
SECTION I

LITIGATION HISTORY

South Florida Community Land Trust (SFCLT) has no litigation history to report for the past five (5) years. Specifically:

Arbitrations: SFCLT has not been involved in any construction arbitration demands filed by or against the organization.

Lawsuits: SFCLT has not been a party to any construction-related lawsuits (excluding labor or personal injury matters) within the last five years.

Other Proceedings: SFCLT has not been involved in any lawsuits, administrative proceedings, or hearings initiated by the National Labor Relations Board (NLRB), the Occupational Safety and Health Administration (OSHA), or any other regulatory body. No complaints have been filed against SFCLT with any regulatory board or agency within the past five years.

Bankruptcies: SFCLT, including any parent or subsidiary entities, has never filed for bankruptcy, either voluntarily or involuntarily.

Contractual Issues: SFCLT has never had a contract terminated early by another party, nor has the organization had to use bonding funds to complete a project or pay subconsultants or suppliers.

Given SFCLT's clean record and history of responsible contract and financial management, we affirm our strong standing as a reliable and compliant development partner.







mandy@southfloridact.org

954-769-1731

718 NE 2nd Ave
Fort Lauderdale, FL 33304



SOUTH FLORIDA
COMMUNITY LAND TRUST

ATTACHMENTS

HOUSING
SPECIFICATIONS
AND ADDITIONAL
EXPERIENCE

Typical Specifications (As Applicable) Single-Family Infill Residential

Exterior

- Slab: Monolithic slab
- Exterior walls: Concrete block exterior walls with bond beams per Florida Residential Code
- Roof trusses: Prefabricated, engineered wood truss system for roof (and for floors if two-story), R-13 insulation at all gable ends
- Dimensional shingle roofs: Certainteed Landmark Premium, or equivalent, with Certainteed Dryroof SA Underlayment
- Gutters: 6" seamless gutters and downspouts as required at hip edges
- Wall finish: Fine textured, stucco finish at all exterior walls, columns, and overhangs. Light-colored painted exterior
- Windows: Hurricane impact-rated windows (horizontal sliders)
- Exterior Doors: Hurricane impact-rated exterior doors, 6-panel
- Garage Doors: Hurricane impact-rated garage door, metal embossed. Garage door opener
- Site:
 - Broom-swept concrete driveway, sidewalk along curb, and sidewalk from door
 - Exterior hose bibbs (one at front and one at rear)
 - Exterior GFCI receptacles (one at front and one at rear)
 - Exterior lighting fixtures (minimum two at front and two at rear)
 - Fully-irrigated and landscaped site (sod, mulc, small shrubs, and trees - \$10,000 landscape allowance)

Interior

- Ceiling finish: 5/8" drywall at all ceilings, knockdown finish throughout
- Wall finish: 1/2" drywall at all walls, with R-11 batt insulation at interior walls, light orange peel finish throughout
- Wet wall finish: 1/2" USG Durock cement board at all bathroom wet areas with wall tile
- Ceiling paint: Sherwin Williams, Extra White, SW 7006, Flat
- Wall paint: Sherwin Williams, Pure White, SW 7005, Eggshell
- Doors and trim paint: Sherwin Williams, Extra White, SW 7006, Semi-Gloss
- Ceiling Insulation: R-30 open cell spray foam insulation
- Exterior walls: 1x2 furring strips with R-4.1 foil-faced insulation
- Interior Doors: Hollow core, 2-panel, painted
- Door hardware: hinges and lever hardware (Schlage Avanti), satin nickel
- Trim: 2-1/4" craftsman style trim at all swing doors, painted

- Baseboards: ½” x 5-¼” craftsman style MDF baseboards throughout, painted
- Flooring: Wood look porcelain tile throughout
- Sills: White Carrera marble at all windows.
- Closet shelving: vinyl-clad steel ventilated shelving
- Light switches: Decora-style rocker switches, white
- Smoke and carbon monoxide detectors: installed per code
- Cable/data: Cat 6 data lines and RG-6 quad shield coaxial cable in all bedrooms, great room, and kitchen. Phone CAT 6 in kitchen and master bedroom
- Window coverings: Horizontal vinyl blinds at all windows, vertical vinyl blinds at all sliding doors.
- Alarm: Wired alarm system with contacts at exterior doors and windows. Motion detector in great room. Keypad at entry door.
- Lighting package: 52” white ceiling fans with light kit in all bedrooms and great room, recessed LED lighting in kitchen and great room per plan, wall mounted-vanity lighting in bathrooms, pendant fixture in dining room.

Kitchen

- Cabinets: Aristokraft Benton shaker style, 35” high base cabinets, 36” high upper cabinets. Light wood stain finish. Soft-close drawers.
- Countertops: 3CM (1-¼”) Level 2 Granite with eased edge, white/grey
- Sink: single basin stainless steel under-mount sink
- Faucet: Moen, one handle, high arc, pulldown kitchen faucet, nickel finish
- ½ HP garbage disposal

Baths

- Cabinets: Aristokraft Benton shaker style, 35” high base cabinets. Light wood stain finish. Soft-close drawers.
- Countertops: 3CM (1-¼”) Level 2 Granite with eased edge, white/grey
- Sinks: American Standard, white, oval undermount sink
- Bath: American standard, acrylic with fiberglass reinforcement, 60” x 30”
- Shower: concrete shower pan with 2” x 2” tile floor, 12” x 24” wall tile to ceiling; ¾” frameless shower door
- Mirror: ¼” mirror with eased edge over length of vanity, 48” high
- Faucet: Moen, satin nickel
- Shower valve and head: Moen, satin nickel
- Recessed medicine cabinet, shaker style cabinet door to match cabinets.

Appliances

- 50 gallon electric water heater
- Energy Star-rated refrigerator, stainless steel
- Energy Star-rated undercounter dishwasher, stainless steel

- Electric range with glass-ceramic cooktop, stainless steel
- Over range vented microwave.
- Energy-star rated full-size washer, white
- Energy-star rated full-size dryer, white
- 150 amp electric service

A M A N D A B A R T L E

1731 NE 14th Street | Fort Lauderdale, Florida 33304 | mandybartle@icloud.com | 954.263.6055

PROFILE

Innovative leader in affordable housing with proven results. Social entrepreneur and creative problem-solver, accelerating solutions in Florida. Expert in strategic planning, launching new initiatives and expanding market position. Experienced executive with visionary leadership and superior communication to align diverse stakeholders. Data driven real estate professional with ability to produce financial modeling and obtain gap funding. Effective manager in real-estate development from concept to community.

SUMMARY

- Affordable Housing
- Community Development
- Economic Development
- Non-Profit Management
- Research and Market Analysis
- Strategic Planning
- Real-Estate Development
- Proforma and Financial Modeling
- Grant-Writing and Gap Funding

EXPERIENCE

South Florida Community Land Trust | November 2010 - Present
EXECUTIVE DIRECTOR

Protecting land to keep housing affordable forever. Served as the organization's first Executive Director, establishing organization as a leader amongst CLTs and affordable housing developers.

- Built strong fiscal foundation, growing organization's assets from \$1k to \$6.8MM and establishing over seven months cash reserves.
- Developed permanently affordable housing in twelve cities – more than any other CLT in the State – and scaled organization to multiple counties.
- Managed \$9MM in federal allocations – acquiring, renovating, construction, leasing, and selling housing – within tight project deadlines.
- Redefined opportunity mapping, creating the nation's first index focused on upward mobility and first comprehensive opportunity map of South Florida.
- Launched nation's first equity fund for community land trusts, capitalized with \$755k in one year and intended to leverage \$15MM in investment and create 100-150 permanently affordable housing units over the next five years.
- Created the Housing Link, a partnership to build affordable, resilient communities near transit with \$5MM awarded and \$75MM in proposed leveraging and 300 units planned.
- Developed pipeline of 475 units, focusing on both areas of opportunity and BIPOC communities.

Carras Community Investment, Inc. | February 2005 – November 2010
SENIOR ASSOCIATE

Providing development finance expertise. Developed finance strategies that resulted in \$15MM in investment to South Florida's underserved communities.

- Identified \$6MM in gap funding for multi-million real estate development projects.
- Authored over thirty industry reports examining market assets and opportunities and identifying implementation strategies for distressed communities.
- Published papers on best practices in housing and redevelopment for Florida Redevelopment Association and Urban Land Institute.
- Produced plans, including Market Analysis, Housing Needs Assessments, Consolidated Plans, and Redevelopment Plans, for over a dozen cities across Florida.
- Organized South Florida's first regional housing conference, first countywide housing needs assessment, and first coalition of businesses, community groups and government to address affordable housing.

Long Island City Business Development Corporation | June 2004 – February 2005
PROJECT MANAGER

Promoting neighborhood-based business development. Coordinated business attraction and retention, recruiting over a dozen businesses to the area.

- Served as community liaison, assisting over 300 companies and 3,000 residents, resolving over 100 community issues.
- Oversaw 900-acre industrial park, reporting to New York City Department of Small Business Services.
- Managed program development, resulting in formation of a business improvement district, vibrant arts community, interactive amenities map, and local trolley system.

Tresbri Development Corporation | January 2004 – May 2004
CAD SPECIALIST / INTERN

Redeveloping the urban core. Conducted site surveys, computer models and reports to Pittsburgh's Urban Redevelopment Authority to designate redevelopment areas and initiative revitalization.

