon execution of the 99-year ground lease, the land under lease is adjusted to the net present value of the estimated cash flows over the 99-year ground lease term. As of September 30, 2018 and 2017, the leased land has a net present value totaling \$616,586 and \$510,586, respectively, and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

A portion of the land acquired was donated by Palm Beach County. Land contributed by Palm Beach County, aggregating \$1,294,328 and \$1,362,328 at September 30, 2018 and 2017, respectively, and is required to be used for affordable housing programs in accordance with the deed restrictions and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

Residential units held for sale

Residential units held for sale are recorded at cost and represent residential units that are held for resale to low and moderate income individuals. Several of these residential units have been leased to potential homebuyers under rent-to-purchase lease agreements. As of September 30, 2018 and 2017, residential units held for sale of \$518,582 and \$726,347, respectively, are reported as temporarily restricted net assets on the statements of financial position (see Note 6).

Note 3 – Property and Equipment

Property and equipment consists of the following at September 30, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Operating property and equipment:		
Furniture and equipment	\$ 14,520	\$ 14,520
Davis Landing apartment complex	<u>5,522,687</u>	<u>5,505,568</u>
	5,537,207	5,520,088
Less: accumulated depreciation	<u>(1,213,585)</u>	<u>1,010,826</u>
Operating property and equipment, net	4,323,622	4,509,262
Construction in progress	<u>4,199,826</u>	<u>4,542,986</u>
Property and equipment, net	<u>\$ 8,523,448</u>	<u>\$ 9,052,248</u>

Construction in progress represents costs incurred through September 30, 2018 for construction of 14 single family houses and 8 town houses on property the Organization owns known as Davis Landings West as well as properties located on Kirk Road and four parcels of land that were donated by the County to the Organization.

Depreciation expense for the years ended September 30, 2018 and 2017 was \$202,758 and \$202,276, respectively.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 4 – Line of Credit

The Organization has a revolving line of credit with a bank in the amount of \$100,000. The loan bears interest at a variable rate (5.50% at September 30, 2018) on outstanding borrowings. As of September 30, 2018 and 2017, the unused portion of the line of credit was \$3,580 and \$47,621, respectively. Interest expense related to this loan totaled \$3,870 and \$1,510 for the years ended September 30, 2018 and 2017, respectively.

Note 5 – Notes Payable

On August 3, 2011, the Organization entered into a loan agreement with the County to provide a loan in the principal amount of \$5,723,006 of Neighborhood Stabilization Program 2 (NSP2) funds for the construction of 25 affordable rental housing units known as the Davis Landing apartment complex (the Project).

The loan bears interest at 2% per annum on the outstanding principal balance. Repayment of principal is limited to the actual cash flow of the Project and is determined annually on a calendar year basis commencing with the year 2013. Annual payments are due on the 15th of each month through December 14, 2042.

The loan is collateralized by the Davis Landing apartment complex. The loan agreement restricts the use of the Davis Landing apartment complex for affordable housing.

On March 31, 2016, the Organization signed a promissory note for a loan from the County in the principal amount of \$1,747,743 for the construction of twenty four (24) units on land the Organization already owns known as Davis Landings West. The entire loan is non-amortizing and bears interest at a rate of three percent (3%) per annum. The loan, plus any accrued interest, is to be paid in full no later than December 28, 2018 and is secured by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2018, six units were sold and a total of \$476,657 was paid towards the loan. During the year ended September 30, 2017, three units were sold and a total of \$237,000 was paid towards the loan.

On October 17, 2017, the Organization signed a promissory note for a loan from the County in the principal amount of \$654,767 for the construction of eight (8) units on four parcels of land that were donated to the Organization by the County in March 2017 located on Kirk Road in Palm Beach County, Florida. The entire loan is non-amortizing and bears interest at a rate of zero percent (0%) per annum. The loan is to be paid in full no later than September 30, 2019 and is secured by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. As of September 30, 2018, the outstanding draws on this loan totaled \$238,027. As of September 30, 2018, none of the units were completed or sold.

Interest incurred during 2018 and 2017, totaling \$89,235 and \$53,247, respectively, has been capitalized as construction in progress (see Note 3).

As of September 30, 2018, the Organization has a revolving mortgage loan agreement with the Housing Finance Authority of Palm Beach County, Florida (HFA) that provides for borrowings of up to \$3,400,000 for the construction of twenty four (24) units on property known as Davis Landings West. As of September 30, 2018 and 2017, the Organization had drawn \$2,387,946 and 2,755,562, net of repayments, respectively. The loan bears interest at a fixed rate equal to two percent (2%) per annum and is collateralized by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2018, six units were sold and a total of \$825,324 of principal was paid. During the year ended September 30, 2017, three units were sold and a total of \$413,595 of principal was paid.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 5 – Notes Payable, Continued

As of September 30, 2018, the Organization has a revolving mortgage loan agreement with the HFA that provides for borrowings of up to \$1,000,000 for the construction of eight (8) units on four parcels of land that were donated to the Organization by the County in March 2017, located on Kirk Road in Palm Beach County, Florida. As of September 30, 2018, the Organization had drawn \$227,139, net of repayments. The loan bears interest at a fixed rate equal to two percent (2%) per annum and is collateralized by a mortgage on real property located in Palm Beach County, Florida. The loan is to be paid in full on October 31, 2019, which is two (2) years from the date of the initial advance made by the lender. Repayment of this loan is made via loan proceeds from the County.

Interest incurred during 2018 and 2017, totaling \$106,249 and \$40,681, has been capitalized as construction in progress (see Note 3).

Notes payable activity for the year ended September 30, 2018 follows:

	October 1, 2017	Additions	Repayments	September 30, 2018
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
County loan – DL West	1,510,743	-	(476,657)	1,034,086
HFA loan – DL West	2,755,562	457,708	(825,324)	2,387,946
County loan – Kirk Road	-	238,027	-	238,027
HFA loan – Kirk Road	-	465,007	(237,868)	227,139
Total notes payable	<u>\$ 9,989,311</u>	<u>\$ 1,160,742</u>	<u>\$ (1,539,849)</u>	<u>\$ 9,610,204</u>

Notes payable activity for the year ended September 30, 2017 follows:

	October 1, 2016	Additions	Repayments	September 30, 2017
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
County loan	930,340	817,403	(237,000)	1,510,743
HFA loan	422,208	2,746,949	(413,595)	2,755,562
Total notes payable	<u>\$ 7,075,554</u>	<u>\$ 3,564,352</u>	<u>\$ (650,595)</u>	<u>\$ 9,989,311</u>

During the years ended September 30, 2018 and 2017, no principal or interest payments were made on the Construction loan-NSP2 as payments are based on related cash flows. As of September 30, 2018 and 2017, accrued interest on the construction loan-NSP2 totaled \$543,685 and \$429,225, respectively.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 6 – Temporarily Restricted Net Assets

At September 30, 2018 and 2017, the Organization held temporarily restricted net assets available for the following specified purposes:

Residential units held for sale:	2018	2017
5914 Ithaca Circle	\$ -	\$ 101,764
128 Venessa St.	109,839	109,839
2216 Oakmont Drive	104,042	104,042
5030 Elmhurst Road	64,500	64,500
702 Latona Avenue	73,923	73,923
8276 Blue Cyprus Drive	166,278	166,279
769 Imperial Lake Road	-	106,000
Total temporarily restricted net assets	<u>\$ 518,582</u>	<u>\$ 726,347</u>

Properties sold during the years ended September 30, 2018 and 2017 resulted in a net (gain) loss of \$(12,918) and \$122,172, respectively, which is included as program expenses in the consolidated statements of functional expenses. During the years ended September 30, 2018 and 2017, temporarily restricted net assets were released in the amounts of \$238,482 and \$157,593, respectively, for building and improvement costs associated with these properties, and the cost of the land was transferred from unrestricted and temporarily restricted net assets to permanently restricted net assets. For the years ended September 30, 2018 and 2017, such transfers totaled \$38,000 and \$130,329, respectively.

