

Predevelopment Loan Program Application

Manatee County Habitat for Humanity

“THE GARDENS”

Narrative



Manatee County

Habitat
for Humanity®

ORGANIZATIONAL OVERVIEW

Summary

Manatee County Habitat for Humanity is proposing to develop an affordable housing community called "The Gardens" on a 3 acre parcel located in Manatee County. The community will consist of 15 homes which will be sold to qualified Habitat homebuyers. The parcel is located in the Southwest County TIF area- a region of special focus for Manatee County to create more affordable housing and stimulate economic growth. The parcel, which was once a tomato farm, is located in a low-income residential area. An elementary school backs up to the property and a high school is located nearby. The property lies at the end of two residential blocks that include both multi-family housing units as well as single family housing and is a great fit for a Habitat community. The property is being offered to us by a private seller interested in having her family's land used for the purpose of helping families secure affordable housing.

The Gardens would be the first project in which Manatee Habitat is seeking assistance from the Florida Housing Finance Corporation. Manatee Habitat welcomes the expertise of the Florida Housing Finance Corporation in the form of education, resources and guidance to help our affiliate make the best educated decision in pursuing this land development opportunity.

History and Mission

Manatee County Habitat for Humanity was established in August 1994. The affiliate serves a community of 300,000 residents and has built 125 Habitat homes to date. The organization, established by a dedicated group of Manatee County residents depends heavily on volunteer support both among the Board members who lead the organization as well as the hundreds of volunteers who provide construction, retail and office support.

The mission of Manatee Habitat is to develop resources, educate and mobilize people to work alongside families in need, rehabilitate existing homes and build sustainable, affordable homes, thereby improving the quality of life for families and the community.

Habitat has been building homes throughout Bradenton and Palmetto on infill lots and small parcels of land. Between 2007 and 2015 Habitat moved to constructing homes in larger communities and built Village of the Palms (34 homes), Washington Park (12 homes) and Hope Landing (18 homes). In the Hope Landing community Habitat introduced a sustainable house design which is now incorporated in all homes built and rehabs.

Manatee Habitat is a non-profit 501(c) 3 organization funded through donations, foundation and corporate grants, churches, municipal partnerships and homebuyer mortgages held. The affiliate operates two thrift stores called Restores which generate revenues to cover administrative expenses and enable donor dollars to be directed to construction of homes.

Current Programs/ Future Goals

Manatee Habitat provides decent, affordable, permanent housing for working families who qualify through the homebuyer program to purchase a Habitat home for a 0% interest loan. Manatee Habitat currently builds 4-6 single families homes a year. In addition to helping first time homebuyers, Habitat has expanded housing products and services to assist existing low income homeowners through a Home Preservation Program. Disabled, elderly and veteran homeowners in Manatee County can partner with Habitat for exterior home repairs or critical home repairs. Each year, Manatee Habitat completes five home preservation projects. Manatee Habitat's long term plans include the expansion of its neighborhood revitalization efforts. By responding to community aspirations with an array of products, services and partnerships to empower residents to revive their neighborhoods Manatee Habitat is able to serve additional families.

During the next two years, Manatee Habitat will be building single family homes in the city of Bradenton. Partnering with the City of Bradenton through a Community Development Block Grant, Habitat has been able to purchase enough land to build 8 homes to be located in the City of Bradenton. These homes will be designed as stand-alone single family homes, attached villas and, if approved, a triplex.

In order to maintain inventory and provide additional affordable homes to meet the needs of our community, the affiliate is in discussion with a private seller to purchase a 3 acre parcel in Manatee County. The plan for this parcel includes a variety of sustainable Habitat homes designs for the 15 homes proposed. In addition, Habitat is exploring the possibility of including within this neighborhood a Community Garden to address the challenges faced by residents in this area which is designated as a "food desert." Conversations are also on-going with the Manatee Community Action Agency about the possibility of including a Head Start childcare facility in the community for both Habitat families and the greater community.

Manatee Habitat's Board of Directors are working now to develop long term strategies that will enable the organization to continue to build inventory, organizational capacity and resources to meet the on-going housing needs of low-income residents in the community.