EDUCATION

CARNEGIE MELLON UNIVERSITY, Pittsburgh, Pennsylvania

Bachelors Humanities & Arts, Architecture & Urban Studies, 2004

Graduate Studies in School of Public Policy & Management

Presidential Scholarship | Dean's List | Varsity Soccer

AFFILIATIONS

Enterprise Community Leadership Council | Member, representing Southeast Region

Community Reinvestment Alliance of South Florida | Founding Board Member

Carnegie Mellon University | Carnegie Mellon Admissions Council

Broward Alliance for Neighborhood Development | Board Member (former)

Florida Redevelopment Association | Southeast Florida Regional Representative (former)

Fort Lauderdale Affordable Housing Advisory Committee | Chair (former)

Leadership Broward | Class XXV

CLIENTS

Community Workforce Housing, Urban Land Institute | **CRA Housing Guidebook**, Florida Redevelopment Association | **Practical Foreclosure Strategies**, Florida Redevelopment Association | **Housing Needs Assessment and Employer Housing Survey** | City of Miramar, Florida | **Mobile Home Communities & Affordable Housing Needs**, Town of Davie, Florida | **Housing Needs Assessment**, City of Plantation, Florida | **Housing Linkage Fee Rational Nexus**, Broward County, Florida | **Consolidated Plan**, Miami-Dade County, Florida | **Consolidated Plan**, City of Miami Beach, Florida | **Neighborhood Stabilization Program**, Florida's Attainable Home Company | **Analysis of Impediments to Fair Housing**, City of Johns Creek, Georgia | **Beach Business Improvement District**, City of Fort Lauderdale, Florida | **Lauderhill Market Analysis**, Amera Corporation | **New Markets Tax Credits**, Broward New Markets | **CRA Plan and TIF Analysis**, Dania Beach Community Redevelopment Agency | **Strategic Finance Plan & Grant-Writing**, Dania Beach Community Redevelopment Agency | **Griffin Road Corridor Redevelopment Community Charrette**, Smart Growth Partnership | **Capitalization Strategies**, City of Lauderdale Lakes, Florida | **CRA Management**, Pompano Beach Community Redevelopment Agency | **Redevelopment Strategies**, City of Wellington, Florida | **Finding of Necessity and CRA Plan**, City of Opa-Locka, Florida | **Workforce Housing Equity Fund**, Tampa Bay Partnership

TESTIMONIALS

"Mandy's leadership has also brought financial stability and diversity to the organization, which has led to multiple long-term strategic relationships with major financial institutions and other funders which is the key to a successful non-profit. Mandy operates the organization like a business, without ever losing sight of her compassion for the people we serve."

– **GIOVANNI MOSS**, FORMER CHAIR

"In the years I have served on the board, I have watched as Mandy has steadily and methodically built up our war chest for doing good. Mandy has led the organization to be a leader in the development of sustainable, affordable housing in a community that is very much in need of the same. I have been very impressed at her effectiveness with advancing affordable housing concepts and helping to make South Florida CLT a leader when it comes to agencies meeting this vital need."

– **STEVE WERTHMAN**, BOARD MEMBER

"Mandy Bartle has led South Florida CLT from inception to its current enviable status of prominence, stability, and financial strength over the last 11 years. As a founding board member, I have witnessed her core competency, her passion for the mission, and drive for excellence all coalesce into a recognizable brand that has gained both local and national support and accolades."

– **MARCIA BARRY SMITH**, BOARD MEMBER (past)

"This is home. Being able to own this place is like a dream come true."

– **HOMEOWNER**

Alecia Dillon, MBA, CPA

Miami Beach, FL • Dillonal@umich.edu • (231) 571-3859 • www.linkedin.com/in/aleciadillon/

FINANCE AND OPERATIONS EXECUTIVE

Leadership • Vision • Strategy • Systems • Teams • Execution

Versatile finance and operations leader with 15 years' experience directing complex operations and maximizing performance for leading organizations, including \$2T AUM Capital Group and top-ranked University of Michigan.

Performance-driven innovator with vision, planning skills, and hands-on leadership ability to manage multiple priorities. Delivers sustainable growth and achieves strategic targets while minimizing risk in high-pressure environments.

Resilient team builder, strategic leader, and mentor who instills supportive cultures to foster talent and enhance productivity. Clarifies expectations, drives engagement, and aligns individual success with organizational goals.

Effective relationship builder who creates strategic partnerships, wins stakeholder action, and clarifies complex information to win stakeholder buy-in and close deals. Leadership success in startups, mature enterprises, and M&A.

Expert in operational streamlining, project management, financial forecasting and planning, budgeting, and internal controls and compliance. Persistent problem solver who aligns resources with strategic needs. EMBA, CPA.

Leadership Contributions

- Co-led critical digital transformation and derivative accounting projects, including development of customized mutual fund accounting software to account for global currency and accounting exchange operations for \$2T financial services firm as member of Finance and IT leadership team directing system testing, validating, and rollout.
- Slashed \$1M per year from \$12M athletic travel budget by carefully analyzing spending patterns to identify strategic savings, including collaboration with other Big 10 schools to streamline game schedules and gain economies of scale.
- Integrated accounting processes across multiple departments, driving multi-functional collaboration to combine GLs, improve reporting, and standardize processes to boost accountability, accuracy, and timeliness.
- Fostered interdepartmental relationships to streamline donor accounting, created business school internships to overcome COVID staffing limitations, and developed collaboration portal and tools for Board of Directors.

Areas of Expertise

Strategic Leadership • Business Planning & Execution • Financial Management • Project Management • P&L Oversight
Talent Development & Mentoring • Global Finance • Strategic Partnerships • Internal Controls & Compliance • Fund Accounting • Process Improvement • Digital Transformation • Resource Optimization

PROFESSIONAL EXPERIENCE

Co-Founder and Partner | January 2021 - Present

REV Global, Inc | Los Angeles, CA, Ann Arbor, MI, Miami, FL

Co-founder of a consultancy of interim executives & advisers to produce exceptional growth, profitability and efficiency for clients, GP of a venture capital fund, and convener of a community fostering deep business connections. Lead a managed network of Limited Partners (LPs) and banking relationships to support entrepreneurs with advisers, network, and capital. Convene an executive community uniting members through virtual and in-person events assembling our network, capabilities, and capital for positive change.

Chief Financial Officer | November 2021 - Present

Health Foundation of South Florida | Miami, FL

Recruited for financial leadership of \$180M endowment for HFSF, a healthcare NPO, to implement mature financial strategy and processes and ensure fiscal internal control and regulatory compliance. Guided CEO, board, and department leaders on aligning financial strategy with organizational goals. Leadership over HR, IT and contract negotiations functions.

- Transformed financial management, budgeting, and reporting processes through standardized budget templates, enhanced data analytics and financial reporting to leadership.
- Created and implemented a digital transformation through application of Office 365, OnBoard, and enhanced and upgraded all hardware and software throughout the organization.

Foundation Chief Financial Officer / Vice President, Advancement and Development | August 2020 – November 2021 North Arizona University Foundation | Flagstaff, AZ & Remote

Recruited to overhaul and direct all financial operations for \$250M endowment with \$10M annual operating budget. Transformed talent development, accounting and reporting accuracy, and operational workflows to significantly improve foundation's ability to raise and manage donations. Oversight of real estate and ventures LLC's.

- Integrated, standardized, and automated key accounting processes across fundraising, development, finance, and alumni departments by leading multi-department task force in needs analysis, and managing full-cycle accounting software upgrade to improve data access, accuracy, completeness, and security while cutting costs.
- Drove interdepartmental collaboration to integrate fractured accounting processes across multiple departments by combining GLs and creating standardized budget templates to increase accountability, accuracy, and timely reporting.
- Enhanced relationships between foundation, Board of Directors, University finance, development, and athletics to drive accounting integration for donor funds, improving collaboration while preserving legal autonomy
- Revitalized Foundation real estate and ventures LLC's for new revenue streams by partnering with university tech research and business school entrepreneur program, and forming a patent review committee to identify ~200 patents per year for potential revenue generation.

Athletics Director of Financial Accounting | 2016 - 2020

University of Michigan Athletics Department | Ann Arbor, MI & Remote

Transformed financial accounting, controls, and reporting for \$200M department, managing 10 direct reports and over 400 athletic team members. Revised accounting and financial management policies and advised the executive team on aligning financial strategies with organizational goals. Collaborated with other departments on financial best practices.

- Restructured financial management policies and processes to significantly improve reporting timeliness, accuracy, and accessibility, maintaining a 4-year record of clean opinions for GAAP audits.
- Reduced \$12M athletic travel budget by \$1M through comprehensive, strategic analysis of teams' travel patterns to identify economies of scale and negotiated with other Big 10 athletic departments to revise game schedules for more cost-efficient travel patterns while still maintaining competition requirements.
- Conducted comprehensive energy use analysis and implemented LEED practices to cut department utility costs 20% through automatic utility shut off and upgrades to more energy-efficient equipment, saving \$500K
- Slashed university tax liability after tax law changes and streamlined inventory control for ~\$8M of sponsor-donated athletic clothing and equipment given to employees by implementing rigorous inventory tracking system, and separating taxable from non-taxable items.

Senior Lead Accountant | 2013 - 2016

Capital Group | Norfolk, VA & Remote

Brought on by a global financial services firm to develop customized mutual funds accounting solutions, restructure accounting systems, and ensure regulatory compliance. Developed a new derivatives suite for mutual fund products. Managed team of 8.

- Directed \$3M development of proprietary, back-office mutual fund accounting solution, including testing, training, and implementation, leading matrix team of 15 in successful rollout of Eagle/C-Star platform complying with all financial SEC regulations.
- Led transformation and reorganization of department operations to align with shift from individual fund management to functional structure, significantly enhancing back-office efficiencies and saving \$2.5M in costs.

EDUCATION & PROFESSIONAL TRAINING

Master of Business Administration (EMBA), University of Michigan Ross School of Business, 2020

Bachelor of Finance and Accounting, Honors, Grand Valley State University, Grand Rapids, MI

Certified Public Accountant (CPA), State of Michigan

MEMBERSHIPS

I Demand Access, Member of Board 2020, Public relations & Member of Finance and Marketing Committees 2022
Leadership Miami Graduate 2022

PROFILE SUMMARY

Goal-oriented and innovative Community Development Professional with over 15 years of hands-on experience in private, public and non-profit settings of various aspects of Affordable Housing, Neighborhood and Community Planning programs. Able to work effectively with diverse groups, community leaders and organizations while utilizing excellent written communication, public speaking abilities and interpersonal skills to establish and maintain strategic relationships and partnerships. Committed to inclusiveness and collaboration at all levels of the Housing spectrum including homelessness prevention, transitional housing programs, rental assistance and first-time homebuyer programs. Experienced with program outreach and collaboration and as a presenter to City Councils and Community organizations.