Note 7 – Permanently Restricted Net Assets

At September 30, 2018 and 2017, permanently restricted net assets consist of the following:

	2018	2017
Leased land	\$ 616,586	\$ 510,586
Land held for long-term use	<u>1,294,328</u>	<u>1,362,328</u>
Total permanently restricted net assets	<u>\$ 1,910,914</u>	<u>\$ 1,872,914</u>

Land purchased or donated with donor restrictions requiring land to be used for the general purpose of providing affordable housing opportunities for low and moderate income individuals in Palm Beach County, Florida is reported as permanently restricted net assets.

Lease of properties owned by the Organization

The Organization leases apartment units pursuant to annual lease agreements and also leases the land underlying several properties sold to individual homeowners under 99-year leases. In addition, the Organization entered into lease-to-purchase agreements with potential homebuyers. Total rental and lease income for the years ended September 30, 2018 and 2017 totaled \$258,173 and \$268,631, respectively.

Note 8 – Subsequent Events

Management evaluated the Organization's activity subsequent to September 30, 2018 through March 21, 2019, the date the consolidated financial statements were available to be issued, for events that require recognition in the consolidated financial statements or disclosure in the notes thereto.

**Independent Auditors' Report on Internal Control Over Financial
Reporting and on Compliance and Other Matters Based on an
Audit of Financial Statements Performed in Accordance
with Government Auditing Standards**

To the Board of Directors
Community Land Trust of Palm Beach County, Inc.

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary, a non-profit organization, which comprise the statement of financial position as of September 30, 2018 and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated March 21, 2019.

Internal Control Over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Community Land Trust of Palm Beach County, Inc.'s internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Community Land Trust of Palm Beach County, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of Community Land Trust of Palm Beach County, Inc.'s internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

EMPERANCE CORPORATE CENTER
222 Lakeview Avenue, Suite 1200
West Palm Beach, FL 33401
P 561.798.9988 F 561.798.4053
TOLL FREE 866.558.7816

THE PLAZA AT LAS OLAS
301 East Las Olas Boulevard, Suite 800
Fort Lauderdale, FL 33301
P 954.333.0001 F 954.765.0719
www.templetonco.com

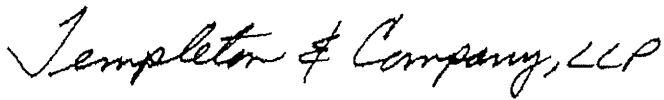


Compliance and Other Matters

As part of obtaining reasonable assurance about whether Community Land Trust of Palm Beach County, Inc. and subsidiary's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in black ink that reads "Templeton & Company, LLP". The signature is written in a cursive, flowing style.

West Palm Beach, Florida
March 21, 2019

SUPPLEMENTARY INFORMATION

**Independent Auditors' Report
On Supplementary Information**

To the Board of Directors of
Community Land Trust of Palm Beach County, Inc.

We have audited the consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary (a nonprofit organization) as of and for the year ended September 30, 2018, and have issued our report thereon dated March 21, 2019, which contained an unmodified opinion on those consolidated financial statements. Our audit was performed for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of income and expenses for the Davis Landing Apartments for the year ended December 31, 2017 is presented for the purpose of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Templeton & Company, LLP

West Palm Beach, Florida
March 21, 2019

ESPERANTE CORPORATE CENTER
222 Lakeview Avenue, Suite 1200
West Palm Beach, FL 33401
P 561.798.9988 P 561.798.4053
TOLL FREE 866.558.7816

THE PLAZA AT LAS OLAS
301 East Las Olas Boulevard, Suite 800
Fort Lauderdale, FL 33301
P 954.333.0001 F 954.765.0719
www.templeton.co.com



COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

SCHEDULE OF INCOME AND EXPENSES

DAVIS LANDING APARTMENTS

For the Year ended December 31, 2017

Revenue and support:	
Rental income	\$ 227,040
Other income	466
Total revenue and support	<u>227,506</u>
Expenses:	
Alarm monitoring	3,759
Background and credit checks	540
Building repair and maintenance	28,875
Depreciation	202,276
Equipment rental and maintenance	8,594
Lawn maintenance	9,825
Legal and professional fees	16,147
License and fees	400
Management fees	28,967
Mortgage interest	114,460
Office and other	2,530
Payroll expenses and benefits	70,218
Pest control	870
Property and liability insurance	20,171
Property tax	5,794
Telephone	8,028
Waste disposal	243
Utilities	13,595
Total expenses	<u>535,292</u>
Net loss	<u>\$ (307,786)</u>

**COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC.
AND SUBSIDIARY
REPORT ON AUDITS OF CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEARS ENDED SEPTEMBER 30, 2017 AND 2016**

**COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC.
AND SUBSIDIARY**

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Independent Auditors' Report

To the Board of Directors of
Community Land Trust of Palm Beach County, Inc.

Report on Financial Statements

We have audited the accompanying consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary (the Organization), a non-profit organization, which comprise the consolidated statements of financial position as of September 30, 2017 and 2016, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of Community Land Trust of Palm Beach County, Inc. and subsidiary as of September 30, 2017 and 2016, and the changes in their net assets and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

ESPERANTE CORPORATE CENTER
222 Lakeview Avenue, Suite 1200
West Palm Beach, FL 33401
P 561.798.9988 F 561.798.4053
TOLL FREE 866.558.7816

THE PLAZA AT LAS OLAS
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Fort Lauderdale, FL 33301
P 954.333.0001 F 954.765.0719
www.templetonco.com



Other Matter

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated February 21, 2018 on our consideration of Community Land Trust of Palm Beach County, Inc. and subsidiary's internal control over financial reporting and on our tests of their compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Community Land Trust of Palm Beach County, Inc. and subsidiary's internal control over financial reporting and compliance.

Templeton & Company, LLP

West Palm Beach, Florida
February 21, 2018

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
September 30, 2017 and 2016

	2017				2016			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals
Assets								
Cash and cash equivalents	\$ 747,064	\$ -	\$ -	\$ 747,064	\$ 768,591	\$ -	\$ -	\$ 768,591
Grant receivable, net	3,331	-	-	3,331	7,067	-	-	7,067
Prepaid expenses	27,433	-	-	27,433	29,580	-	-	29,580
Other assets	-	-	-	-	4,025	-	-	4,025
Residential units held for sale	-	726,347	-	726,347	-	473,239	-	473,239
Land held for long-term use	-	-	1,872,914	1,872,914	-	-	1,742,585	1,742,585
Property and equipment, net	9,052,248	-	-	9,052,248	6,191,126	-	-	6,191,126
Total assets	<u>\$ 9,830,076</u>	<u>\$ 726,347</u>	<u>\$ 1,872,914</u>	<u>\$ 12,429,337</u>	<u>\$ 7,000,389</u>	<u>\$ 473,239</u>	<u>\$ 1,742,585</u>	<u>\$ 9,216,213</u>
Liabilities and Net Assets (Deficit)								
Liabilities:								
Accounts payable and accrued expenses	\$ 36,249	\$ -	\$ -	\$ 36,249	\$ 21,897	\$ -	\$ -	\$ 21,897
Accrued interest expense	482,472	-	-	482,472	318,031	-	-	318,031
Construction costs and retainage payable	213,067	-	-	213,067	78,954	-	-	78,954
Deposits	48,301	-	-	48,301	44,531	-	-	44,531
Line of credit	52,379	-	-	52,379	56,220	-	-	56,220
Notes payable	9,989,311	-	-	9,989,311	7,075,554	-	-	7,075,554
Total liabilities	10,821,779	-	-	10,821,779	7,595,187	-	-	7,595,187
Net assets (deficit)	(991,703)	726,347	1,872,914	1,607,558	(594,798)	473,239	1,742,585	1,621,026
Total liabilities and net assets (deficit)	<u>\$ 9,830,076</u>	<u>\$ 726,347</u>	<u>\$ 1,872,914</u>	<u>\$ 12,429,337</u>	<u>\$ 7,000,389</u>	<u>\$ 473,239</u>	<u>\$ 1,742,585</u>	<u>\$ 9,216,213</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED SEPTEMBER 30, 2017 AND 2016