PROPOSED DEVELOPMENT

Resources

Manatee Habitat has developed a preliminary budget for the project. Infrastructure costs were based on the experience Habitat has gained in building a previous community on undeveloped land for a similar number of homes. Home construction is based on current costs. The cost for land acquisition is based on initial conversations with the seller and prior to a formal appraisal.

| <u>Sources</u> | <u>Uses</u> | <u>Estimated Proposed Budget</u> |
|--|-------------------|---|
| Florida Finance Housing Corp | Pre Development | \$75,025 |
| Florida Finance Housing Corp | Site Acquisition | \$195,000 |
| Community Development Block Grant - Housing Finance Authority/Manatee County | Infrastructure | \$500,000 |
| Housing Finance Authority/Manatee County Foundation and Corporate grants, Corporate sponsorships, Donations and Community Reinvestment Loans | Home Construction | \$1,500,000 (15 homes @ \$100,000 ea.) |
| Total | | \$2,270,025 |

Manatee Habitat has met with the representatives of the Neighborhood Services Department of Manatee County who administer the Community Development Block Grants. Manatee Habitat will be seeking a CDBG to help with the construction of the infrastructure for "The Gardens" project. Release of the funds to begin work on the infrastructure is expected for first quarter of 2018.

Habitat has also begun discussion with the Local Housing Finance Authority to discuss the viability of "The Gardens" as a project that could be funded. In October 2016, Manatee Habitat will go before their Board of Directors with a proposal for funding the infrastructure costs as well as funds for home construction.

Manatee Habitat builds 4-6 homes each year and raises funds for the construction of these homes through foundation and corporate grants, corporate sponsorships and donations in addition to homebuyer mortgage payments. This past year Manatee Habitat raised \$775,000 through fundraising to cover the needs of the organization.

Current Status

Following the initial conversation with the seller, and learning of their interest in working with Manatee Habitat, a survey was completed for \$2450. A meeting was held with Neighborhood Services Department of Manatee County to confirm eligibility and timing for CDBG monies available to assist with infrastructure. An initial meeting was then held with the zoning department and it was determined that "The Gardens" project met current zoning requirements. A site plan is now being worked on by the architect, who currently works on all Manatee Habitat homes and was the architect for our most recent green build community. Meetings have taken place with the Health Department in an effort to learn more about their

community garden initiatives and to seek possible collaboration and funding. An initial conversation with the Executive Director of the Manatee Community Action Agency has also taken place on the possible inclusion of a Head Start Childcare project.

We have estimates for the Soil Test and Environmental study totaling \$4450 and are scheduling these assessments. The seller has not had an appraisal done on the property. Manatee Habitat will have an appraisal done in the next 30-60 days to determine its value and is now seeking a commercial real estate appraiser. The property is not on the market and the seller is willing to work with Habitat as we continue to obtain commitments for the funds necessary for the completion of the infrastructure. At the same time, Habitat continues to work with the seller to keep her informed of steps being taken in the predevelopment phase. The seller wishes for the sale of the property to occur within the next year.

Background and Structure

Manatee County Habitat for Humanity is an affiliate of Habitat for Humanity International who is the sixth largest builder of residential properties in the nation. Our new construction program has completed 125 new homes throughout Manatee County and the cities of Bradenton and Palmetto, Florida. They include the development of three neighborhood communities called Washington Park (12 homes) and Village of the Palms (34 homes) and Hope Landing (18 attached villas).

Over the last two decades, MCHFH has improved its construction techniques and use of innovative materials. The benefits of 'green build' homes for Habitat homeowners are many, and include saving money on utilities, hurricane protection and improved air quality. Building with sustainable housing products helps our community and volunteers obtain knowledge and skills they can utilize in their own homes. MCHFH is proud to have received recognition for its sustainable building efforts on the state, regional and national level including being the first non-profit organization to receive the Housing Innovation Award from the U.S. Department of Energy for participation in their Zero Energy Ready Home certification program.

