

**CITY OF LAUDERHILL  
RFP #2024-035  
VILLAGE MODERATE HOUSING**



***VILLAGE ON THE GREEN***

**To:**

City of Lauderhill

Attention: Purchasing Division / Finance Department

5581 W. Oakland Park Blvd., Lauderhill, FL 33313

**Submitted By:**

Habitat for Humanity of Broward

888 NW 62<sup>nd</sup> St., Fort Lauderdale, FL 33309



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## **SECTION B**

# **ORGANIZATIONAL COVER SHEET**



## **HABITAT FOR HUMANITY OF BROWARD, INC.**

888 NW 62<sup>nd</sup> St., Fort Lauderdale, FL 33309

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### **OUR MISSION AND VISION**

A world where everyone has a decent place to live. Seeking to put God's love into action, Habitat for Humanity of Broward brings people together to build homes, communities and hope. Habitat Broward offers a "hand up" not a "hand out" to empower families who are willing to work hard to improve their family's lives through affordable home ownership.

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### **OUR KEY INITIATIVES ARE:**

- Empower partner families through education, resources and support to successfully achieve their personal, academic and professional goals
  - Teach the youth of future homeowner families the skills and attitudes needed to make better life choices and break the intergenerational cycle of renting
  - Increase awareness and educate the community regarding issues related to the affordable housing crisis and what they can do to help
  - Pursue green building certification for Habitat Broward homes in order to make our design more sustainable and eco-friendlier
  - Revitalize and strengthen the community by building affordable workforce housing throughout Broward.
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### **WHY HOMEOWNERSHIP MATTERS**

Homeownership is one of the most powerful forces to improve health, education, and wealth for generations. Nowhere is this more important than Broward, one of the most housing-cost burdened areas in the country, with homeownership out of reach for 94% of Broward families.



## **SECTION C**

# **STATEMENT OF WORK & EXECUTIVE SUMMARY**



### **Habitat for Humanity of Broward Overview**

Established in 1983 as an affiliate under Habitat for Humanity International, Habitat Broward has provided affordable homeownership for thousands of residents in Broward County. Among the 1,200 Habitat affiliates in the nation, Habitat Broward is in the top 40 (3%) producers and is consistently ranked in the top 15 builders overall for Broward County.

### **Qualifications & Experience**

Habitat for Humanity of Broward (hereinafter Habitat Broward) is a full-service, wraparound non-profit organization focusing on: land acquisition and development, construction; mortgage lending, homeowner readiness education & selection, and continued family support.

One of the many benefits of partnering with Habitat Broward is that it delivers a "turnkey" product for City staff with Habitat's built-in, time-tested wrap-around program encompassing everything from land development, construction, to qualifying and selecting homeowners. In addition, Habitat Broward also finances and services its mortgages, ensuring long term sustainability and equitable homeownership for our community's hard-working families.

To date, Habitat Broward has empowered thousands in our county to achieve economic stability and improve their quality of life through affordable homeownership. Habitat Broward's low interest mortgages and closing cost assistance make homeownership affordable for hardworking families in Broward County. As a mortgage company, the payments received from current Habitat Broward homeowners are invested back into the work, thus current homeowners become donors for future homeowners.

With 40 years' experience building in Broward County, Habitat Broward has successfully partnered with municipalities, the County itself, and hundreds of private sponsors, donors, and corporations to make thriving communities possible in Broward.

### **Statement of Work**

**Project Location:** NW 52<sup>nd</sup> Ave., Lauderhill, Florida 33313 | **Folio:** 494135400010

**Site Proposal:** (26) Twenty-six attached single-family housing units

- 8 Duplex Units (single-family attached)
- 18 Villa Units (townhome)

**Development Cost:** Includes Infrastructure development of roads, water, sewer, electric, cable, sidewalks, landscaping, stormwater management. Entitlement and permitting to actual vertical construction of the homes. Estimated Total Development Cost \$9,124,000 (see budget)

#### **Target Population:**

- For sale, homeownership, new construction affordable homes for workforce housing up to 140% AMI, as per this RFP cap.
- Habitat Broward traditionally serves families that are seeking homeownership for the first time, and earn up to 120% AMI and can serve up to 140% AMI. The AMI Habitat Broward serves represents the core of Broward County's workforce, including our hometown heroes and frontline workers. Broward County is ranked as the most housing cost-burdened market in the country with less than 5% of our population able to afford the median priced home. Habitat Broward's unique program helps to empower and further prepare hard-working families, the backbone of our communities, for the life changing journey of homeownership.