	For the Year Ended September 30, 2017				For the Year Ended September 30, 2016			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals	Unrestricted	Temporarily Restricted	Permanently Restricted	Totals
Revenue and other support:								
Contributions and grants	\$ 26,406	\$ -	\$ -	\$ 26,406	\$ 12,770	\$ -	\$ -	\$ 12,770
Donated properties	-	541,030	-	541,030	-	-	-	-
Rental income	268,631	-	-	268,631	262,274	-	-	262,274
Program service fees	37,053	-	-	37,053	46,588	-	-	46,588
Membership and miscellaneous revenues	730	-	-	730	310	-	-	310
Interest earnings	28	-	-	28	45	-	-	45
Net assets released from restrictions	157,593	(157,593)	-	-	281,298	(281,298)	-	-
Total support and revenue	490,441	383,437	-	873,878	603,285	(281,298)	-	321,987
Expenses:								
Program services	749,446	-	-	749,446	986,474	-	-	986,474
Management and general	137,900	-	-	137,900	209,053	-	-	209,053
Total expenses	887,346	-	-	887,346	1,195,527	-	-	1,195,527
Transfer of net assets	-	(130,329)	130,329	-	-	(51,000)	51,000	-
Increase (decrease) in net assets	(396,905)	253,108	130,329	(13,468)	(592,242)	(332,298)	51,000	(873,540)
Net assets (deficit) at the beginning of year	(594,798)	473,239	1,742,585	1,621,026	(2,556)	805,537	1,691,585	2,494,566
Net assets (deficit) at end of year	\$ (991,703)	\$ 726,347	\$ 1,872,914	\$ 1,607,558	\$ (594,798)	\$ 473,239	\$ 1,742,585	\$ 1,621,026

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

For the Year Ended September 30, 2017

	Program Services	Management and General	Total
Advertising and marketing	\$ 184	\$ 82	\$ 266
Association dues	5,055	2,921	7,976
Alarm monitoring	3,759	-	3,759
Appraisal and inspections	-	600	600
Background and credit checks	540	-	540
Provision for bad debts	-	4,630	4,630
Bank and credit card fees	1,535	489	2,024
Banner and signs	1,254	-	1,254
Closing costs	16,404	-	16,404
Depreciation	202,276	-	202,276
Dues and subscriptions	-	776	776
Equipment rental and expenses	8,214	-	8,214
Facilities and equipment	398	-	398
Insurance, taxes and licenses	400	394	794
Interest expense	115,969	-	115,969
Lawn maintenance	6,815	-	6,815
Legal and professional fees	38,566	12,418	50,984
Loss on residential units sold	122,172	-	122,172
Lease expense	1,000	-	1,000
Management fees	30,933	1,306	32,239
Meeting expense	-	50	50
Miscellaneous	2,691	72	2,763
Office supplies	2,003	1,166	3,169
Payroll expenses and benefits	70,626	102,024	172,650
Pest control	1,315	-	1,315
Postage, printing and copying	58	709	767
Property and liability insurance	37,164	6,148	43,312
Property tax	10,240	880	11,120
Repairs and equipment	33,826	15	33,841
Software	2,820	1,040	3,860
Staff and board training	-	690	690
Survey	500	-	500
Telephone, internet and faxes	7,304	1,240	8,544
Travel	-	65	65
Utilities	25,122	185	25,307
Waste disposal	303	-	303
Total expenses	<u>\$ 749,446</u>	<u>\$ 137,900</u>	<u>\$ 887,346</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

For the Year Ended September 30, 2016

	<u>Program Services</u>	<u>Management and General</u>	<u>Total</u>
Advertising and marketing	\$ 6,961	\$ 736	\$ 7,697
Association dues	7,276	-	7,276
Appraisal and inspections	2,500	-	2,500
Background and credit checks	780	-	780
Provision for bad debts	-	80,299	80,299
Bank and credit card fees	607	67	674
Closing costs	14,244	-	14,244
Commission expense	7,264	-	7,264
Depreciation	202,277	-	202,277
Dues and subscriptions	508	145	653
Equipment rental and expenses	6,421	-	6,421
Insurance, taxes and licenses	445	350	795
Interest expense	115,594	4	115,598
Lawn maintenance	10,727	-	10,727
Legal and professional fees	50,193	13,536	63,729
Loss on residential units sold	31,298	-	31,298
Management fees	30,421	-	30,421
Meeting expense	5	339	344
Miscellaneous	25	832	857
NSP other expense	9,626	-	9,626
Office supplies	3,383	1,503	4,886
Payroll expenses and benefits	70,209	101,333	171,542
Pest control	2,755	-	2,755
Postage, printing and copying	321	193	514
Property and liability insurance	46,270	3,958	50,228
Property tax	10,344	54	10,398
Repairs and equipment	28,578	-	28,578
Reimbursement of NSP funding	291,407	-	291,407
Resident activities	223	-	223
Security	4,084	-	4,084
Software	2,570	977	3,547
Staff and board training	47	2,449	2,496
Survey	2,000	-	2,000
Telephone, internet and faxes	11,206	1,303	12,509
Travel	82	975	1,057
Utilities	15,526	-	15,526
Waste disposal	297	-	297
	<u> </u>	<u> </u>	<u> </u>
Total expenses	<u>\$ 986,474</u>	<u>\$ 209,053</u>	<u>\$ 1,195,527</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

CONSOLIDATED STATEMENTS OF CASH FLOWS

For the Years Ended September 30, 2017 and 2016

	<u>2017</u>	<u>2016</u>
Cash flows from operating activities:		
Change in net assets	\$ (13,468)	\$ (873,540)
Adjustments to reconcile change in net assets to net cash used in operating activities:		
Depreciation	202,276	202,277
Bad debt provisions	4,630	80,299
Changes in operating assets and liabilities:		
Grant receivable	(894)	2,558
Other receivables	-	5,399
Prepaid expenses	2,147	5,797
Other assets	4,025	6,598
Residential units held for sale	(383,437)	281,298
Accounts payable and accrued expenses	14,352	6,393
Accrued interest expense	164,441	117,726
Deposits	<u>3,770</u>	<u>2,833</u>
Net cash used in operating activities	<u>(2,158)</u>	<u>(162,362)</u>
Cash flows from investing activities:		
Purchases of property and equipment	(3,063,398)	(1,467,557)
Construction costs and retainage payable	<u>134,113</u>	<u>78,954</u>
Net cash used in investing activities	<u>(2,929,285)</u>	<u>(1,388,603)</u>
Cash flows from financing activities:		
Borrowings on (repayments of) in line of credit, net	(3,841)	47,001
Borrowings on notes payable, net	<u>2,913,757</u>	<u>1,327,493</u>
Net cash provided by financing activities	<u>2,909,916</u>	<u>1,374,494</u>
Decrease in cash and cash equivalents	(21,527)	(176,471)
Cash and cash equivalents at beginning of year	<u>768,591</u>	<u>945,062</u>
Cash and cash equivalents at end of year	<u>\$ 747,064</u>	<u>\$ 768,591</u>
Supplemental disclosure of cash flow information:		
Interest paid	<u>\$ 1,510</u>	<u>\$ 1,134</u>