CORE SKILLS AND COMPETENCE

- ◆ Direct service experience and program management for various levels of the Housing spectrum.
- ◆ Ability to build trust and respect with strong customer focus.
- ◆ Strategic thinker with careful attention to detail.
- ◆ Proven ability to build relationships with community organizations, key administrators, and stakeholders.
- ◆ Effective Program Manager with understanding of geographical features and zonal categories required for program delivery.
- ◆ Extensive experience with project research, grant financial analysis and budget management.
- ◆ Grant Writing, Administration and Compliance.
- ◆ Contract Management and Procurement.
- ◆ Skilled Program Collaborator and Outreach Coordinator.
- ◆ Effective with community stakeholders and Board outreach. Capable and experienced in building shared vision and community engagement from diverse perspectives.
- ◆ Experienced Grant Manager of State (SHIP, My Safe FL), Federal (HOME, NSP, CDBG) grants.
- ◆ Skilled in grant funding compliance including preparation of HUD Compliance Reports, CDBG Consolidated Plans, Action Plans and LHAPs (Local Housing Assistance Plans).
- ◆ Solid organizational skills with experience managing multiple priorities in a fast-paced environment.
- ◆ Technical assistance and staff training.
- ◆ Supervisory experience.
- ◆ Assisted in the creation and review of RFPs

PROFESSIONAL EXPERIENCE

SFCLT Housing & Economic Mobility Manager (Independent Contractor)
South Florida Community Land Trust (SFCLT)

| July 2024 – Present |
Broward County, FL

KEY RESPONSIBILITIES:

- ◆ Build relationships within the community.
- ◆ Identify partnership and funding opportunities.
- ◆ Maintain effective partnerships and referral services for residents.
- ◆ Serve as primary advocate and steward for residents, referring them to resources in the community and ensuring effective communication and strong customer service.
- ◆ Oversee the marketing and outreach of CLT homeownership and rental opportunities.
- ◆ Educate stakeholders (such as and including realtors, brokers, counselors, lenders, appraisers, local government staff and officials) on the CLT Model and the value of permanently affordable housing.
- ◆ Organize and facilitate workshops, trainings, events and classes.

EXPERTISE

Community Land Trusts
Contract Administration
Contract Implementation
Program Orientation and Presentations
Neighborhood Planning
Community Collaboration
Team Building
Community Outreach
Training and Technical Assistance
Grant Reimbursement
Grant Reviewer
CDBG-DR Administration
DRGR Reporting
Community Development
Housing Research
Federal and State Disaster Recovery Programs
Lease Administration
Performance Monitoring
Operations Management
Program Analysis
Grant Research
Grant Administration
Project Prioritization
Program Development
Grant Budget Management

- ◆ Coordinate CLT workshops and 1-on-1 orientations for prospective buyers.
- ◆ Oversee homebuyer application process and provide support for prospective buyers from intake to closing.
- ◆ Facilitate stewardship tasks, activities and outreach with current residents.
- ◆ Monitor homeowners' compliance with ground lease agreement.
- ◆ Assist in preparing applications, proposals, and responses for land, financing and grant requests.
- ◆ Ensure compliance with and completion of all grant and funding agreements.
- ◆ Assist the real estate development team as needed to ensure projects are completed on time and on budget.
- ◆ Participate in onsite and virtual meetings with partners, funders, government agencies, community members, residents and potential homeowners.
- ◆ Track project timelines, tasks and expenditures in Asana and/or other mutually determined software system. Assemble and save all Project documents in electronic filing system (Box); and
- ◆ Complete other projects as assigned.

Database Management
Vendor Validation
Resource Planning
Customer Service
Strategic Planning
Procurement
Record Keeping
Program Administration
Staff Supervision

Public Assistance Grant Coordinator- Government Services
Horne LLP

| Nov 2022 – June 2024 |
Remote

QA/QC Analyst – Management Consultant
Witt O'Briens

| March-August 2022 |
Remote

LANGUAGE

English

Community Development Coordinator
City of Miami Gardens

| August 2020 – April 2021 |
Miami-Dade County, FL

KEY RESPONSIBILITIES:

- ◆ Conducted CDBG Public Services Annual Monitoring Reports and remote site visits. Prepared ZoomGrants application for the FY2021-22 CDBG Public Services program. Conducted Technical Assistance presentations for Public Service agencies including ones dealing with Homeless clients. Ensured compliance and consistency with federal regulations. Prepared Public Services program recipient monthly payments.
- ◆ Coordinated SHIP program activities, including Annual Reports, fund reconciliation, and client eligibility.
- ◆ Reconciled SHIP funds for DPA (Down Payment Assistance), Home Repair and emergency Rental Assistance programs. Tracked expenditures and revenues, determined client eligibility, supervised updates of SHIP Tracking Sheets. Maintained client contact with updates on the Waiting List status, Satisfaction of Mortgages and Pay-offs.
- ◆ Assisted reviews of the Consolidated Plan, the Annual Action Plan, the CAPER (Consolidated Annual Performance Report), Citizen Participation Plans and the LHAP (Local Housing Assistance Plan).
- ◆ Coordinated grant monitoring and collaboration with staff, consultants, and Technical Advisors.
- ◆ Assisted with reactivation of the AHAC (Affordable Housing Advisory Committee). Recommended new members based on required guidelines. Arranged for meetings and explanation of roles and responsibilities.

SFCLT Liaison (Remote Independent Contractor)
South Florida Community Land Trust (SFCLT)

| March 2019 – July 2024 |
Broward County, FL

KEY RESPONSIBILITIES:

- ◆ Stewardship. Liaison for the SFCLT and homebuyer counseling partners, non-profit organizations, lenders, and the City of Deerfield Beach.
- ◆ Conducted SFCLT Workshops, client intake meetings and preliminary income certifications.
- ◆ Collaborated with Executive Director to finalize pricing and Purchase Assistance subsidy, program lottery process and program flyer updates.
- ◆ Ensured that homebuyers understand the CLT Purchase Program Steps and Closing Process.

Grants Manager**| March 2018 – March 2019 |****City of Margate****Broward County, FL****KEY RESPONSIBILITIES:**

- ◆ Reconciled CDBG and SHIP funding grants and reports post-audit.
- ◆ Prepared acceptable Work-Out Plans for HUD.
- ◆ Prepared and submitted grant-related reimbursement requests.
- ◆ Liaised with Broward County Housing Finance and Community Redevelopment Division the Administrators for all housing grant programs. Managed the Program Administration of grant funds.
- ◆ Provided grant-related assistance and information in appropriate formats for residents and potential homebuyers in Margate.
- ◆ Assisted with reactivation of the AHAC (Affordable Housing Advisory Committee). Recommended new members based on required guidelines.

Housing Manager**| May 2013 – March 2018 |****Community Land Trust of Palm Beach County (CLToFPBC)****Lake Worth, FL****KEY RESPONSIBILITIES:**

- ◆ Continued responsibilities of NSP Housing Coordinator. Assumed more homeownership coordination tasks. Worked directly with 1st time homebuyers and CLT lessees. Conducted CLToFPBC Orientations. Prepared initial mortgage eligibility calculations and income certifications. Liaised with lenders and PBC-DES (Dept of Economic Sustainability) County staff as client file moved to Closing.
- ◆ Collaborated with lenders and potential homeowners for Open House activities, preliminary eligibility processing and prequalification documentation to purchase a home in the Davis Landings West community of 24 3x2 unit homes. Construction began April 2016 with Closings from September 2017. Liaised with lenders, housing counselors and buyers to ensure that buyers are ready and still eligible when files were submitted to PBC-DES for HOME grant assistance and updated lender prequalification.

NSP Housing Rehab Project Manager/NSP2 Housing Coordinator**| June 2012–May 2013 |****Community Land Trust of Palm Beach County (CLToFPBC)****West Palm Beach, FL****KEY RESPONSIBILITIES:**

- ◆ Responsible for coordination of client screening, intake, income certification and lease arrangements for tenants of the NSP2 Davis Landings rental community. Davis Landings is a 25-unit affordable housing community of 1-, 2- and 3-bedroom units.
- ◆ Property Management of Davis Landings. Liaised with tenants and vendors. Assisted with client intake for LaJoya Villages a 55-unit tax credit property which CLToFPBC partnered with Realtex Southeast which was completed and occupied by December 2014.
- ◆ Processed potential applicants and assessed eligibility for the Community Land Trust model NSP properties for purchase and LOP (Lease with the Option to Purchase).

Housing Manager**| June 2011 – April 2012 |****Community Development & Planning Dept.****City of North Miami, FL****KEY RESPONSIBILITIES:**

- ◆ Oversaw NSP and HOME and CDBG housing repair, rental, and first-time homebuyer programs.
- ◆ Identified and recommended use of NSP funds to purchase a 9-unit for rehab and rental.
- ◆ Collaborated with staff to reinforce existing controls to monitor program goals, improve routine reporting and program outcomes.
- ◆ Reinforced staff training with one-to-one sessions on Income Eligibility. Reviewed staff-prepared Income Certifications.
- ◆ Collaborated with partner organizations such as Little Haiti Housing Association (LHHA) in the NSP2 Miami-Dade Consortium.

Housing Programs Assistant
Community Development & Planning Dept.

| March 2010 – June 2011 |
City of North Miami, FL

KEY RESPONSIBILITIES:

- ◆ Prepared Income Certifications for all 2005 Disaster Recovery Initiative (DRI) funds, Home Repair, NSP Rental program and Tenant Based Rental Assistance (TBRA) applicant files.
- ◆ Represented the City of North Miami for NSP Rental properties. Responsible for client screening, application intake, showing properties, preparing leases, rent and related fees collection. Liaison to other City departments and General Contractors as necessary for initial tenancy.
- ◆ Program Advisor for the Hardest Hit Foreclosure Prevention program.
- ◆ Routinely provided research and analysis for Housing team related to Program Initiatives.