### Performance Delivery Plan

Habitat for Humanity of Broward has vast experience in the creation of affordable, sustainable and beautiful communities. Habitat has capabilities and experience with ground up development projects, which includes major infrastructure work, including but not limited to: installation of roads, electric, communication, sewage, and water systems. Further, Habitat Broward has successfully managed the bidding, procurement of materials, subcontracting and scheduling of all permitted work, including but not limited to: foundations and exterior walls; mechanical systems; and drywall on all projects.

Habitat Broward's unique model creates a wraparound service, delivering affordable homeownership at an affordable rate, on schedule and within budget.

- **Developer:** Habitat Broward will own the entire development process of this raw land including obtaining the necessary permits, platting the lots, laying infrastructure for sewer, water, electric, and streets.
- **Builder:** Habitat Broward has experience building various housing products such as single-family homes, multi-family townhomes, complete communities as well as critical repairs, foreclosure renovations and ADA adaptations. Habitat Broward's products and large-scale projects span Broward County and are featured in over half the cities in Broward including the Broward Municipal Services District. The organization has letters of recommendation and referrals from multiple municipal partners citing the ease of partnership.
- **Funder:** Habitat Broward leverages every dollar it receives from funders, donors, government, and other partners to ensure construction is under budget and that homes remain affordable. This is accomplished through economies of scale on several fronts. The first is Habitat Broward's access to a national supply chain via Habitat's national network. The second is our volunteer army which reduces contractor expenses. Lastly, we are also blessed to receive product donations from local business partners. As a non-profit organization, Habitat Broward does not seek to make a profit from this build, nor scrape any developer fees, making it a unique building partner.
- **Educator:** Families in the Habitat Broward program invest an average of 12-18 months over the course of this time before moving into their homes and receiving their mortgage. Over the course of the 18 months, the families, including children (Youth Empowerment Program/YEP), complete the homeowner education program on homeowner basics, financial literacy, post-closing maintenance, civic involvement, good neighbor etiquette, and more. This educational component guarantees families are equipped for their next chapter, that their new community flourishes and that their new community receives happy, healthy residents. The beautiful byproduct of this programming is when families and their children are going through classes and building their actual homes together, an incredible sense of community is formed even before the actual finished construction of the community.



- **Mortgage Lender:** Habitat Broward underwrites, originates, and lends to all families in the program a fixed rate, zero or low interest mortgage. The principal loan amount/sales price of the home is dependent on the final appraised value with potential down payment assistance available on a case-by-case basis. In addition, as the mortgage lender, Habitat Broward can work with families who face hardship to avoid delinquency and/or foreclosures. As the lender, Habitat is able to remove many of the barriers to homeownership. The first being interest rate, even in a low interest rate environment, Habitat's ability to subsidize the rate of interest, essentially cuts the payment in half. With interest rates now up to 7-8% the impact of this is even more dramatic with equity built faster for our homeowners, and hundreds of thousands of dollars saved in interest payments over the life of the loan. In addition, Habitat requires no down payment, another huge barrier and, again because Habitat is the lender, there is no Private Mortgage Insurance (PMI), further reducing the payment amount and increasing affordability to make the dream of homeownership attainable for hard working families.
- **Servicer:** Following the home closing, Habitat Broward remains a partner through servicing and wraparound support provided to families. Habitat's program boasts long term success with foreclosure rates amongst the lowest in the country when compared to conventional and/or FHA at under 1%. Habitat Broward stays in communication with families during times of trial to ensure the community continues to succeed and the city benefits from strong, stable families.

This unique full-service model has a history of success of over 40 years. Habitat for Humanity has earned the reputation of being ranked one of the most 'beloved and trusted brands' nationwide. In addition, Habitat for Humanity ranks No. 28 on the 2023 Builder 100 list, served 11,516 individuals through new-construction homes and 2,788 through rehab construction. Habitat's structure is a federated model, a movement with a fascinating history that was born out of the desire that *everyone deserves a decent place to live*. With close to a thousand affiliates nationwide and operations in another seventy countries, Habitat for Humanity is a network with global cutting-edge intelligence and resources leveraged by all so that more can be done.

Habitat Broward was one of the earliest affiliates and has a rich forty-one-year history serving Broward County. With thousands of individuals served, over 640 homes built, including infill and communities, hundreds of rehabs and critical repairs along with neighborhood revitalization and disaster recovery efforts, Habitat Broward is ranked amongst the top 3% in the country. To achieve this work is truly a unique model of bringing community together; public, private and independent sectors all working in unison to make a difference.