See accompanying notes to consolidated financial statements.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 – Organization and Summary of Significant Accounting Policies

Community Land Trust of Palm Beach County, Inc. (the Corporation) is a Florida not-for-profit corporation organized in March 2006 under the laws of the State of Florida for the purpose of providing and preserving the quality and affordability of housing for low and moderate-income individuals of Palm Beach County, Florida. The Corporation's wholly-owned subsidiary, Community Land Trust of PBC, La Joya Villages, LLC (La Joya, LLC), is a Limited Liability Company organized to serve as the general partner of La Joya Villages, Ltd, a Florida limited partnership, which constructs, owns, equips and operates a multi-family housing facility located in Lake Worth, Florida known as the La Joya Villages Apartments. The Corporation and its subsidiary are referred to herein as the Organization.

Support and revenue are obtained primarily from local government grants, contributions from local organizations and governments and memberships.

Basis of presentation

The Organization's policy is to prepare its consolidated financial statements on the accrual basis of accounting and present its consolidated financial statements in accordance with generally accepted accounting principles.

The Organization reports information regarding its consolidated financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Unrestricted net assets – Net assets available for the support of the Organization's operations. The unrestricted net assets may be used at the discretion of the Organization's management and the Board of Directors.

Temporarily restricted net assets – Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Organization or the passage of time.

Permanently restricted net assets – Net assets subject to donor-imposed stipulations to be maintained permanently by the Organization. Generally, the donors of these assets permit the Organization to use all or part of the earnings on related investments for general or specific purposes.

Principles of consolidation

The Organization's consolidated financial statements include the accounts of the Community Land Trust of Palm Beach County, Inc. and the Community Land Trust of PBC, La Joya Villages, LLC, for which the Organization has both control and economic interest. La Joya Villages, LLC did not have any activities during the years ended September 30, 2017 and 2016.

Residential units held for sale

Residential units held for sale are recorded at cost, if purchased by the Organization, or at fair value at the date of the gift, if received as a donation. Constructed assets are recorded at cost, including all project costs for construction and development.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Contributions and promises to give

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence or nature of any donor restrictions. All contributions are considered to be available for unrestricted use unless specifically restricted. Amounts received that are designated for future periods or restricted by the donor for specific purposes are reported as temporarily restricted or permanently restricted support that increases those net asset classes. When a temporary restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are recognized at their fair value based on the present value of estimated future cash flows using a discount rate commensurate with the risks involved. The Organization uses the allowance method to determine uncollectible unconditional promises receivable. The allowance is based on prior years' experience and management's analysis of specific promises made.

Contributed services and in-kind contributions

The estimated fair values of the free use of assets owned by others are recorded. Contributed services are recognized if the services received create or enhance nonfinancial assets or require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. There were no services contributed during the years ended September 30, 2017 and 2016 that met the criteria to be recorded in the accompanying consolidated financial statements.

Cash equivalents

For purposes of the consolidated statement of cash flows, the Organization considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

Functional classification of expenses

In the accompanying consolidated statements of activities, expenses have been reported by their functional classification, a method of grouping expenses according to the purpose for which they were incurred. The primary functional classifications are program services and supporting activities. Program services are the activities that result in services being provided that fulfill the purposes or mission for which the organization exists. Supporting activities are all activities of an organization other than program services and are included in the financial statements as management and general expenses.

Fair value of financial instruments

Cash and cash equivalents, receivables, other assets, accounts payable, and accrued liabilities are reflected in the financial statements at cost, which approximate fair value.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Accordingly, actual results could differ from those estimates and the differences may be material.

Allowance for doubtful accounts – grant and other receivables

During the year, accounts receivable balances are charged off against an allowance for doubtful accounts after all means of collection have been exhausted and the potential for recovery is considered remote. Based on management's evaluation of the collectability of its outstanding accounts receivable, the allowance for doubtful accounts was \$4,630 and \$80,298 at September 30, 2017 and 2016, respectively.

Concentrations of credit risk

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash, deposits held in trust, and funded reserves. The Organization maintains its cash accounts in various bank deposit accounts which, at times, may exceed federally insured limits or may not be insured. The Organization has not experienced any losses in such accounts. Management believes that the Organization's cash accounts are placed with high credit-quality financial institutions.

Income taxes

The Organization is exempt from federal income taxes as an organization described in Section 501(c)(3) of the Internal Revenue Code (IRC). The Organization has been classified as a publicly supported organization, which is not a private foundation under Section 509(a) of the IRC.

Management analyzes tax positions in jurisdictions where it is required to file income tax returns. Based on its evaluation, management did not identify any tax positions for which it is reasonably possible that the total amounts of unrecognized tax benefits will significantly increase or decrease. Interest and penalties attributable to income taxes, if any, are included in operating expenses. No such interest or penalties were recorded for the years ended September 30, 2017 or 2016. The Organization is no longer subject to income tax examinations for fiscal years prior to 2014.

Donated properties

In March 2017, Palm Beach County (County) donated four parcels of improved surplus County residential units to the Organization. The four properties were recorded at their appraised market valued totaling \$541,030. At September 30, 2017, these properties were reported as residential units held for resale (see Note 2).

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 2 – Real Property Owned

Land held for long-term use

The Organization maintains ownership of the land for which the homes are sold to individual homeowners. Individual homeowners are required to enter into 99-year ground leases on the land to ensure that property is retained for affordable housing purposes. The land is to be held by the Organization through the end of a 99-year ground lease and, as such, is classified as land held for long term use in the accompanying financial statements when acquired. Upon execution of the 99-year ground lease, the land under lease is adjusted to the net present value of the estimated cash flows over the 99-year ground lease term. As of September 30, 2017 and 2016, the leased land has a net present value totaling \$510,586 and \$498,586, respectively, and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

A portion of the land acquired was donated by Palm Beach County. Land contributed by Palm Beach County, aggregating \$1,362,328 and \$1,243,999 at September 30, 2017 and 2016, respectively, and is required to be used for affordable housing programs in accordance with the deed restrictions and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

Residential units held for sale

Residential units held for sale are recorded at cost and represent residential units that are held for resale to low and moderate income individuals. Several of these residential units have been leased to potential homebuyers under rent-to-purchase lease agreements. As of September 30, 2017 and 2016, residential units held for sale of \$726,347 and \$473,239, respectively, are reported as temporarily restricted net assets on the statements of financial position (see Note 6).

Note 3 – Property and Equipment

Property and equipment consists of the following at September 30, 2017 and 2016:

	<u>2017</u>	<u>2016</u>
Operating property and equipment:		
Furniture and equipment	\$ 14,520	\$ 14,520
Davis Landing apartment complex	<u>5,505,568</u>	<u>5,505,568</u>
	5,520,088	5,520,088
Less: accumulated depreciation	<u>(1,010,826)</u>	<u>(808,550)</u>
Operating property and equipment, net	4,509,262	4,711,538
Construction in progress	<u>4,542,986</u>	<u>1,479,588</u>
Property and equipment, net	<u>\$ 9,052,248</u>	<u>\$ 6,191,126</u>

Construction in progress represents costs incurred through September 30, 2017 to construct 16 single family houses and 8 town houses on property the Organization owns known as Davis Landings West.