Foreclosures, abandonment and home-maintenance issues have left many family homes and communities in disrepair. During the economic downturn, HFHI expanded their support of resident housing activities in communities to also serve existing homeowners. MCHFH had for several years worked to build neighborhoods with the construction of new Habitat homes but responded to this new direction with an array of housing products and services as part of a Neighborhood Revitalization program. Under the Neighborhood Revitalization (NR) program we have completed eight major remodels using 'green build' practices working with government branches, businesses and religious groups. Additional work under Home Preservation programs allows us to repair/replace roofs, paint houses, build ramps for accessibility, do weatherization work and provide other critical repair needs. We have been able to assist 84 families over the last several years with these new programs. MCHFH volunteers now participate in these projects and the expanded capacity enables more families to be served throughout Manatee County.

The affiliate has in place a development team that consists of board members, staff and community partners working together to create strategies and programs that are addressing the need among low income residents in the 35-65% AMI segment seeking affordable housing.

Manatee Habitat is a non-profit organization whose mission is to serve families and provide safe, affordable housing and thereby improving the life of its local residents. Manatee Habitat is a multi-faceted organization which functions as a developer, a builder and a mortgage originator and servicer. In addition Habitat provides program services and operates two retail operations (Restore Thrift stores.) In order to maintain a lean operation we utilize volunteer teams to help us accomplish our many activities and goals. In an effort to assist in the development of properties we have assembled a qualified team of community partners, board and staff members. The following is an overview of this team.

Community Partners

The development of a new subdivision is greater than one organization. It takes a team to properly plan, build and commission a new development. It starts with talking to the surrounding community as to what is needed and works in their community. We communicate with Planning and Zoning Department government officials to get their input and understand their requirements. We talk with county health officials and other non-profit organizations who work in the area to understand the needs we can address. We work with our architect/engineer, Ugarte & Associates with the information gathered to layout the development for review with officials and other community partners. Upon reaching a consensus, we can go to bid and start infrastructure development with a local land development engineering firm (having worked with two previously). With approval of the plan, we bid out the infrastructure development to local contractors so work can begin.

While the infrastructure work is being done the house design begins. We will meet with our design team of Ugarte & Associates; ESC, LLC, environmental consultants, and use our experience building homes for Habitat families to form the core of this team. We look at house designs that consider four criteria of energy efficient, sustainable, safety and Universal Design practices that will still be affordable and help lower the cost of homeownership. Energy Star and DOE Zero Energy Ready Home requirements are reviewed and incorporated into the design to meet these certification programs. We invite our suppliers, sub-contractors and local building officials to provide input into this process to take advantage of the collective knowledge as professionals in their area of expertise. Our design/built homes benefit from everyone's experience and exposure to new construction techniques and materials. We continue to evolve our design throughout the build as new opportunities are presented.

Contact info:

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| Carlos Ugarte Ugarte & Associates, Inc. | Architect and Structural Engineer | (941) 729-5691 434 9th Ave W Palmetto, FL 34221 |
| Karl Handley-White ESC LLC | Environmental Consultant | (941) 957-1100 1348 Fruitville Rd., Suite 203 Sarasota, Florida 34236 |
| Julie Bauer Estimator/Project Manager Gator Grading & Paving, LLC | Infrastructure Contractor | Office: 941-751-3900 Cell: 941-296-4062 2704 105th St. East Palmetto, Florida |

The Board of Directors

The role Manatee Habitat's staff and Board of Directors will play in the predevelopment process is similar to the role played in the other three planned communities that have already been completed. The Board of Directors for Manatee County Habitat for Humanity has a collective skill set that is extensive. They routinely lend their skills to the Manatee Habitat projects at hand. The eleven members share skills in Fundraising, Banking and Finance, Construction and Land development, Real Estate, Retail Store operations, Law, Religion, Insurance, Human Resources, Information Technology, Wealth Management and Government Relations. Four have been or are business owners.

Richard Amesbury, Board President has an MBA from Pace University and worked for 35 years for ExxonMobil Corporation in executive management positions in planning, financing and sales. Dick has extensive experience in strategic planning and business management. His work has also included contract negotiations, capital expenditure planning and land and property development. Dick began volunteering for Habitat 10 years ago as a construction volunteer and joined the Manatee Habitat board in 2011.