Housing Programs Coordinator
Community Redevelopment Associates (CRA) of Florida.

| September 2006 – December 2009 |
Pembroke Pines, FL

KEY RESPONSIBILITIES:

- ◆ Monitored expenditures, waiting lists and application periods for all housing programs. Updated housing applications and internal program policy procedures. Communicated changes with Program Specialist staff, client cities and clients.
- ◆ Referred clients to community-based HUD approved housing counseling agencies. Attended some first-time homebuyer classes to assess content and effectiveness of sessions for prospective homeowners.
- ◆ Reviewed and outlined required changes to Home Repair work specifications submitted by Home Inspectors. Liaised with General Contractors, Home Inspectors and Program Specialist staff.
- ◆ Reviewed and prepared files for State and Local audits for Purchase Assistance, Home Repair and Foreclosure Prevention programs for program cities including Pembroke Pines, Miramar, Coral Springs, and Plantation.

Senior Planner
Department of Public Works

| July 1992 – July 2002 |
St. Thomas, United States Virgin Islands

Town Planner
Town & Country Planning Dept

| 1991 |
Bridgetown, Barbados West Indies

Caribbean Regional Representative
HelpAge International

| 1988 – 1990 |
London UK and Barbados, West Indies

- Freelance Research and Data Compilation for FL Housing Coalition | 2012 |
- High School Substitute Teacher. Broward County School Board | 2005 – 2006 |
- Tutor – Sylvan Learning Center | 2006 |
- Research and Public Outreach Coordinator – Trust Asset Management Co. St. Thomas, USVI
- Editorial Assistant for Cooperative Extension Services at Michigan State University.
- High School Geography Teacher, Barbados.
- Housing Intern at Michigan State Housing & Development Authority (MSHDA)
- Research Coordinator for Bureau of Economic Research, St. Thomas, USVI

EDUCATIONAL EXPERIENCE

Michigan State University **East Lansing, MI**

- ◆ Master's in Urban Planning | 1988 |

University of the West Indies **Jamaica, West Indies**

- ◆ Bachelor of Arts in Geography & Social Sciences | 1981 |

CERTIFICATIONS/TRAININGS

- ◆ Licensed Realtor – SL 3428471 | 2018 |
- ◆ CRED – “Community Real Estate Development” Certificate South Florida Class. | 2014 |
- ◆ AICP – American Institute of Certified Planners. | 2008 |

JOHN JOSEPH CLARK, AIA, NCARB

Fort Lauderdale, FL | 505.715.3146 | john@realmcos.com

realm
ARCHITECTURE + DEVELOPMENT

EDUCATION

- 2016 **Master of Architecture | University of New Mexico**
2014 **Bachelor of Arts in Architecture | University of New Mexico**

EXPERIENCE

- 2023-pres. **Realm Architecture and Development | Cooper City, FL**
Principal Architect
- Clubhouse Performance Institute | Weston, FL**
- The innovative campus of three buildings totals 45,000 square feet. The facility will co-locate financial and professional services, athletic training, and physical recovery programs to serve over 200 of South Florida's most elite athletes. A new 14,000 square foot building will house indoor batting cages and the only NBA-regulation court in Broward County.
- 2021-pres. **South Florida Community Land Trust | Fort Lauderdale, FL**
Development Project Manager
- Place Louverture | Miami, FL**
- Assisted in the pre-development phase of 13-unit affordable townhome development in Little Haiti including preparation of project timeline, proforma and public funding applications.
- 350 Overtown | Miami, FL**
- Performed a zoning analysis, massing analysis, and conceptual site plan to determine feasibility and development potential of up to 228 units for this site in Downtown Miami.
 - Procured and reviewed all pre-acquisition due diligence items and leading community engagement activities.
- Broadway Lofts | Miami, FL**
- Developed initial conceptual layout and site plan for this mixed-use, 32-unit affordable housing development in Liberty City.
 - Coordinated and reviewed all due diligence activities and assisted in the preparation of public funding application.
- Johnson Apartments | Hallandale Beach, FL**
- Coordinated and reviewed all due diligence items prior to acquisition of this existing apartment building.
 - Providing architectural services and coordinating with engineering consultants to prepare permit drawings for interior renovation of 7 affordable housing units. Managed exterior renovations including new roof and impact windows.
 - Prepared application package for funding request to the city of Hallandale Beach CRA.
 - Performing monthly and quarterly reporting to Broward County per HUD requirements.

REGISTRATION

- FL Architect**
No. AR101514
- NM Architect**
No. 5817
- NCARB Certificate**
No. 91800

HONORS

- AIA National Young Architect Award**
2022 | AIA National
- Rose Fellowship**
2020 | Enterprise Community Partners
- National Emerging Professional Scholar**
2018 | AIA Academy of Architecture for Justice

AFFILIATIONS

- American Institute of Architects (AIA)**
- AIA National Housing and Community Development Advisory Committee (2021-pres.)
- AIA National Public Awareness Committee (2023-pres.)
- AIA National Young Architects Forum Advisory Committee (2019 - 2020)
- Urban Land Institute (ULI)**
- ULI Southeast Florida Leadership Institute, Graudate (2022)

JOHN JOSEPH CLARK, AIA, NCARB

Affiliations and Leadership

- 2016 - pres. **American Institute of Architects (AIA)**
AIA Housing and Community Development Knowledge Community, Member (2021-pres.)
AIA Young Architects Forum (YAF) National Advisory Committee (2019 - 2020)
AIA YAF Communications Director
AIA YAF Connection, Editor-in-Chief
AIA Albuquerque Board of Directors (2016 - 2019)
- 2018 - pres. **Urban Land Institute (ULI)**
ULI Southeast Florida Young Leaders Group, Member (2021 - pres.)
ULI New Mexico Young Leaders, Member (2018 - 2020)
- 2016 - pres. **National Council of Architectural Registration Boards (NCARB)**

Achievement

- 2020 - 2022 **Enterprise Rose Fellowship | Enterprise Community Partners**
- 2018 **National Emerging Professional Scholar | AIA Academy of Architecture for Justice**
- 2018 **Board Member of the Year | AIA Albuquerque**
- 2015 **1st Place | Design-Build Institute of America | National Student Competition**
Submission of RFQ and RFP to provide design-build delivery of a science classroom building on a college campus.

Additional Education

- 2021 **CLT for Homeownership: Basics and Beyond | Grounded Solutions Network**
- 2020 **Affordable Housing Academy | South Florida Community Development Coalition**
- 2019 **Multifamily Pro Forma Modeling | Urban Land Institute (Digital)**
- 2018 **Small Scale Developer Bootcamp | Incremental Development Alliance**
Two day workshop with seasoned developers focusing on strategic decision making, problem solving, entitlements, pro forma development, and attracting investment.
- 2014 **Design Futures Forum | New Orleans, LA**
Workshop and lecture series focused on methods of socially impacting communities.

Research and Key Projects

- Spring 2016 **Design-Build Master's Project | Project Manager**
ecoMOD - Sustainable Affordable Housing
- Research of human-centered design, prefabricated home construction, passive solar design, and appropriate sustainable solutions for the Albuquerque site.
 - Managed conceptual design and design development, and initial technical details in preparation for summer construction documentation and construction phase.
 - Responsible for research of exterior building materials and insulation, and code and zoning analysis of urban site in a historic neighborhood north of Downtown Albuquerque.
- Fall 2015 **Graduate Design Studio**
Mixed-Use Development, Multifamily and Commercial Building
- Precedent analysis of successful mixed use developments and research into unique housing agendas to achieve quality urban living.
 - Developed master site development and phasing strategy for a large parcel adjacent to the University of New Mexico. Created conceptual design options, floorplans, renderings, and sections for anchor building.
 - Collaboration with site owner, Sandia Foundation, to develop and propose concepts to challenge urban development trends in Albuquerque.

Paul Prechter, LEED AP, CGC
Bayern, LLC
PO Box 24277, New Orleans, LA 70184
Direct: 954-604-9988
pprechter@bayernconstruction.com

PRINCIPAL CV

Bayern, LLC – New Orleans, LA – Owner/President

01/2013-Present

www.bayernus.com

Bayern Construction as Prime Contractor - Completed Projects

Building types include low-rise stick-frame, low-rise reinforced masonry/composite block and mid-rise post-tension concrete construction.

Princeton Grove Apartments, 107 Units Affordable Age-Restricted housing; Crestview, FL, \$17.8M Contract Value, Full Value P&P Bond; 9% LIHTC Financing – Expected Completion 06/2024

Lakewood Road Apartments (Renco Shell), 96 Unit Garden Apartments, Contract Value \$13M – Palm Springs, FL (Palm Beach County), completed 09/2022.

Campion Student Residences, \$32M contract value, 595 Bed Luxury Student Housing Development in Lafayette, LA. Project completed 09/2020.

The Exchange Apartments – 130 Garden Style & Townhome Residential Units of Bond Financed Affordable Housing – Winder, GA – Completed 5/2/2018 Right Choice Energy Certification \$13.75M Contract Value – Complete P&P Bond Financing – 4% Bond Financed Mixed Income, HUD HOME Funds

Watertower Park Senior Village – 144 Bed Elderly Affordable Housing project – Gray, GA - Earthcraft Certified. Completed 10/31/2016. Earthcraft Certified \$7.28M Contract Value Financing – 9% LIHTC, HUD HOME Funds

Gainesville Ridge 4-Level Midrise – 48 Student Apartments – Gainesville, FL Completed 8/1/2016 \$4.86M Contract Value

The Falls at Oconee, Retail 26,000 SF, Construction Manager, Under Construction \$3.75MM
Construction Cost

Paul Prechter as GC Qualifying Agent

Knox Ridge Student Townhomes, 376 Bed Luxury Student Townhome Development – Knoxville, TN
Completed 8/1/2016

Paul Prechter as Project/Construction Manager

Magnolia Marketplace Shopping Center Ph1/Ph2
Royalton Hotel Historic Renovation
Amber Garden Apartments
Villa Patricia I,II,II
Village Allapattah I,II -
Poinciana Grove
Dixie Court I-III
Tallman Pines I, II
Village Carver I
Palafox Landing
Northwest Gardens I
Brownsville Transit Station I-IV
The Beacon
East Village
Louis E Brown I
Lake Ridge Commons
Northwest Gardens III
Dr. Kennedy Homes
7th Avenue Transit Village
Wahneta Palms
6855 Sunrise
Douglas Pointe Luxury Subdivision
Murano Grande Penthouse
Governor House Penthouse and Terrace Deck
CIFO Modern Art Museum
Brambleton Towncenter Phase I
Brambleton Towncenter Phase II
Brambleton Planned Residential Development 600 lots

ADDITIONAL

FL Certified General Contractor
GA Certified General Contractor
LA Certified General Contractor
TN Certified General Contractor
MS Certified General Contractor
VA Certified General Contractor
NC Certified General Contractor
NE Certified General Contractor
IA Certified General Contractor
SC Certified General Contractor
LEED AP BD+C (Building Design and Construction) Credentialed
LEED +H (LEED for Homes) Credentialed
Quarterly Lecturer for USGBC of South Florida and USGBC of Broward County
Wharton School of Business, University of Pennsylvania “ICSC University of Shopping Centers”,
completed coursework focused on open-air retail construction and Brownfield Redevelopment.
Proficient in Microsoft Excel; Project, ARGUS financial modeling software.
Proficient in German Language & Writing.