Depreciation expense for the years ended September 30, 2017 and 2016 was \$202,276 in each year.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 4 – Line of Credit

The Organization has a revolving line of credit with a bank in the amount of \$100,000. The loan bears interest at 4.75% on outstanding borrowings. As of September 30, 2017 and 2016, the unused portion of the line of credit was \$47,621 and \$43,780, respectively. Interest expense related to this loan totaled \$1,510 and \$1,134 for the years ended September 30, 2017 and 2016, respectively.

Note 5 – Notes Payable

On August 3, 2011, the Organization entered into a loan agreement with the County to provide a loan in the principal amount of \$5,723,006 of Neighborhood Stabilization Program 2 (NSP2) funds for the construction of 25 affordable rental housing units known as the Davis Landing apartment complex (the Project).

The loan bears interest at 2% per annum on the outstanding principal balance. Repayment of principal is limited to the actual cash flow of the Project and is determined annually on a calendar year basis commencing with the year 2013. Annual payments are due on the 15th of each month through December 14, 2042.

The loan is collateralized by the Davis Landing apartment complex. The loan agreement restricts the use of the Davis Landing apartment complex for affordable housing.

On September 11, 2015, Florida Housing approved a loan of \$500,000 to the Organization under the Predevelopment Loan Program (PLP) for the purpose of constructing 24 units on real property known as Davis Landings West. As of September 30, 2016, the outstanding draws on this loan were paid in full.

On March 31, 2016, the Organization signed a promissory note for a loan from the County in the principal amount of \$1,747,743 for the construction of twenty four (24) units on land the Organization already owns known as Davis Landings West. The entire loan is non-amortizing and bears interest at a rate of three percent (3%) per annum. The loan, plus any accrued interest, is to be paid in full no later than December 28, 2018 and is secured by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2017, three units were sold and a total of \$237,000 was paid towards the loan.

Interest incurred during 2017 and 2016, totaling \$53,247 and \$3,266, respectively, has been capitalized as construction in progress (see Note 3).

As of September 30, 2017, the Organization has a revolving mortgage loan agreement with the Housing Finance Authority of Palm Beach County, Florida (HFA) that provides for borrowings of up to \$3,400,000 for the construction of twenty four (24) units on property known as Davis Landings West. As of September 30, 2017, the Organization had drawn \$2,755,562, net of repayments. The loan bears interest at a fixed rate equal to two percent (2%) per annum and is collateralized by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2017, three units were sold and a total of \$413,595 of principal was paid.

Interest incurred during 2017 and 2016, totaling \$40,681 and \$3,824, has been capitalized as construction in progress (see Note 3).

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 5 – Notes Payable, Continued

Notes payable activity for the year ended September 30, 2017 follows:

	<u>October 1, 2016</u>	<u>Additions</u>	<u>Repayments</u>	<u>September 30, 2017</u>
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
County loan	930,340	817,403	(237,000)	1,510,743
HFA loan	<u>422,208</u>	<u>2,746,949</u>	<u>(413,595)</u>	<u>2,755,562</u>
Total notes payable	<u>\$ 7,075,554</u>	<u>\$ 3,564,352</u>	<u>\$ (650,595)</u>	<u>\$ 9,989,311</u>

Notes payable activity for the year ended September 30, 2016 follows:

	<u>October 1, 2015</u>	<u>Additions</u>	<u>Repayments</u>	<u>September 30, 2016</u>
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
PLP loan	25,055	-	(25,055)	-
County loan	-	930,340	-	930,340
HFA loan	<u>-</u>	<u>422,208</u>	<u>-</u>	<u>422,208</u>
Total notes payable	<u>\$ 5,748,061</u>	<u>\$ 1,352,548</u>	<u>\$ (25,055)</u>	<u>\$ 7,075,554</u>

During the years ended September 30, 2017 and 2016, no principal or interest payments were made on the Construction loan-NSP2 as payments are based on related cash flows. As of September 30, 2017 and 2016, accrued interest on the loan totaled \$429,225 and \$314,765, respectively.

Note 6 – Temporarily Restricted Net Assets

At September 30, 2017 and 2016, the Organization held temporarily restricted net assets available for the following specified purposes:

Residential units held for sale:	<u>2017</u>	<u>2016</u>
5914 Ithaca Circle	\$ 101,764	\$ 101,764
128 Venessa St.	109,839	109,839
2615 Florida Street	-	157,594
2216 Oakmont Drive	104,042	104,042
5030 Elmhurst Road	64,500	-
702 Latona Avenue	73,923	-
8276 Blue Cyprus Drive	166,279	-
769 Imperial Lake Road	<u>106,000</u>	<u>-</u>
Total temporarily restricted net assets	<u>\$ 726,347</u>	<u>\$ 473,239</u>

Properties sold during the years ended September 30, 2017 and 2016 resulted in a net loss of \$122,172 and \$31,298, respectively, which is included as program expenses in the consolidated statements of functional expenses. During the years ended September 30, 2017 and 2016, temporarily restricted net assets were released in the amounts of \$157,593 and \$281,298, respectively, for building and improvement costs associated with these properties, and the cost of the land is transferred from temporarily restricted net assets to permanently restricted net assets. For the years ended September 30, 2017 and 2016, such transfers totaled \$130,329 and \$51,000, respectively.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 7 – Permanently Restricted Net Assets

At September 30, 2017 and 2016, permanently restricted net assets consist of the following:

	<u>2017</u>	<u>2016</u>
Leased land	\$ 510,586	\$ 498,586
Land held for long-term use	<u>1,362,328</u>	<u>1,243,999</u>
Total permanently restricted net assets	<u>\$ 1,872,914</u>	<u>\$ 1,742,585</u>

Land purchased or donated with donor restrictions requiring land to be used for the general purpose of providing affordable housing opportunities for low and moderate income individuals in Palm Beach County, Florida is reported as permanently restricted net assets.

Lease of properties owned by the Organization

The Organization leases apartment units pursuant to annual lease agreements and also leases the land underlying several properties sold to individual homeowners under 99-year leases. In addition, the Organization entered into lease-to-purchase agreements with potential homebuyers. Total rental and lease income for the years ended September 30, 2017 and 2016 totaled \$268,631 and \$262,274, respectively.

Note 8 – Subsequent Events

Management evaluated the Organization's activity subsequent to September 30, 2017 through February 21, 2018, the date the consolidated financial statements were available to be issued, for events that require recognition in the consolidated financial statements or disclosure in the notes thereto.

SUPPLEMENTARY INFORMATION

**Independent Auditors' Report on Internal Control Over Financial
Reporting and on Compliance and Other Matters Based on an
Audit of Financial Statements Performed in Accordance
with Government Auditing Standards**

To the Board of Directors
Community Land Trust of Palm Beach County, Inc.

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary, a non-profit organization, which comprise the statement of financial position as of September 30, 2017 and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated February 21, 2018.

Internal Control Over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Community Land Trust of Palm Beach County, Inc.'s internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Community Land Trust of Palm Beach County, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of Community Land Trust of Palm Beach County, Inc.'s internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.