Gary French, Board Member began gaining experience with land development by acquiring and developing a 125-acre waterfront parcel on the Eastern Shore of Virginia, known as Wharton Place. From design of the project, through installation of roads and other infrastructure, subdivision and sale, he gained a significant amount of experience in the process. After retiring from corporate life at the end of 2010, he moved to Bradenton, Florida, obtained his real estate sales license and began investing in real estate, primarily foreclosed properties that have been renovated and sold. He continues to acquire and sell property as market conditions permit and works on behalf of clients seeking to relocate to, from or within Manatee County. Gary is a construction volunteer for Habitat and has served on the board since 2015, he has also been involved in several land acquisition transactions on behalf of Manatee County Habitat for Humanity.

Barry Berman, Treasurer has been a Certified Public Accountant for the past 40+ years. While in private practice his clients were primarily small business owners and real estate developers. After selling his private practice, he spent 7 years with Johnson & Johnson first developing the tax division of one of their companies and then managing the financial aspects of a new basic research facility. Barry spent the last 20 years of his career prior to retirement as the CFO of an international law firm with multiple offices throughout the United States and Europe. In addition to his for profit work, over the past 12 years, Barry has been a member of the Board of Directors and the Treasurer of two different non-profits focusing mostly on financial controls, liquidity, and cash flow improvements.

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|-----------------------------|-----------------------|--------------|
| Richard Amesbury, President | Reamesbury@yahoo.com | 941-465-0271 |
| Gary French, Member | Glfrench51@gmail.com | 617-459-1889 |
| Barry Berman, Treasurer | Barry062550@yahoo.com | 978-312-1020 |

Staff

The following staff members are key players on the development team

Diana Shoemaker, Executive Director has over twenty years of experience in non-profit and community educational program planning and management. Diana served for three years as Manatee Habitat for Humanity's Family Services Manager prior to being promoted to the position of Executive Director in 2011. Since then she has led the organization to set and achieve higher goals. She has worked to establish Manatee County Habitat for Humanity as a leader with firsthand knowledge in the discussion of affordable housing. She currently chairs the Manatee County Advisory Committee on Affordable Housing. She was the founding Director of Family Promise of Manatee County, Inc. She has a Masters Degree in Social Work, from Columbia University and is a 2014 Leadership Manatee Graduate, and a member of the Association of Fundraising Professional.

Bruce Winter, Director of Construction, has extensive experience in construction. For the last 12 years, Bruce has lead construction operations for three Habitat affiliates in southern Florida. Aat this time, he is building his 100th new Habitat house, and has completed numerous rehabs and many repairs for Habitat families. He brings his interest in conserving natural resources and improving energy efficiency to low-income housing construction. Under his leadership, homes are being built to the highest level of energy efficiency, sustainability, safety and universal design criteria for low income families throughout Manatee County. Recent homes have received Water Star, Energy Star and/or USGBC LEED certifications. The last fourteen homes have been certified to the new and most stringent certification of U.S. DOE Zero Energy Ready Home program. He assumes a familiar role of engaging with building professionals, city and county contacts in the planning and design phase of the community.

Amy Van Dell, Resource Development Manager, has several years of non-profit management experience at a local animal welfare agency where she demonstrated her ability to build viable partnerships, secure grant funding and improve community awareness for the organization. Prior to that, she worked as the Public Relations Director for a major telecommunication company executing their internal employee volunteer and recognition programs and external community sponsorships totaling more than \$1 million annually. She is a graduate of Leadership Pinellas 1998, Leadership Manatee 2004, and a member of Member Association of Fundraising Professional.

Contact info:

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|------------------------|--------------------------------------|----------------------------|
| Diana Shoemaker | dshoemaker@manateehabitat.org | (941) 748-9100 x105 |
| Bruce Winter | bwinter@manateehabitat.org | (941) 799-9318 |
| Amy Van Dell | avandell@manateehabitat.org | (941)748-9100 x107 |

In addition to assembling a qualified team, Manatee County Habitat for Humanity brings to this project the experience and tools to not only address housing needs but also to improve the quality of life for residents in the community. Manatee County Habitat for Humanity has been in operation building homes in Bradenton, Palmetto and unincorporated Manatee County for 23 years. Home Preservation (exterior repairs/critical home repairs) has enabled Manatee County Habitat to expand its reach throughout the entire community identifying and addressing the needs of existing low-income elderly, disabled and veteran homeowners.