Published work

Florida Real Estate Journal "Green your portfolio through Weatherization" 2009

<http://www.frej.net/news/industryfocus/2009-08-06/green-portfolio-through-weatherization>
Multi-Housing News "Do you have to be LEED to be Green?"
<http://www.multihousingnews.com/2009/06/01/guest-column-do-you-have-to-be-leed-to-be-green/>

Campion Development, LLC – New Orleans, LA - Principal
9/2015-Present – www.campiondevco.com

GP LivRed Lincoln, 575 Bed Luxury Student Housing Development, Lincoln, NE completed 08/2022
(Opportunity Zone) - LT Hold

GP Campion Student Residences, 595 Bed Luxury Student Housing Development in Lafayette, LA
completed 09/2020., Sold 2022

GP Campion Square Retail, 6,000 SF Retail, completed 07/01/21, Sold 2022

Strategic Development Company LLC – Athens, GA – Principal – 9/2012-Present

GP member in development and construction team responsible for:

Athens Ridge Student Townhomes, \$35M 786 Bed Luxury Student Housing Development in Athens, GA
Project completed ahead of schedule and 100% preleased. Bayern Construction LLC acted as CM on
the project responsible for daily management. Sold 12/2018

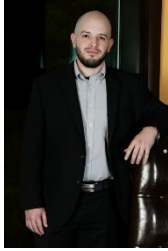
Knox Ridge Student Townhomes, \$20M 376 Bed Luxury Student Housing Development in Athens, GA
project financial close 1/6/15 – completed 7/2016, 100% leased Sold 12/2018

Gainesville Ridge Student Townhomes & Midrise, \$27M 661 Bed Luxury Student Housing Development
in Gainesville, FL project financial close 9/9/15 – completed 7/2016, 100% leased Sold 2/2018

The Falls at Oconee, \$7M 28,150 SF Retail Center – Athens, GA, Completed 3/2017

Ángel Piñero, P.E.

Principal



Ángel Piñero is a Principal with Dynamic Engineering Consultants, PC. He is a licensed Professional Engineer with 10 years of practical experience in commercial, residential and public/government land development.

Included within his areas of expertise are site grading, earthwork, utility infrastructure, floodplain management, stormwater management/water quality design, construction management/inspection, water and sanitary sewer design, site planning, and permitting.

Mr. Piñero is dedicated to ensuring that clients are satisfied with the management of their projects by maintaining open communication and ensuring timeliness of project milestones. He approaches each project to tailor to his client's needs and goals. Mr. Piñero believes that it is important clients are informed about the land development process so that they make knowledgeable decisions. He also makes certain that his clients are aware of the regulatory process and risks associated with each step of the development project.

His attention to detail has allowed him to stay ahead of the city processes to aggressively permit projects to maintain or accelerate schedules. His experience provides practical insight for preparation of a quality product while maintaining constructability and value engineering.

During his career, Mr. Piñero has provided consulting services for numerous corporate and developer driven projects including Gas Stations, Car Washes, Retail Stores, Financial Institutions, Multifamily, Single Family Subdivisions, Military Bases, Federal Agency Facilities, Airports, and many more.

Licenses:

- Florida Professional Engineer License
- Maryland Professional Engineer License

Education:

- University of Puerto Rico, Bachelor of Science in Civil Engineering

General Agency Experience:

- Department of Defense (DOD)
- Department of the Air Force (USAF)
- Federal Aviation Administration (FAA)
- Florida Water Management Districts
- Florida Department of Transportation (FDOT)
- Florida Department of Environmental Protection (FDEP)

Florida Countywide Agency Experience:

- Broward County
- Miami-Dade County
- Palm Beach County
- Orange County
- Hillsborough County
- Pasco County
- Pinellas County
- Lee County
- Duval County
- Martin County
- Hendry County

Expert Testimony:

Mr. Piñero has testified before Florida and Maryland boards; County and City planning boards, as well as other Local and Regional permitting agencies in support of his client's projects.

Employment History:

- 2020 – Present – Dynamic Engineering Consultants, PC – Principal
- 2016 – 2020 – Bohler – Assistant Project Manager
- 2015 – 2016 – Dewberry LLC – Site Civil Engineer
- 2013 – 2015 – Puerto Rico Water Resources and Environmental Research Institute – Engineering Designer

Kevin Zambrana, P.E., S.I.

431 SW 182nd Way
Pembroke Pines, FL 33029

(305) 542-2628
kzambrana10@gmail.com

EDUCATION

Florida International University
Bachelor of Science (Cum Laude)
Major: Civil Engineering

August 2015
Miami, Florida

Florida International University
Master of Science

April 2016
Miami, Florida

WORK EXPERIENCE

Zambrana Structural
Principal

January 2023-Present
Pembroke Pines, Florida

- Performs quality assurance, quality control, and value engineering of construction documents and design prior to submittal.
- Responsible for selecting adequate structural/lateral system per respective design project at design development stage.
- Coordinates with architect/owner in design development stage to ensure design of structure is as efficient as possible.
- Perform drift & shear wall crack analysis for Midrise/Highrise buildings.
- Responsible for structural design of cast in place concrete bldgs., prestressed concrete bldgs., post tensioned concrete slabs, structural steel bldgs. & miscellaneous steel framing, load bearing masonry bldgs. & infill masonry walls, single family homes, etc.
- Provides adequate detailing of project for special conditions to allow for feasible constructability and minimal cost implications.
- Performs quality assurance, quality control, and value engineering of construction documents and design prior to submittal.
- Perform inspection for projects during construction, as required, to ensure they are in compliance with construction documents and governing building codes.
- Review shop drawings, and ensure they are in compliance with construction documents, and governing codes.

Key Projects:

Mixed-Use/Residential Buildings

Arthur Street Apartments – Hollywood, FL (4 Stories/ +45'-6") – Full Design

Lysenko Residence – Miami, FL (Single Story/ +15'-0") – Full Design

Enfield Residence – Boca Raton, FL (2 Stories/ +25'-0") – Full Design

Malaga Townhomes – Coral Gables, FL (3 Stories/ +35'-0") – Full Design

Port St. Lucie Residence – Port ST. Lucie, FL (Single Story/ +12'-0") – Full Design

Thornton Tomasetti

Senior Project Engineer/Senior Project Manager

March 2022-December 2022
Miami, Florida

- Manages younger engineers assisting with project, and Revit operators to ensure deadlines are met in a timely fashion.
- Manages several projects simultaneously, and delegates work to younger engineers as required.
- Performs quality assurance, quality control, and value engineering of construction documents and design prior to submittal.
- Peer reviewed structural construction drawings of high rise bldgs. for compliance with Florida Building Codes & respective design codes.
- Provided quality control of post tensioned design of majority of local office projects.

Key Projects:

Mixed-Use/Residential Buildings

300 W Broward – Fort Lauderdale, FL (48 Stories/ +545'-8") – Column & PT slab Design

ISHOF East Bldg. – Fort Lauderdale, FL (5 Stories/ +81'-0") – Full Design

ISHOF West Bldg. – Fort Lauderdale, FL (6 Stories/ +106'-0") – Full Design

Magick City – Miami, FL (25 Stories/ +269'-0") – Peer Review

The Crosby Miami World Center – Miami, FL (33 Stories/ +353'-1") – Peer Review

Casa Bella – Miami, FL (55 Stories/ +603'-4") – Peer Review

- Responsible for selecting adequate structural/lateral system per respective design project at design development stage.
- Coordinates with architect/owner in design development stage to ensure design of structure is as efficient as possible.
- Perform drift & shear wall crack analysis for Midrise/Highrise buildings.
- Responsible for structural design of cast in place concrete bldgs., prestressed concrete bldgs., post tensioned concrete slabs, structural steel bldgs. & miscellaneous steel framing, load bearing masonry bldgs. & infill masonry walls, etc.
- Provides adequate detailing of project for special conditions to allow for feasible constructability and minimal cost implications.
- Manages younger engineers assisting with project, and Revit operators to ensure deadlines are met in a timely fashion.
- Manages several projects simultaneously, and delegates work to younger engineers as required.
- Main point of contact for all project coordination with architect, owner, and general contractor.
- Performs quality assurance, quality control, and value engineering of construction documents and design prior to submittal.
- Perform inspection for projects during construction, as required, to ensure they are in compliance with construction documents and governing building codes.
- Review shop drawings, and ensure they are in compliance with construction documents, and governing codes.

Key Projects:

Mixed-Use/Residential Buildings

Nexus Riverside – Miami, FL (38 Stories/ +382'-6") – Full Design

Grove Central – Miami, FL (23 Stories/ +250'-0") – Full Design

Pinnacle Heights Low Income Housing - Miami, FL (13 Stories/ +115'-8") - Full Design/ Threshold Inspector

The Mark – Sarasota, FL (12 Stories/ +141'-10"/71,000sf) - Full Design

Cambria Hotel – Miami, FL (12 Stories/ +111'-8") - Full Design

Wynwood Development (Bldg A.) – Miami, FL (8 Stories/ +113'-10") - Full Design

Century Parc Place – Miami, FL (2 - 5 Story Office Bldg/+66'-0"/ 7 Story Garage Bldg./ +65'-0") - Full Design

Edwards & Partners Consulting Engineers **Drafter/Engineer**

June 2012-Dec. 2014
Miami, Florida

- Drafted and prepared construction documents for civil & structural projects using AutoCAD.
- Responsible for basic structural design as per projects (Includes CMU walls, continuous & individual footings, & columns).
- Reviewed shop drawings, prepared sketches for RFI responses, and conducted inspections & provided reports as needed.
- Assisted in structural investigation and created structural assessment evaluation reports for schools as assigned by Miami-Dade County Public Schools (MDCPS).