Compliance and Other Matters

As part of obtaining reasonable assurance about whether Community Land Trust of Palm Beach County, Inc. and subsidiary's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Templeton & Company, LLP

West Palm Beach, Florida
February 21, 2018

**Independent Auditors' Report
On Supplementary Information**

To the Board of Directors of
Community Land Trust of Palm Beach County, Inc.

We have audited the consolidated financial statements of Community Land Trust of Palm Beach County, Inc. and subsidiary (a nonprofit organization) as of and for the year ended September 30, 2017, and have issued our report thereon dated February 21, 2018, which contained an unmodified opinion on those consolidated financial statements. Our audit was performed for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of income and expenses for the Davis Landing Apartments for the year ended December 31, 2016 is presented for the purpose of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Templeton & Company, LLP

West Palm Beach, Florida
February 21, 2018

ESPERANTH CORPORATE CENTER
222 Lakeview Avenue, Suite 1200
West Palm Beach, FL 33401
P 561.798.9988 F 561.798.4053
TOLL FREE 866.558.7816

THE PLAZA AT LAS OLAS
301 East Las Olas Boulevard, Suite 800
Fort Lauderdale, FL 33301
P 954.333.0001 F 954.765.0719
www.templetonco.com



COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

SCHEDULE OF INCOME AND EXPENSES

DAVIS LANDING APARTMENTS

For the Year ended December 31, 2016

Revenues and support:	
Rental income	\$ 220,064
Other income	1,314
Total revenues and support	<u>221,378</u>
Expenses:	
Alarm monitoring	4,084
Background and credit checks	690
Bank and credit card fees	20
Building repair and maintenance	29,189
Banner and signs	139
Depreciation	202,276
Equipment rental and maintenance	7,940
Lawn maintenance	5,890
Legal and professional fees	24,094
License and fees	385
Marketing	117
Management fees	26,186
Mortgage interest	114,460
Miscellaneous	159
Payroll expenses and benefits	69,014
Pest control	1,400
Postage, mailing service	74
Property and liability insurance	18,864
Property tax	5,675
Resident activities	77
Staff training and development	47
Supplies	2,160
Subscription and membership fees	508
Telephone	9,832
Waste disposal	417
Utilities	<u>15,058</u>
Total expenses	<u>538,755</u>
Net loss	<u>\$ (317,377)</u>

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 – Organization and Summary of Significant Accounting Policies

Community Land Trust of Palm Beach County, Inc. (the Corporation) is a Florida not-for-profit corporation organized in March 2006 under the laws of the State of Florida for the purpose of providing and preserving the quality and affordability of housing for low and moderate-income individuals of Palm Beach County, Florida. The Corporation's wholly-owned subsidiary, Community Land Trust of PBC, La Joya Villages, LLC (La Joya, LLC), is a Limited Liability Company organized to serve as the general partner of La Joya Villages, Ltd, a Florida limited partnership, which constructs, owns, equips and operates a multi-family housing facility located in Lake Worth, Florida known as the La Joya Villages Apartments. The Corporation and its subsidiary are referred to herein as the Organization.

Support and revenue are obtained primarily from local government grants, contributions from local organizations and governments, rental income and memberships.

Basis of presentation

The Organization's policy is to prepare its consolidated financial statements on the accrual basis of accounting and present its consolidated financial statements in accordance with generally accepted accounting principles.

The Organization reports information regarding its consolidated financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Unrestricted net assets – Net assets available for the support of the Organization's operations. The unrestricted net assets may be used at the discretion of the Organization's management and the Board of Directors.

Temporarily restricted net assets – Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Organization or the passage of time.

Permanently restricted net assets – Net assets subject to donor-imposed stipulations to be maintained permanently by the Organization. Generally, the donors of these assets permit the Organization to use all or part of the earnings on related investments for general or specific purposes.

Principles of consolidation

The Organization's consolidated financial statements include the accounts of the Community Land Trust of Palm Beach County, Inc. and the Community Land Trust of PBC, La Joya Villages, LLC, for which the Organization has both control and economic interest. La Joya Villages, LLC did not have any activities during the years ended September 30, 2018 and 2017.

Residential units held for sale

Residential units held for sale are recorded at cost, if purchased by the Organization, or at fair value at the date of the gift, if received as a donation. Constructed assets are recorded at cost, including all project costs for construction and development.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Contributions and promises to give

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence or nature of any donor restrictions. All contributions are considered to be available for unrestricted use unless specifically restricted. Amounts received that are designated for future periods or restricted by the donor for specific purposes are reported as temporarily restricted or permanently restricted support that increases those net asset classes. When a temporary restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are recognized at their fair value based on the present value of estimated future cash flows using a discount rate commensurate with the risks involved. The Organization uses the allowance method to determine uncollectible unconditional promises receivable. The allowance is based on prior years' experience and management's analysis of specific promises made.

Contributed services and in-kind contributions

The estimated fair values of the free use of assets owned by others are recorded. Contributed services are recognized if the services received create or enhance nonfinancial assets or require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. There were no services contributed during the years ended September 30, 2018 and 2017 that met the criteria to be recorded in the accompanying consolidated financial statements.

Cash equivalents

For purposes of the consolidated statement of cash flows, the Organization considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

Functional classification of expenses

In the accompanying consolidated statements of activities, expenses have been reported by their functional classification, a method of grouping expenses according to the purpose for which they were incurred. The primary functional classifications are program services and supporting activities. Program services are the activities that result in services being provided that fulfill the purposes or mission for which the organization exists. Supporting activities are all activities of an organization other than program services and are included in the financial statements as management and general expenses.

Fair value of financial instruments

Cash and cash equivalents, receivables, other assets, accounts payable, and accrued liabilities are reflected in the financial statements at cost, which approximate fair value.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 1 – Organization and Summary of Significant Accounting Policies, Continued

Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Accordingly, actual results could differ from those estimates and the differences may be material.

Allowance for doubtful accounts – grant and other receivables

During the year, accounts receivable balances are charged off against an allowance for doubtful accounts after all means of collection have been exhausted and the potential for recovery is considered remote. Based on management's evaluation of the collectability of its outstanding accounts receivable, the allowance for doubtful accounts was \$0 and \$4,630 at September 30, 2018 and 2017, respectively.

Concentrations of credit risk

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash, and cash equivalent. The Organization maintains its cash and cash equivalent accounts in various bank deposit accounts which, at times, may exceed federally insured limits or may not be insured. The Organization has not experienced any losses in such accounts. Management believes that the Organization's cash and cash equivalent accounts are placed with high credit-quality financial institutions.

Income taxes

The Organization is exempt from federal income taxes as an organization described in Section 501(c)(3) of the Internal Revenue Code (IRC). The Organization has been classified as a publicly supported organization, which is not a private foundation under Section 509(a) of the IRC.

Management analyzes tax positions in jurisdictions where it is required to file income tax returns. Based on its evaluation, management did not identify any tax positions for which it is reasonably possible that the total amounts of unrecognized tax benefits will significantly increase or decrease. Interest and penalties attributable to income taxes, if any, are included in operating expenses. No such interest or penalties were recorded for the years ended September 30, 2018 or 2017. The Organization is no longer subject to income tax examinations for fiscal years prior to 2015.

Donated properties

In March 2017, Palm Beach County (County) donated four parcels of improved surplus County residential units to the Organization. The four properties were recorded at their appraised market valued totaling \$541,030. These properties are reported as residential units held for resale (see Note 2).