Habitat's work with prospective homebuyers and existing residents' housing needs has given the organization insight into the challenges of affordable housing in our community. Habitat's Family Services Department fields three to four calls daily from residents seeking information about Habitat's housing products and services. An on-site orientation for the Manatee Homebuyer program resulted in more than 200 phone inquiries and 100 people attending a session and receiving applications. There is a critical need for affordable housing in our community.

Navigating the ups and downs of the housing market for the past two decades has given Manatee Habitat a good picture of the challenges and opportunities that exist in our community as it relates to affordable housing. During this time Habitat has built relationships, formed community partnerships and established a reputation as an organization committed to its mission.

During the past year Manatee County Habitat has actively participated in the affordable housing discussion that has been raised by our county and city commissioners. Staff and Board have been intentional in engaging with key leaders in the community in an effort to insure that Manatee County Habitat is "at the table" on this issue. Manatee County Habitat hosted a community education workshop on green building home techniques for affordable housing. The affiliate was represented during five workgroups called "All Things Housing" hosted by the Manatee County Board of Commissioners. During the workgroups, Habitat was invited to give input and respond to recommendations presented. Staff members serve on chamber committees, faith-based collaborations and business networks in an effort to be part of the on-going dialogue on the community's housing needs.

Manatee County Habitat for Humanity has developed many partnerships over the years and is continuing to build on those relationships to address current challenges and seek solutions as a community. Business leaders and large corporations commit annually to building Habitat homes through the Community Contribution Tax Credit Program. Resident groups, community organizations and non-profits partner with Habitat to work on the spectrum of issues that face low-income families in our community. In the past year more than 500 individuals representing faith-based groups, small businesses, schools and service organization have partnered with Habitat and lent their support as volunteers to help address the affordable housing issue.

The staff has worked hard for the past four years to educate, advocate and collaborate with local government housing entities in Palmetto, City of Bradenton and Manatee County. The result has increased funding opportunities to assist in rehab and land acquisition. Planning officials have worked with the affiliate to create changes leading to increased density and helping more families. Working with local government planning and community development staff has been an essential part of Habitat's success in meeting the affordable housing needs of low-income residents.

Manatee County Habitat for Humanity Organizations and Contacts

| Organization | Address | Phone | Contact | Relationship |
|---|--|--------------------------|--|---|
| Wells Fargo Housing Foundation | 100 S. Ashley Dr., Suite 100, Tampa, FL 33602 | (813) 225-4319 | Machelle Maner, Vice Pres./Senior Community Development Officer | Home Construction Grantor |
| Bank of America | 50 Central Ave. Suite 750 Sarasota, FL 34236 | (423) 991-5939 | Michele Charlet, Vice President Asset Manager | Home Construction Grantor |
| Beall's Department Stores | P.O. Box 25207 Bradenton, FL 34206 | (941) 744-3409 | Michael Maddaloni, Vice President Treasurer | Corporate House Sponsors |
| Boar's Head Brand | 1819 Main St., Suite 800 Sarasota, FL 34236 | (941)955-0994 | Ginny Cable, Manager Employee and Community Relations | Corporate House Sponsor |
| Publix Super Markets Charities | P.O. Box 407 Lakeland, FL 33802 | (863) 688-1188 | Kelly Williams-Puccio Executive Director | Home Construction Grantor |
| Liberty Savings Bank | 3901 Cortez Rd. West Bradenton, FL 34210 | (941)755-5733 | Lauren Fuller Financial Center Manager | Home Construction Grantor |
| Peace River Electric Cooperative | P. O. Box 1310 Wauchula, FL 33873-1310 | (800) 282-3824 x4644 | Mark Sellers Communications Director | Home Construction Grantor |
| Manatee Community Foundation | 2820 Manatee Ave. West Bradenton, FL 34205 | (941) 747-7765 | Susie Bowie Executive Director | Grantor |
| William G. and Marie Selby Foundation | 1800 2 nd St., Suite 954 Sarasota, FL 34236 | (941) 957-0442 | Dr. Sarah Pappas Executive Director | Grantor |
| City of Bradenton | 101 Old Main St. Bradenton, FL 34205 | (941) 932-9400 | Vicky White, Manager Housing and Community Development | Partner Agency and Grantor |
| City of Palmetto | 715 4 th St. Palmetto, FL 34221 | (941)723-4988 | Jeff Burton, Director Community Redevelopment Agency | Partner Agency and Grantor |
| Manatee Chamber of Commerce | 222 10 th St. West Bradenton, FL 34205 | (941) 748-3411 | Michael Gallen, Vice President Public Policy and Small Business | Partner Agency |
| Manatee County Government | 1112 Manatee Ave. West Bradenton, FL 34205 | (941) 749-3029 x.3474 | Denise Thomas, Coordinator Housing and Community Development | Partner Agency and Grantor |
| Florida Department of Economic Opportunity | Caldwell Building 107 E. Madison St. Tallahassee, FL 32399 | (850) 245-7105 | Burt Von Hoff Division of Community Development | Partner Agency |
| Ugarte & Associates, Inc. | 434 9 th Ave. W. Palmetto, FL 34221 | (941) 729-5691 | Carlos (Charlie) Ugarte, Owner | Partner, Architecture and Structural Engineering |
| Karl Handley-White, ESC LLC | 1348 Fruitville Rd., Ste. 203 Sarasota, FL 34236 | (941) 957-1100 | Karl White, Owner | Partner, Environmental Consultant |
| Gator Grading & Paving, LLC | 2704 105 th St. East Palmetto, FL 34221 | (941)751-3900 | Julie Bauer Estimator/Project Manager | Partner, Infrastructure Contractor |