CERTIFICATIONS & AWARDS

- Professional Engineer – #92037 State of Florida
- Special Inspector – #92037 State of Florida
- Engineer in Training – #1100019466 State of Florida
- FIU College of Engineering & Computing Dean's Scholarship (Fall 2015)
- Florida Structural Engineers Association (FSEA) Scholarship (Spring 2015 & Spring 2016)
- Simpson Strong-Tie Structural Scholarship (Fall 2014)

COMPUTER SKILLS

- Proficient in Microsoft Office: Word, Excel, PowerPoint
- Proficient in Bluebeam
- Proficient in CAD Software: AutoCAD, Revit
- Proficient in Structural Analysis Software: Enercalc, RAM Concept, RAM Structural System, ETABS, SAFE, Hilti PROFIS



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MIKE BISHOP PE, LEED AP
ROLE: VICE PRESIDENT OF ENGINEERING | PRINCIPAL IN CHARGE

Mr. Bishop is the Vice President of Engineering and oversees overall engineering processes and procedures. After graduating from the University of Florida in 1996, Mike worked as an industrial engineer for Energizer Batteries honing the fine art of building an efficient work flow. This efficiency followed him after joining RGD 18 years ago. Mr. Bishop has worked side by side with the founder and principal helping to grow RGD to where it is today. Over his 24 year career, his experience includes large scale developments, including low and high rise developments in urban environments, affordable housing, senior living, and projects that are transforming communities like the Palm Beach County Homeless Shelter. His expertise includes working proactively with clients, owners and contractors, especially during preliminary conceptual stages, to establish an overall design direction and set expectations for the project. These early on discussions and early coordination ensures projects move forward swiftly and are designed to budget. Mr. Bishop will be the Mechanical Engineer or Record for this project.

RGD

CONSULTING ENGINEERS

EDUCATION

Bachelor of Industrial Engineering
University of Florida

EXPERIENCE

24 years of experience

REGISTRATIONS

Registered Engineer
PE 73000

AFFILIATIONS

American Society of Heating
Refrigeration and Air Conditioning
Engineers (ASHRAE)

LEED Accredited Professional

SELECT PROJECT EXPERIENCE

CARVER SQUARE AFFORDABLE HOUSING, Delray Beach, FL | RGD is providing structural, mechanical, electrical and FP engineering design for this twenty lot affordable/low income housing development in Delray Beach, FL. Construction cost for this project is expected to be \$5M.

THE VILLAGE OF VALOR Lake Worth, Florida | The first of its kind community, The Village of Valor offers housing for homeless veterans and their families. The 156-unit community will consist of one, two and three bedroom apartment and town-home style homes. A portion of the units will be sourced separately as a part of the Stand Down project; likewise 12 apartment homes will set aside for elderly veterans.

DORAL ASSISTED LIVING COMMUNITY Doral, Florida | RGD Consulting Engineers is the MEP Engineer for the 8-story 115,000SF Doral Assisted Living Community located at Downtown Doral South. The new construction facility includes 105 residential apartments, 85 assisted living apartments and 20 memory care units. Its amenities include a spa, pool, in-house dining, a theater, art studio, yoga room, fitness center, physical therapy room, cafe, and ice cream parlor. The facility complements the Baptist Health South Florida facility located in Downtown Doral, a transformative community incorporating a mix of homes, shops, restaurants, a charter school, office space and civic uses.

THE MID Lake Worth, Florida | The MID, a multi-million dollar, mixed use development includes 1 and 2 bedroom market rate apartments along with live/work units, a clubhouse, pool and other amenities. In addition, the two-hundred plus unit development, will pay special attention to the character and fabric of the community by including public art and environmentally-friendly elements.

LENOX NORTH BEACH Juno Beach, Florida | Boynton Beach, Florida | Lennox North Beach project would bring 250 multi-family rental units in a gated community. Of the 250 units, 63 would be capped at workforce in a gated community. Of the 250 units, 63 would be capped at workforce prices, which are aimed at residents with salaries of and similar to teachers, firefighters and police officers.

SAINT MATTHEW'S HOUSE, Naples, Florida | This Project involves the design of a new construction, community center located in Naples FL, a multi purpose space designed for transitional living and for community needs. This space includes two large commercial kitchens, designed for feeding 400 people at a time. The layout includes a kitchen, freezer space, office space, event space, dish-washing space, storage, restrooms and dining area.

CHRIST FELLOWSHIP BELLE GLADE LIFE CENTER ANNEX, Belle Glade, FL | A multi phased interior renovation of an abandoned building donated by the county to Christ Fellowship to meet the needs of the underprivileged community in Belle Glade. This three story building renovation was approximately 12,000 SF with dorm style showers, commercial kitchen, and 120 beds for temporary housing. The commercial kitchen was designed to accommodate large groups from the community. RGD created the SMEP design for this project..



Mark Delle Bovi, PE
ROLE: Senior Electrical Engineer

Mark brings over 10 years of experience in Electrical Engineering, most recently being employed with CSArch in New York. While with CSArch, he was responsible for the day to day operation of the electrical group across multiple offices. He was also responsible for mentoring, training and directing the staff. He has applied his expertise to many projects, to include multi-family, mixed use, office buildings, K-12 schools, higher education, industrial laboratories and office fitouts. Mark plays an integral role in overseeing the electrical design and quality control of all electrical engineering for RGD. As a Senior Electrical Engineer, Mark oversees all aspects of assigned projects from commencement to completion. His ability to communicate effectively with team members helps facilitate the successful completion of projects under his management.

RGD

CONSULTING ENGINEERS

EDUCATION

State University of New York
Bachelor of Science degree in
Electrical Engineering

EXPERIENCE

10 years

REGISTRATIONS

Registered Engineer
PE 89795

SELECT PROJECT EXPERIENCE

Cornerstone Apartments, Jupiter, Florida
Royal Palm Residences, Boca Raton, Florida
Nautilus220 Condominiums/Mixed Use, Lake Park, Florida
The Laurel Apartments, West Palm Beach, Florida
The Ellington - Hotel & Condo Development, Naples, Florida
Datura Hotel & Residences, West Palm Beach, Florida
Modera Trails Residential Tower, St. Petersburg, FL
Mill Creek Aventura Residential Tower, Aventura, FLORIDA
Empire Brickell, Brickell, Florida
Brickell Gateway Residential, Brickell, Florida
The Quay Mixed Use Residential Project. Fort Lauderdale, Florida
Broward College Apartments, Davie, Florida
Adderley Multi-family, Fort Lauderdale, Florida
Magnolia Apartments, Tampa, Florida
Miles Ybor Office and Residential, Tampa, Florida
Yuengling Hotel, Tampa, Florida
Hyatt Grand Hotel, Tampa, Florida
Flagship Hotel, West Palm Beach, Florida
1901 Residential Tower, West Palm Beach, Florida
The Square, West Palm Beach, Florida
Phillips Point, West Palm Beach, Florida
Esperante, West Palm Beach, Florida



Ed Huff
Senior Construction Coordinator

Mr. Huff has worked on a wide range of projects over his career ranging in size from \$5M to \$80M in scale. Mr. Huff has over 30 years of experience as a project manager and contractor. He is well versed in handling situations in real time as a project takes shape in the field. Mr. Huff oversees a team who confirms that RGD designs are constructed properly. He also attends all OAC meetings and works closely with the contractor on the job making sure operations run smoothly in the field ensuring that all projects are appropriately administrated.

SELECT PROJECT EXPERIENCE

MARRIOTT HOTEL | Delray Beach, FL | New construction of a 4-story, 69,000 SF, 148 key Marriott Hotel in Delray Beach, Florida. The project's construction budget is estimated at \$27.3M. Services provided include structural, mechanical, electrical and plumbing engineering. The hotel is expected to be completed in 2018. The four-story hotel will feature 148 guest rooms, 2,000 square feet of meeting space and an elevated rooftop pool and deck.

NAUTILUS220 | Lake Park Harbor Marina | Lake Park, Florida | 1,150,017 SF waterfront mixed-use development that consists of two, 23-story twin towers.

MALTZ JUPITER THEATRE | Jupiter, FL | The project involves the renovation and addition of existing Maltz theater located in Jupiter FL. RGD is providing SMEP design services which include a plan view of the air distribution systems and equipment specifications for the Drain, Waste, Vent (DWV) and domestic water systems among other things. Structural design is based on 2014 Florida Building Codes (FBC).

PALM BEACH DAY ACADEMY MATTHEWS CENTER FOR PERFORMING ARTS | Palm Beach, FL | Originally constructed in the 1950s as an addition to a building which had grown many times. It was designed to service a multitude of purposes including a small stage, storage area and basketball area. The space's small dimensions, poor acoustical proportions and flat floors made converting it into a true performing arts space quite difficult. In addition the performing arts need the school needed space for multipurpose use. The new Matthews Performing Arts Center has created a dynamic space for the school's arts programs. The stage was further thrust into the seating area and uses extensive technology to make up for the low stage ceiling elevations. Small storage spaces behind the stage are now dressing rooms which connect to the remainder of the school and provide for the performers to enter and exist the stage from the rear. The existing floor slab was removed and replaced with new sloped and flat floors. The rear half of the seating area features an additional 642 square feet with a flat floor ran pull out upholstered bleacher type seating.

CHABAD JEWISH CENTER OF JUPITER | Jupiter, FL | The 26,000 SF worship center would seat 120 people, and provide day care for up to 44 children. RGD designed the mechanical, electrical and plumbing engineering systems. The team coordinated closely with the Rabbi and the Mikvah consultant.

CHRIST FELLOWSHIP CHURCH | Port St. Lucie, Florida, FL | The former Digital Domain underwent \$6M-\$8M of renovations. The partially remodeled facility was retrofitted to a 22,500-square-foot worship center with seating for 1,500 people. The first phase of this four phase project involved the temporary 600-seat worship center and children's wing, which was completed in Spring 2016. The second floor was converted into classroom/meeting rooms and the final phase is a 22,250 SF worship center which was completed in 2017. A long time partner and supporter of Christ Fellowship, RGD designed the structural, mechanical, electrical and plumbing systems.