Rental income

Rental income is derived from the leasing of affordable housing units to residential tenants known as Davis Landing apartment complex. The leases are for a period of twelve months and provide for annual rents to be paid in monthly installments.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 2 – Real Property Owned

Land held for long-term use

The Organization maintains ownership of the land for which the homes are sold to individual homeowners. Individual homeowners are required to enter into 99-year ground leases on the land to ensure that property is retained for affordable housing purposes. The land is to be held by the Organization through the end of a 99-year ground lease and, as such, is classified as land held for long-term use in the accompanying financial statements when acquired. Upon execution of the 99-year ground lease, the land under lease is adjusted to the net present value of the estimated cash flows over the 99-year ground lease term. As of September 30, 2018 and 2017, the leased land has a net present value totaling \$616,586 and \$510,586, respectively, and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

A portion of the land acquired was donated by Palm Beach County. Land contributed by Palm Beach County, aggregating \$1,294,328 and \$1,362,328 at September 30, 2018 and 2017, respectively, and is required to be used for affordable housing programs in accordance with the deed restrictions and is reported as permanently restricted net assets in the consolidated statements of financial position (see Note 7).

Residential units held for sale

Residential units held for sale are recorded at cost and represent residential units that are held for resale to low and moderate income individuals. Several of these residential units have been leased to potential homebuyers under rent-to-purchase lease agreements. As of September 30, 2018 and 2017, residential units held for sale of \$518,582 and \$726,347, respectively, are reported as temporarily restricted net assets on the statements of financial position (see Note 6).

Note 3 – Property and Equipment

Property and equipment consists of the following at September 30, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Operating property and equipment:		
Furniture and equipment	\$ 14,520	\$ 14,520
Davis Landing apartment complex	<u>5,522,687</u>	<u>5,505,568</u>
	5,537,207	5,520,088
Less: accumulated depreciation	<u>(1,213,585)</u>	<u>(1,010,826)</u>
Operating property and equipment, net	4,323,622	4,509,262
Construction in progress	<u>4,199,826</u>	<u>4,542,986</u>
Property and equipment, net	<u>\$ 8,523,448</u>	<u>\$ 9,052,248</u>

Construction in progress represents costs incurred through September 30, 2018 for construction of 14 single family houses and 8 town houses on property the Organization owns known as Davis Landings West as well as properties located on Kirk Road and four parcels of land that were donated by the County to the Organization.

Depreciation expense for the years ended September 30, 2018 and 2017 was \$202,758 and \$202,276, respectively.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 4 – Line of Credit

The Organization has a revolving line of credit with a bank in the amount of \$100,000. The loan bears interest at a variable rate (5.50% at September 30, 2018) on outstanding borrowings. As of September 30, 2018 and 2017, the unused portion of the line of credit was \$3,580 and \$47,621, respectively. Interest expense related to this loan totaled \$3,870 and \$1,510 for the years ended September 30, 2018 and 2017, respectively.

Note 5 – Notes Payable

On August 3, 2011, the Organization entered into a loan agreement with the County to provide a loan in the principal amount of \$5,723,006 of Neighborhood Stabilization Program 2 (NSP2) funds for the construction of 25 affordable rental housing units known as the Davis Landing apartment complex (the Project).

The loan bears interest at 2% per annum on the outstanding principal balance. Repayment of principal is limited to the actual cash flow of the Project and is determined annually on a calendar year basis commencing with the year 2013. Annual payments are due on the 15th of each month through December 14, 2042.

The loan is collateralized by the Davis Landing apartment complex. The loan agreement restricts the use of the Davis Landing apartment complex for affordable housing.

On March 31, 2016, the Organization signed a promissory note for a loan from the County in the principal amount of \$1,747,743 for the construction of twenty four (24) units on land the Organization already owns known as Davis Landings West. The entire loan is non-amortizing and bears interest at a rate of three percent (3%) per annum. The loan, plus any accrued interest, is to be paid in full no later than December 28, 2018 and is secured by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2018, six units were sold and a total of \$476,657 was paid towards the loan. During the year ended September 30, 2017, three units were sold and a total of \$237,000 was paid towards the loan.

On October 17, 2017, the Organization signed a promissory note for a loan from the County in the principal amount of \$654,767 for the construction of eight (8) units on four parcels of land that were donated to the Organization by the County in March 2017 located on Kirk Road in Palm Beach County, Florida. The entire loan is non-amortizing and bears interest at a rate of zero percent (0%) per annum. The loan is to be paid in full no later than September 30, 2019 and is secured by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. As of September 30, 2018, the outstanding draws on this loan totaled \$238,027. As of September 30, 2018, none of the units were completed or sold.

Interest incurred during 2018 and 2017, totaling \$89,235 and \$53,247, respectively, has been capitalized as construction in progress (see Note 3).

As of September 30, 2018, the Organization has a revolving mortgage loan agreement with the Housing Finance Authority of Palm Beach County, Florida (HFA) that provides for borrowings of up to \$3,400,000 for the construction of twenty four (24) units on property known as Davis Landings West. As of September 30, 2018 and 2017, the Organization had drawn \$2,387,946 and 2,755,562, net of repayments, respectively. The loan bears interest at a fixed rate equal to two percent (2%) per annum and is collateralized by a mortgage on real property located in Palm Beach County, Florida. Repayment of this loan is made from the sale of individual units. During the year ended September 30, 2018, six units were sold and a total of \$825,324 of principal was paid. During the year ended September 30, 2017, three units were sold and a total of \$413,595 of principal was paid.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 5 – Notes Payable, Continued

As of September 30, 2018, the Organization has a revolving mortgage loan agreement with the HFA that provides for borrowings of up to \$1,000,000 for the construction of eight (8) units on four parcels of land that were donated to the Organization by the County in March 2017, located on Kirk Road in Palm Beach County, Florida. As of September 30, 2018, the Organization had drawn \$227,139, net of repayments. The loan bears interest at a fixed rate equal to two percent (2%) per annum and is collateralized by a mortgage on real property located in Palm Beach County, Florida. The loan is to be paid in full on October 31, 2019, which is two (2) years from the date of the initial advance made by the lender. Repayment of this loan is made via loan proceeds from the County.

Interest incurred during 2018 and 2017, totaling \$106,249 and \$40,681, has been capitalized as construction in progress (see Note 3).

Notes payable activity for the year ended September 30, 2018 follows:

	<u>October 1, 2017</u>	<u>Additions</u>	<u>Repayments</u>	<u>September 30, 2018</u>
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
County loan – DL West	1,510,743	-	(476,657)	1,034,086
HFA loan – DL West	2,755,562	457,708	(825,324)	2,387,946
County loan – Kirk Road	-	238,027	-	238,027
HFA loan – Kirk Road	-	<u>465,007</u>	<u>(237,868)</u>	<u>227,139</u>
Total notes payable	<u>\$ 9,989,311</u>	<u>\$ 1,160,742</u>	<u>\$ (1,539,849)</u>	<u>\$ 9,610,204</u>

Notes payable activity for the year ended September 30, 2017 follows:

	<u>October 1, 2016</u>	<u>Additions</u>	<u>Repayments</u>	<u>September 30, 2017</u>
Construction loan – NSP2	\$ 5,723,006	\$ -	\$ -	\$ 5,723,006
County loan	930,340	817,403	(237,000)	1,510,743
HFA loan	<u>422,208</u>	<u>2,746,949</u>	<u>(413,595)</u>	<u>2,755,562</u>
Total notes payable	<u>\$ 7,075,554</u>	<u>\$ 3,564,352</u>	<u>\$ (650,595)</u>	<u>\$ 9,989,311</u>

During the years ended September 30, 2018 and 2017, no principal or interest payments were made on the Construction loan-NSP2 as payments are based on related cash flows. As of September 30, 2018 and 2017, accrued interest on the construction loan-NSP2 totaled \$543,685 and \$429,225, respectively.