Habitat Broward consistently ranks as a top-rated charity with Platinum and 4 of 4 stars by all rating agencies. With year over year unqualified audits, Habitat Broward's efficiency and financial strength contribute to its reputation to effectively execute on any project it undertakes.

Habitat Broward has assembled a senior team of varied experience in each of its operational areas. It is a lean team boasting efficiency in every area. The reason for this efficiency is the power of partnerships both with the global resources at our disposal as well as the local partnerships established at the highest level who lean in with full resources, along with their hearts and souls to make a difference.





## **SECTION D**

# **FINANCIAL SUMMARY & PROJECT BUDGET**



### **Financial Capacity**

Habitat Broward has a strong financial position as evidenced in the most recent year to date financial statements, audits, and tax returns (attached within submission). Thanks to a County-wide donor base, Habitat Broward is confident it will complete this project on time and within budget. All 640-plus builds during the last forty years have been supported by Habitat's ability to garner financial support. Habitat Broward is well-versed in mortgage lending, subsidies, down payment assistance, and other financial vehicles to support low-income families.

Funding for this project, aside from the City of Lauderhill support, would come from Habitat Broward in the form of cash on hand that is ready to deploy. This funding is already secured and committed from private donors and traditional fundraising methods, making it unrestricted for purposes of future build projects such as this one. In addition, Habitat has been working with their State Rep, who has funded prior projects also to seek appropriated funds for this development as well as their Federal Rep. who has also funded prior projects. The vision for this development is to be a model in design, partnership and intentionality that other municipalities across the country will want to emulate.

Private donors and funding partners such as United Way of Broward, JM Family, Community Foundation of Broward and others that understand the need and gap of affordable homeownership, continue to support newly built homes and communities.

Habitat's unique funding model also includes funding from our social enterprise, the Habitat Restore. With close to 1,000 Habitat ReStores across the nation, Habitat Broward's ReStore, grossing approximately \$2.4MM annually ranks #5 nationwide in profitability. In addition, while not considered revenue because no interest is paid, thus no profit to recognize, Habitat's holds over \$30 million in mortgage notes. The monthly payments that come in that average \$1.5MM annually, we refer to as our "Fund for Humanity" and help to fund our mission. Habitat Broward's strong financial position provides for the capacity to cover all project costs upfront and hold over until reimbursements can be processed and received.

Habitat Broward does not take a profit, self-funds the cost of development and construction as well as funding the end loan to the borrower. Habitat Broward uses the appraised value as the sales price and works the financial model to ensure an affordable payment. The only exception to this is if there is subsidized funding that requires a capping of the sales price by the municipality involved. Ultimately, an affordable mortgage payment is defined as a house payment that does not exceed 30% of gross income. The subsidy of Habitat's mortgage lending program with no or low interest, no down payment, and subsidized closing costs allows us to typically sell at appraised value thus eliminating the concern about depressing market values and also optimizes the tax base for the cities served.



## Project Budget

Assumption Proposals	
Land Purchase (in kind donation from City)	\$(1)
Horizontal Improvements	\$3,000,000
Additional Soft Costs	\$300,000
Horizontal Development Cost	\$3,300,000
Vertical Construction Cost (PSF)	\$140 (average)
Home Size (SF)	1,600 SF (average)
Cost Per Home	\$224,000
Total Number of Homes	26
Total Vertical Construction Cost	\$5,824,000
<b>Total Development Cost</b>	<b>\$9,124,000</b>
<b>Total Development Cost (Per Home)</b>	<b>\$350,923</b>

### **Financial Documentation** (*Evidence of Financial capability to fund the total cost of the development*)

- **Audited financial statement for last fiscal year plus internal financial statements ending the with the most recent quarter:** See attached Exhibit A
- **Signed commitment letters** No loans required for this project, see cash position, most recent bank statements and YTD financial statements. Exhibit B
- **Written evidence of financial support from one or more lending institutions** See most recent bank statements evidencing cash position. No lending required. Exhibit B
- **Committed and proposed funding sources for project. Evidence of a Line of Credit or syndicator to pay project expenses until reimbursed by funding sources.** Please see proof of cash (unrestricted) that will be used for this project. (Exhibit B) No lending will be required. Unlike traditional developers, Habitat raises the cost of the development up front. Since Habitat Broward is also the 'end' lender there is no profit or take-out end loan. No cash changes hands. For example, traditional developers borrow to build and then scrape their margin and repay their construction loan upon home sale where the profit/repayment comes from the financing of that home by the 'end' lender on the sales price of the home, less down payment. Often, the end loans available in the marketplace are not structured to accommodate attainable homeownership, thus Habitat as the end lender is a key differentiator (see benefits of Habitat's mortgage program including no or low interest, fixed payment term, no private mortgage insurance, subsidized closing costs and no down payment). Evidence of the need for programs like Habitat's is the fact that homeownership is not attainable for 95% of the residents in our county.