RGD

CONSULTING ENGINEERS

EXPERIENCE

32 years of experience as Project Manager



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Shy R. Lee

Chairman

June 16, 2009

Date Issued

Peter Tompkins

Peter Tompkins, President



THE VILLAGE OF VALOR

Lake Worth, Florida

Owner

Stand Down

Size

4-stories
156 units

Est. Construction Cost

\$22M

Scope

Structural, Mechanical, Electrical and Plumbing Construction Drawings

The first of its kind community, The Village of Valor offers housing for homeless veterans and their families. The 156-unit community will consist of one, two and three bedroom apartment and town-home style homes. A portion of the units will be sourced separately as a part of the Stand Down project; likewise 12 apartment homes will set aside for elderly veterans.

RGD is designing the structural, mechanical, electrical and plumbing engineering systems.

OUTDOOR AREAS

- A basketball court and a State of the Art Fitness Center
- Ample green space and walking trails
- Community garden
- Children's playground
- Picnic areas
- Resort style pool with an Outdoor Kitchen
- Outdoor Fitness Zone

INDOOR AREA

- Dining Facility
- Gift Shop
- Business Center
- Library/Computer Lab
- An Interactive Cyber Café, and Gaming Center with Wii™ and Xbox™

LOUNGE AREAS

- Theater room
- Clubroom seating space (lounge)
- Interactive Gaming Center with WII (TM) and XBOX (TM)
- Additionally, lounge areas will be scattered throughout to encourage small resident gatherings for activities such as puzzle making and board games.





PROSPERITY VILLAGE - COTTAGE HOMES

Lake Worth, Florida

RGD providing mechanical, electrical and plumbing engineering under REG Architects for this West Palm Beach Housing Authority project. The goal of this collaboration between WPBHA and Palm Beach County was to combat homelessness and the affordable housing crisis. This pilot program will showcase the small lot concept of housing development with the goal of replication elsewhere in Palm Beach County as a locally viable workforce housing solution.

The project includes seventeen (17) detached single family homes and a clubhouse building on two adjacent parcels in unincorporated Palm Beach County. The mix of units encompasses 6 one-story approximately 980 SF cottages with one unit fully ADA compliant, 6 one-story approximately 1,100 SF cottages, 5 two-story approximately 1,200 SF cottages, and an approximately 1,200 SF community center.

Prosperity Village - Cottage Homes

Size
17 single family homes

Scope
Mechanical, Electrical and Plumbing
Construction Drawings





BROOKS SUBDIVISION HOUSING

Riviera Beach, Florida

RGD is providing mechanical, electrical, and plumbing engineering services in collaboration with REG Architects for this transformative Palm Beach County project. The development will bring 22 affordable single-family homes to a 4-acre site in Riviera Beach, featuring thoughtfully designed one- and two-story residences in Caribbean and Craftsman styles. Each home will offer three- to four-bedroom layouts ranging from 1,300 to 1,540 square feet, complete with covered carports.

We're proud to support a project that addresses the critical need for affordable housing while contributing to the continued revitalization of the Riviera Beach community.

Brooks Subdivision

Size
22 single family homes

Scope
Mechanical, Electrical and Plumbing
Construction Drawings





CARVER SQUARE WORKFORCE HOUSING

Delray Beach, Florida

Carver Square represents a successful model of public-private partnership aimed at creating a more inclusive and affordable housing landscape in Delray Beach. RGD is providing structural, mechanical, electrical, and plumbing engineering services in collaboration with Brooks + Scarpa Architects in partnership with the Delray Beach Community Redevelopment Agency (CRA). Carver Square features 20 single-family homes designed to be affordable for low- to moderate-income buyers. The community is comprised of 4 prototypes 1 or 2-story with various bed/bath combos. Each unit is approximately 1300SF.

The project is aimed at revitalizing the area and providing housing opportunities for local residents priced out of the current market.

Carver Square Workforce Housing

Size
20 single family homes

Scope
Structural, Mechanical, Electrical and Plumbing Construction Drawings





PLACE LOUVERTURE IN LITTLE HAITI

Miami, Florida

The South Florida Community Land Trust is the only established organization in Broward and Miami-Dade Counties committed to long-term housing affordability. The Place L'Ouverture housing project began with a public charrette with residents of Little Haiti to gain insight on a collective vision for their dream home and what will be Little Haiti's first Community Land Trust (CLT) homeownership development.

Project involves the design for the new construction of 13 townhomes located in Little Haiti, Miami, Florida. The project, which will offer an array of one- to three-bedroom townhomes and flats, will be enhanced with modern green, energy efficient designs and finishes. Designs and details will pay homage to the unique aesthetic characteristics of the coastal city of Jacmel, Haiti while capturing the essence of Miami MIMO architecture.

RGD is the structural and MEP engineer.

Place Louverture

Size
13 Townhomes

Scope
Structural, Mechanical, Electrical and
Plumbing Construction Drawings





THE POINT AT NORTH PALM BEACH

Juno Beach, Florida

The Point at North Palm Beach (formerly known as the Emara Palm Beach Apartments) is a 250-unit multi-family community comprised of townhomes and apartments. The luxury property is located minutes from the beach and offers direct access to lush parks and gardens, renowned museums, festivals and events.

The community offers two level townhomes with private yards and attached garages and modern apartment options including studio, one, two or three-bedroom. Residence can enjoy the resort style pool, modern clubhouse with fitness center, parking garage, executive lounge with catering kitchen and many more amenities.

The apartments are available to those in the workforce housing program, allowing prospects to live at an affordable rent.

RGD is providing mechanical, electrical, and plumbing engineering services.

The Point at North Palm Beach

Size
250 Units

Scope
Mechanical, Electrical and Plumbing
and Fire Protection Construction
Drawings

Highlights
Workforce Housing Program,
Multi-Family, Clubhouse, Parking
Garage



APOK TOWNHOME COMMUNITY

Boca Raton, Florida

The 90- unit townhome community was part of an effort to revitalize the area as residential permitted use within an industrial/research zoning section, with the goal of attracting the “millennia” generation work force seeking affordable housing in the neighborhood.

This development has the “planned mobility” designation, allowing for more residential and retail within commercial areas so residents can live, work, and play with ease. The APOK Town-homes features 12, three-story buildings, a clubhouse, and a pool. The design was inspired by the predominantly modern [former] business park, the Arvida Park of Commerce. All units have private driveways and garages.

RGD’s team provided engineering for the MEP and structural systems.

Apok

Size
90 3-story units

Scope
Structural, Mechanical, Electrical and
Plumbing Construction Drawings





THE MID
Lake Worth, Florida

Developed by Affiliated Development, the 5.6 acre property includes 8, 3-story buildings with a total of 230 units. The MID, mixed use development includes 1 and 2 bedroom market rate apartments along with live/work units, a clubhouse, pool and other amenities. In addition, the two-hundred plus unit development, will pay special attention to the character and fabric of the community by including public art and environmentally-friendly elements

RGD is providing structural, mechanical, electrical, and plumbing engineering services

The Mid

Size
8 Buildings
230 units
4,800 SF amenity space

Scope
Mechanical, Electrical and Plumbing and Fire Protection Construction Drawings

Highlights
Apartments, Live/Work space, Clubhouse



M&T Realty Capital Corporation

Letter of Support for BHP Community
Land Trust, Inc., a 501c3 nonprofit
developer doing business as South
Florida Community Land Trust, Inc.

in partnership with

the City of Hollywood

July 15, 2025

July 15, 2025

Ms. Mandy Bartle
President and CEO

BHP Community Land Trust, Inc., a 501c3 nonprofit developer doing business as South Florida
Community Land Trust, Inc.
mandy@southfloridact.org

RE: City of Hollywood; BHP Community Land Trust, Inc., a 501c3 nonprofit developer doing business
as South Florida Community Land Trust, Inc. ("SFCLT")
2030-2034 Dewey Street, Hollywood, Florida

Dear Ms. Bartle,

Your team has made us aware of BHP Community Land Trust, Inc., a 501c3 nonprofit developer doing
business as South Florida Community Land Trust, Inc. ("SFCLT") intent to partner with the City of
Hollywood. We are well aware of SFCLT's history of conscientious development practices that benefit
the community at large given our existing relationship. After review of your financials and on behalf of
M&T Realty Capital Corporation ("MTRCC"), we are pleased to submit this proposal to serve as
Permanent Lender/Service for the Golden Acres Redevelopment. We feel that our expertise of the
national multifamily housing industry; our unparalleled/extensive Fannie Mae, Freddie Mac, and FHA
experience; and our history of RAD executions combined with FHA financing uniquely qualifies us to
provide the financing for these projects. MTRCC welcome the opportunity to assist your financing needs
should you be awarded the opportunity to develop the subject. Additionally, we have the ability to bring
in trusted partners with a proven track record in syndication services as well as asset and portfolio
management.

You may use this letter to inform City of Hollywood of our willingness to serve as your equity and/or
debt partner.

Nationally Recognized Expert in Affordable Housing Finance

M&T Realty Capital Corporation® (www.mtrcc.com) is a wholly-owned subsidiary of M&T Bank—one of
the 20 largest US-headquartered commercial bank holding companies. As a full-service mortgage
banking company, MTRCC specializes in providing competitive financing nationwide for commercial real
estate. MTRCC is a fully licensed Fannie Mae DUS® lender, a Freddie Mac Optigo® lender, an approved
FHA/HUD MAP and LEAN lender, and also offers life insurance company, CMBS, and debt fund financing
through correspondent relationships. MTRCC currently services a ~25 billion portfolio.

We believe truly optimum financing solutions are best delivered by an industry finance specialist.
MTRCC specializes in providing comprehensive capital solutions through FHA lending, limited Bond
Underwriting, Fannie Mae DUS®, Freddie Mac Optigo®. In addition to the full range of products from
Agency, FHA, Life Company, and CMBS. We have a proven track record of success, and strong
understanding of the applicable lending requirements. Additionally, as an affiliate of a publicly traded

and supervised entity, M&T Bank-stock symbol MTB, MTRCC enjoys a competitive advantage and is a financially strong partner.