PLP Estimated Budget Expenses

Developer Name: Manatee County Habitat for Humanity

Development Name: The Gardens

| Activity | Vendor (if known) | Cost |
|--|-------------------|------------------|
| Market and Feasibility Analysis | | 5000 |
| Rezoning | | 0 |
| Title Search | Blalock Walters | 300 |
| Legal Fees | Blalock Walters | 4275 |
| Boundary Survey | ZNS Engineering | 2450 |
| Administrative Expenses | | 2500 |
| Consultant Fees | | 0 |
| Credit Underwriting Fees | | 0 |
| Good Faith Deposit | | 5000 |
| Commitment Fees to Secure Financing | | 0 |
| Biological and Environmental Assessments | Ardaman & Assoc | 1950 |
| Soil Tests | Ardaman & Assoc | 2550 |
| Appraisal | | 3000 |
| Architectural/Engineering Fees | Ugarte & Assoc | 48,000 |
| Other Fees (List Below): | | |
| | | |
| Land Acquisition | | 195,000 |
| | | |
| | | |
| | | |
| | | |
| Total | | \$270,025 |

General Notes:

- ▶ The total cost on this worksheet should match the total on your loan request statement
- ▶ This list may not include all eligible PLP costs for your development. Some common costs incurred are listed, but you may not have eligible costs for each item on this list. Please leave those activities for which you will not incur expenses blank.
- ▶ Please list other anticipated eligible PLP expenses on blank lines below "Other Fees"
- ▶ If you have contracted or received a quote from a vendor for an activity, please enter that in the proper location

Notes Pertaining to specific Activities listed above:

Legal Fees: Must be reasonable and incurred in conjunction with acquiring or permitting of property or amendment of PLP documents. Application preparation or legal research should not be included.

Administrative Expenses: Please see rule 67-38 for eligible costs to be included under administrative expenses. Staff salaries will not be allowed.

Consultant Fees: Only third party consultant expenses will be allowed.

Manatee County Habitat for Humanity
The Gardens

Legal Description:

S 396 FT OF W1/2 OF NE1/4 OF SW1/4 OF NE1/4 P-7-N PI#47170.0000/6

Manatee County GIS Map



2015 Aerials

Roads for Aerials

Interstates and Highways

Interstate

U.S. Highway

State Road

County Road

Business Road



Major Road

Built

Under Construction

Proposed



Residential Street

Publicly Maintained

Privately Maintained

CDD



Railroad