Ongoing annual sources of funding for Habitat Broward are outlined below and are further evidenced in our financials, tax returns, audits and cash flow statements:

- ☐ The principal payments of our existing homeowners totaling over \$1.5MM annually. We call this our Fund for Humanity, existing homeowners when making their monthly payments now become new donors, their payments fund future building for others.
  - ☐ Our ReStore, this is our social enterprise which sells donated building materials, furniture and home goods producing over \$2.4MM annually.
  - ☐ Fundraising that historically averages year over year \$5-8MM annually
  - ☐ Contracts, Sales and other business activities that produce another \$3-5MM annually.
- **Three-year financial history for the Applicant. (Attached in Exhibit A)**
  - **Estimated Development Budget with a budget narrative demonstrating that the Applicant's proposed budget supports the scope of work performance.**

The estimated Development Budget shown above of \$9,124,000 was developed based on recent experience and current cost trendlines. Habitat Broward just closed out a 76 Home Development and is currently in the process of bringing 3 additional developments out of the ground, all requiring both horizontal and vertical development. In putting the estimates and timelines together for this proposal, we are in the fortunate position to be very active with a good bit of recent experience and scope. In addition to our internal teams, we also work with tremendous industry talent and top-level executives that serve on our board as well as on our land, finance and construction committees. They lend their time, treasure and talent to assist us in evaluating both our cost and projections and actuals. Their fiduciary role and assistance are invaluable.

There is complexity to this project, it is more than just home-building. It is a development and requires site planning, entitlement and infrastructure experience. These are all critical components where experience is needed. Habitat Broward has this experience and an incredible talent resource pool at our disposal.

Habitat for Humanity is recognized by the state of Florida as a contractor. Combined experience within the organization represents years in every facet of finance, homeowner education, property management, lending, development and construction. Key talent descriptions have also been provided within this proposal.

Habitat operates on an EOS model. Tight business plans are developed with key KPI's, scorecards and dashboards that are published and maintained to ensure the affiliate tracks to plan. For construction top of the line project management software is maintained and utilized to track and communicate both scheduling and costs every step of the way.



## **SECTION E**

### **LITIGATION / JUDGEMENTS**



**Not Applicable**

Habitat for Humanity of Broward is not involved in any lawsuits or proceedings.





## **SECTION F**

### **PROJECT DESCRIPTION**



### **Community Vision: "Village on the Green"**

Habitat Broward is pleased to present the City of Lauderhill with a proposal for 26 new construction homes comprised of 8 duplexes (single-family attached) and 18 villas (townhomes) to be located on the site as stated in the RFP "Village Moderate Housing" totaling 3.13 acres of City owned land. As with all its builds, Habitat Broward has taken the time to thoroughly evaluate and study this site, creating a customized site plan that is of best use for the site and will have the greatest impact on Broward's hard-working families.

Habitat for Humanity of Broward makes the dream of homeownership a reality for working families. Habitat Broward is a full-service wrap around non-profit organization, focusing on: land acquisition and development; construction; mortgage lending; homeownership readiness and financial literacy; and family support.

With this development, Habitat Broward, with support from the City of Lauderhill, seeks to create the following benefits for your municipality: Increase annual taxes as result of new homeowners on these properties; increase the number of units available for community workforce during time of crisis; and receive carefully vetted and qualified homeowners who are committed to the community. We are committed to furthering the advancement of affordable homeownership through creating neighborhoods that are inclusive of those that make up the fabric of our communities.

Upon completion of "Village on the Green" the City of Lauderhill will realize the following:

- ✓ Enhance underutilized land by improving community landscape through newly constructed, modern homes and landscaping
- ✓ Increase the number of units available for local working families during time of economic crisis
- ✓ Create communities that are sustainable from both a physical and economic standpoint
- ✓ Increased annual taxes as result of new fee-simple owned homes
- ✓ The City of Lauderhill will welcome new and prepared homeowners that are committed to the community.