COMMUNITY LAND TRUST OF PALM BEACH COUNTY, INC. AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS, CONTINUED

Note 6 – Temporarily Restricted Net Assets

At September 30, 2018 and 2017, the Organization held temporarily restricted net assets available for the following specified purposes:

Residential units held for sale:	2018	2017
5914 Ithaca Circle	\$ -	\$ 101,764
128 Venessa St.	109,839	109,839
2216 Oakmont Drive	104,042	104,042
5030 Elmhurst Road	64,500	64,500
702 Latona Avenue	73,923	73,923
8276 Blue Cyprus Drive	166,278	166,279
769 Imperial Lake Road	<u>-</u>	<u>106,000</u>
Total temporarily restricted net assets	<u>\$ 518,582</u>	<u>\$ 726,347</u>

Properties sold during the years ended September 30, 2018 and 2017 resulted in a net (gain) loss of \$(12,918) and \$122,172, respectively, which is included as program expenses in the consolidated statements of functional expenses. During the years ended September 30, 2018 and 2017, temporarily restricted net assets were released in the amounts of \$238,482 and \$157,593, respectively, for building and improvement costs associated with these properties, and the cost of the land was transferred from unrestricted and temporarily restricted net assets to permanently restricted net assets. For the years ended September 30, 2018 and 2017, such transfers totaled \$38,000 and \$130,329, respectively.

Note 7 – Permanently Restricted Net Assets

At September 30, 2018 and 2017, permanently restricted net assets consist of the following:

	2018	2017
Leased land	\$ 616,586	\$ 510,586
Land held for long-term use	<u>1,294,328</u>	<u>1,362,328</u>
Total permanently restricted net assets	<u>\$ 1,910,914</u>	<u>\$ 1,872,914</u>

Land purchased or donated with donor restrictions requiring land to be used for the general purpose of providing affordable housing opportunities for low and moderate income individuals in Palm Beach County, Florida is reported as permanently restricted net assets.

Lease of properties owned by the Organization

The Organization leases apartment units pursuant to annual lease agreements and also leases the land underlying several properties sold to individual homeowners under 99-year leases. In addition, the Organization entered into lease-to-purchase agreements with potential homebuyers. Total rental and lease income for the years ended September 30, 2018 and 2017 totaled \$258,173 and \$268,631, respectively.

Note 8 – Subsequent Events

Management evaluated the Organization's activity subsequent to September 30, 2018 through March 21, 2019, the date the consolidated financial statements were available to be issued, for events that require recognition in the consolidated financial statements or disclosure in the notes thereto.

CLT of PBC : 127 So. F Street
Outline Gantt View: Default Outline Gantt View Table

Page #1 :

Activity Name	Org Duration	Early St.	Early Fin.	Memo	1Q20					2Q20					3Q20					4Q20					1Q21			2Q21			3Q21		
					D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	J	A							
1 127 So. F Street	278	3/2/2020	3/24/2021	No	3/24/2021																												
2 Land aquisition complete	0	3/1/2020	3/1/2020	No	3/1/2020 PM 7																												
3 Complete Financing	43	3/2/2020	4/29/2020	No	4/29/2020																												
4 Impact Fee Credit Applicatir	0	4/1/2020	4/1/2020	No	4/1/2020 PM 7																												
5 HFA of PBC Application	0	4/2/2020	4/2/2020	No	4/2/2020 PM 7																												
6 Home Selection	0	4/8/2020	4/8/2020	No	4/8/2020 PM 7																												
7 Site Plan Approval	37	4/9/2020	5/29/2020	No	5/29/2020																												
8 Water and sewer permits	24	6/1/2020	7/2/2020	No	7/2/2020																												
9 Permitting	21	7/3/2020	7/31/2020	No	7/31/2020																												
10 Contracting	16	8/3/2020	8/24/2020	No	8/24/2020																												
11 Site clearing and pad	21	8/25/2020	9/22/2020	No	9/22/2020																												
12 Construction	131	9/23/2020	3/24/2021	No	3/24/2021																												
13 Certificate of Occupancy	0	3/24/2021	3/24/2021	No	3/24/2021 PM 7																												

Activity	Resource Names & %Alloc
Subproject	Early Finish
Event	Early Start

Interface Event	Early Start	Early Finish
Hammock	Early Start	Early Finish
Summary	Early Start	Early Finish

Cum. Original Profile Cum. Act+Rem. Profile Cum. Remaining Profile Non-Cum. Original Profile Non-Cum. Actual Profile Non-Cum. Remaining Profile

Zabik & Associates, Inc.

Attachment 14 - Public Disclosure

The Public Disclosure is Included on the following page.



CLT of PBC Response to
RFP HES.2020.1

EXHIBIT D:

DISCLOSURE OF BENEFICIAL INTERESTS
(REQUIRED BY FLORIDA STATUTES 286.23)

TO: PALM BEACH COUNTY CHIEF OFFICER, OR HIS OR HER
OFFICIALLY DESIGNATED REPRESENTATIVE

STATE OF FLORIDA
COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, this day personally
appeared Cindee LaCourse-Blum hereinafter referred to an Affiant who being by me
first duly sworn, under oath, deposes and states as follows:

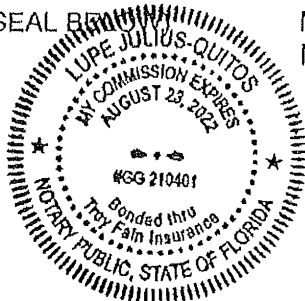
1. Affiant is the Executive Director of Community Land Trust of PBC which entity is
the Lead Entity for the Respondent to Palm Beach County Request for
proposals Number RFP HES.2020.1.
2. Affiant's address is: 4938 Davis Road, Lake Worth, FL 33461.
3. Attached hereto, and made a part thereof, as an Attachment is a complete listing
of the names and addresses of every person or entity having a five percent (5%)
or greater beneficial interest in the proposed HOME CHDO project and the
percentage interest of each such person or entity.
4. Affiant acknowledges that this Affidavit is given to comply with Florida Statutes
286.23, and will be relied upon by Palm Beach County.
5. Affiant further states that Affiant is familiar with the nature of an oath and with
the penalties provided by the laws of the State of Florida for falsely swearing to
statements under oath.
6. Under penalty of perjury, Affiant declares that Affiant has examined this Affidavit
and to the best of Affiant's knowledge and belief it is true, correct, and complete.

FURTHER AFFIANT SAYETH NAUGHT.

By: Cindee LaCourse-Blum _____, Affiant

The foregoing instrument was sworn to, subscribed and acknowledged before me this
6 day of March, 2020, by Cindee LaCourse-Blum,
who is personally known to me OR who produced _____ as
identification and who did take an oath.

(NOTARY SEAL BEGINS)



Notary Signature: _____

Notary Name: Lupe Julius-Quiros
Notary Public State of Florida

ATTACHMENT to THE DISCLOSURE OF BENEFICIAL INTERESTS

Schedule to Beneficial Interests in Project Proposal

Affiant is only required to identify five percent (5%) or greater beneficial interest holders in the proposed project. If none, so state. Affiant must identify individual owners. If, by way of example, the proposed project is wholly or partially owned by another entity, such as a corporation, Affiant must identify such other entity, its address and percentage interest, as well as such information for the individual owners of such other entity.

NAME	ADDRESS	PERCENTAGE OF INTEREST
None		