MTRCC and/or the Staff to be assigned to this Project have completed numerous Affordable, mixed finance transactions with Section 8 Rental Assistance, 4% & 9% Low Income Housing tax credit transactions, coupled with tax exempt bonds and other forms of subordinate financing, e.g. Tax Credit Equity, Bridge loans, Seller Notes, Federal Home Loan Bank products, CDBG, City & County loans.

Very often the ownership structures contemplate a lease of the land and improvements or land only. Frequently, there are complicated tax abatements and payment in lieu of tax structures, resulting in the need for multiple tranches of debt. and many support staff in processing, closing, construction management, servicing, and asset management, we truly have a best-in-class team to cater to your affordable housing needs. We are committed to communicating the true risks and mitigants of a project to decision makers in the Fannie, Freddie, and HUD offices to get fair outcomes. We have been identified as thought leader and actively speak at industry conferences on financing options.

Examples of successful recent LIHTC and/or affordable transactions:

- | | | | | |
|----|----------------------|--------------|-----------------------------|------------------|
| 1. | 85-unit MF property | \$9,048,000 | Freddie Mac 9% Forward TEL | Bronx, NY |
| 2. | 393-unit MF property | \$67,750,000 | Fannie Mae Preservation | Union, NJ |
| 3. | 229-unit MF property | \$19,780,000 | Fannie Mae MTEB Forward | Washington, DC |
| 4. | 180-unit MF property | \$37,999,700 | Fannie Mae Preservation | Milford, CT |
| 5. | 40-unit MF property | \$6,000,000 | Fannie Mae Preservation | Poughkeepsie, NY |
| 6. | 122-unit MF property | \$17,257,000 | Freddie Mac TEL Acquisition | Lake Placid, NY |
| 7. | 200-unit MF property | \$29,144,000 | Freddie Mac Preservation | Amherst, MA |
| 8. | 104-unit MF property | \$8,100,000 | Bridge Loan Financing | Buffalo, NY |

M&T Bank

M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. Trust-related services are provided by M&T's Wilmington Trust-affiliated companies and by M&T Bank. M&T Bank is a diversified, community-focused banking franchise with approximately \$240 billion in assets. It has been long recognized for its community commitments and longstanding support of civic organizations. Over the past decade, M&T, through The M&T Charitable Foundation, has donated \$263.7 million to over 2,800 nonprofit organizations across eight states and the District of Columbia. M&T Bank has been awarded the highest possible Community Reinvestment Act rating on every examination since 1982 from the Federal Reserve Bank of New York.

Industry Experience with RAD

The MTRCC team is experienced with RAD transactions using an FHA Insured Mortgage and low-income housing tax credits. Since that time MTRCC's bankers, underwriters, and analysts have dedicated themselves to develop greater efficiency and understanding of the RAD program. Although the FHA program has been a preferred debt option for RAD transactions, MTRCC team has executed Fannie and Freddie debt options showcasing our ability to pick and execute the right debt option depending on transaction needs.

Examples of successful RAD transactions:

1. City of Santa Barbara CA Housing Authority, 223(f) RAD scattered site conversion, two locations
2. City of Summerville GA Housing Authority, 223(f) RAD scattered site conversion
3. City of Summerville GA Housing Authority, 223(f) RAD conversion, two separate locations
4. Charlotte Housing Authority, 223(f) RAD conversion, two separate locations
5. Cook County, IL Housing Authority, 221(d)(4) SR RAD conversion
6. Cuyahoga County OH Housing Authority, 221(d)(4) SR RAD conversion
7. Vicksburg MS Housing Authority, 221(d)(4) SR RAD scattered site conversion
8. Camden, NJ Housing Authority, 221(d)(4) SR RAD conversion
9. Newark, NJ Housing Authority, 223(f) RAD conversion References and descriptions of similar size and scope projects

All the of projects below are representative examples of RAD conversions. Most of these projects involved either a large repair or extensive rehabilitation Scope of Work, prepared by a Professional Architect and all work was completed by a General Contractor. Various members of the MTRCC staff participated extensively in the Origination, Underwriting, Processing, Lender Committee Approval and final closing of the FHA insured loan(s) while employed with MTRCC or another MAP Lender:

1. Villa Santa Fe Apartments, 167 units, \$18.0 million 223f FHA insured loan, two complexes*
2. Anthony Homes, 274 units, \$3,571,800 million 223f FHA insured loan
3. Bowden Pendleton Homes, 351 units, \$3,972,900 223f FHA insured loan
4. R.H. Floyd Memorial Apartments, 220 units, \$3,261,000 223f FHA insured loan, multiple sites*
5. Southside Homes, 392 units, \$24,126,600, 223f FHA insured loan
6. CHA Towers, 397 units, \$18,000,000, 223f FHA insured loan
7. Evanston Senior Redevelopment, 201 units, \$3,400,000 FHA 221d4 SR insured loan
8. Bohn Tower, 267 units, \$11,000,000 FHA 221d4 SR insured loan
9. Ambleside Tower, 202 units, \$6,720,000 FHA 223f insured loan
10. Severance Tower, 191 units, \$5,989,900 FHA 223f insured loan

*Required scattered site waivers, successfully procured from the HUD Secretary

The MTRCC team strives to offer the services you would expect from your local bank, with the resources and knowledge of a large national lender. By developing a dedicated team, comprised of our trading desk, senior management and ourselves, we can provide a consistent and efficient process.

Please do not hesitate to call with any questions or comments that may arise. Thank you very much for the opportunity to provide our support. We look forward to speaking with you and City of Hollywood through our continuing partnership with SFCLT.

Sincerely,

Chad P. Musgrove

Chad P. Musgrove
Senior Vice President
C: 228-265-2365

AFFORDABLE HOUSING MULTIFAMILY LENDING

FHA/HUD Section 221(d)(4) – Construction to Permanent Financing

REPRESENTATIVE TERMS	
Eligibility:	<ul style="list-style-type: none"> • New construction or substantial rehabilitation of apartment properties • Borrower must be a single asset owner (corporation, general partnership, limited partnership or limited liability company)
Property Types	Apartments (garden, townhouse, mid-rise and high-rise).
Program Description	Financing for new construction or substantial rehabilitation. Retail/Commercial space acceptable (cannot exceed 25% of net rentable area or 15% of effective gross income).
Program Name	221(d)(4) New Construction/SubRehab.
Location	United States, U.S. Virgin Islands, Puerto Rico and Guam.
Loan Amount	Program has no minimums, including during the construction period.
Interest Rate	Fixed, determined by market conditions at time of rate lock.
Recourse	Non-recourse except for acts of malfeasance.
Loan Term	Construction term plus 40-year (fully amortizing) permanent loan.
Maximum Mortgage	<ul style="list-style-type: none"> • At Least 90% PBRA – 1.11 DSCR and 90% LTC. • Affordable Housing – 1.15 DSCR and 87% LTC. • Market Rate Housing - 1.18 DSCR & 85% LTC.
Program Features	Significant equity offset utilizing 10% Builder's and Sponsor's Profit and Risk Allowance (BSPRA) credit when sponsor or related entity acts as general contractor. Loan converts to permanent upon completion of construction, no lease-up required for conversion.
Prepayment	Negotiable.
Agency Fees	<ul style="list-style-type: none"> • FHA Application Fee: 0.30% (may be reduced for Projects in Opportunity Zones to 0.20%). • FHA Inspection Fee: 0.50% of mortgage amount for new; 0.50% of cost of improvements for substantial rehabilitation. • Mortgage Insurance Premium (MIP): At Least 90% Rental Assistance, At Least 90% Affordable with achievable and underwritten tax credit rents at least 10% below comparable market rents, OR Green Certification qualifies for 25 bps MIP Affordable Housing qualifies for 35 bps MIP.

ABOUT US

M&T Realty Capital Corporation is a wholly-owned subsidiary of M&T Bank—one of the 20 largest US-headquartered commercial bank holding companies.

As a full-service mortgage banking company, we specialize in providing competitive financing nationwide for commercial properties, including multifamily, affordable housing, seniors housing, healthcare facilities, and office, industrial, and retail properties.

We are a fully accredited Fannie Mae DUS® and Multifamily Affordable Housing (MAH) lender, a Freddie Mac Optigo® and Targeted Affordable Housing (TAH) Lender, and an approved FHA/HUD MAP and LEAN lender.

For more information contact:

Drew Robison
Senior Vice President
c: 678-978-0989
e: jrobison@mtb.com

1-800-737-2344
mtrcc.com

AFFORDABLE HOUSING MULTIFAMILY LENDING

FHA/HUD Section 221(d)(4) – Construction to Permanent Financing

REPRESENTATIVE TERMS (CONTINUED)

Other Requirements	<ul style="list-style-type: none"> • Application: Phase I ESA; Appraisal; Market Study; Structural/Cost Review, Radon/LPB/ACM Testing. • Construction: Payment of Davis-Bacon wages; cost certification; completion assurance. • Permanent Loan: Audited statements, Tax, Insurance, MIP and Replacement Reserves escrows required; surplus cash distributions limited to 2 times per year. • Initial installment 20% of LIHTC Total Equity; 10% may be funded by a LIHTC EBL. • 37.5% of Net Equity at 65% Completion. • 62.5% of Net Equity at 100% Completion.
Green Certification Incentive	<p>MIP reduction to 0.25% if a) an energy audit is performed on a property, and b) energy improvements are implemented to achieve an Energy Star Benchmarking Score of 75 or greater and Green Certification. All reductions are subject to HUD approval.</p>
Escrows Typically Funded Upon Closing	<ul style="list-style-type: none"> • 2% (Affordable SubReb) or 4% (New Construction) of Loan Amount Working Capital Escrow. • Initial Operating Deficit Escrow, 3% of the Loan Amount or 6 Months Debt Service inclusive of MIP; may be waived for Affordable in lieu of Operating Deficit Escrow required by Syndicator/LIHTC Investor. • Offsite Escrow for Non Mortgageable Costs • 2year Tax Increment Escrow, if applicable

For more information contact:

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