## SECTION G

### DEVELOPMENT PLANS

**Detailed Site Overview & Development Proposal**

**Project Location:** NW 52<sup>nd</sup> Ave., Lauderhill, Florida 33313

**Owner:** City of Lauderhill

**Folio:** 494135400010

**Current Use:** 00 Vacant Residential

**Parcel Size:** 136,515 SF or 3.13 +/- acres

**Zoning:** RM-18

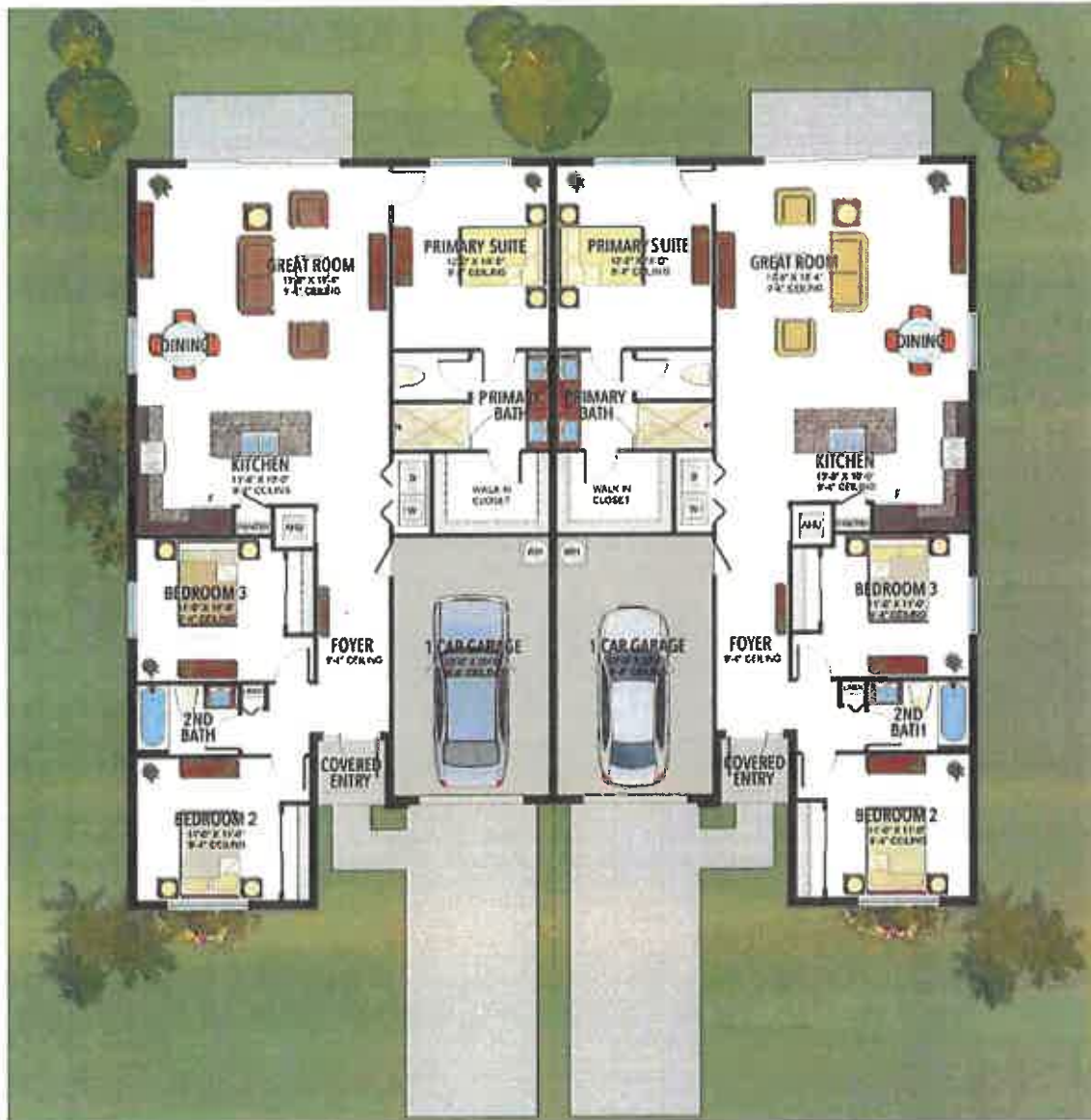


**Site Proposal:** (26) Twenty-six attached single-family housing units

- 8 Duplex Units (single-family attached)
- 18 Villa Units (townhome)



## Proposed Floor Plans



### **Single-Family Attached Model**

3 Bedroom | 2 Bathroom

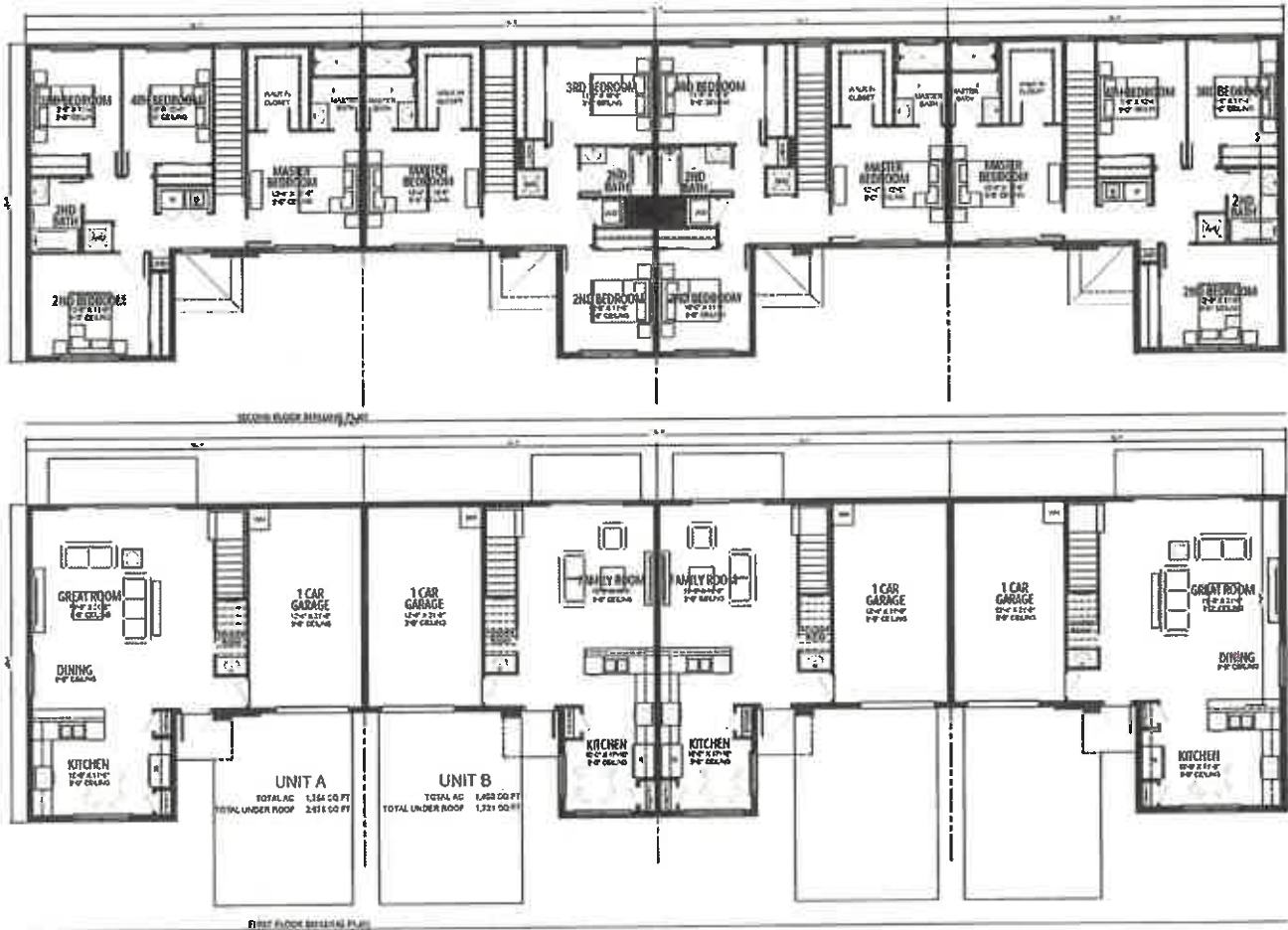
1,482 SF (Under AC)

1767 SF (under roof)





## Townhome Model (4 Unit)



**Unit A: 4 Bedroom | 2.5 Bathroom**

Enclosed Garage

1,754 SF (Under AC)

2,075 SF (Under Roof)

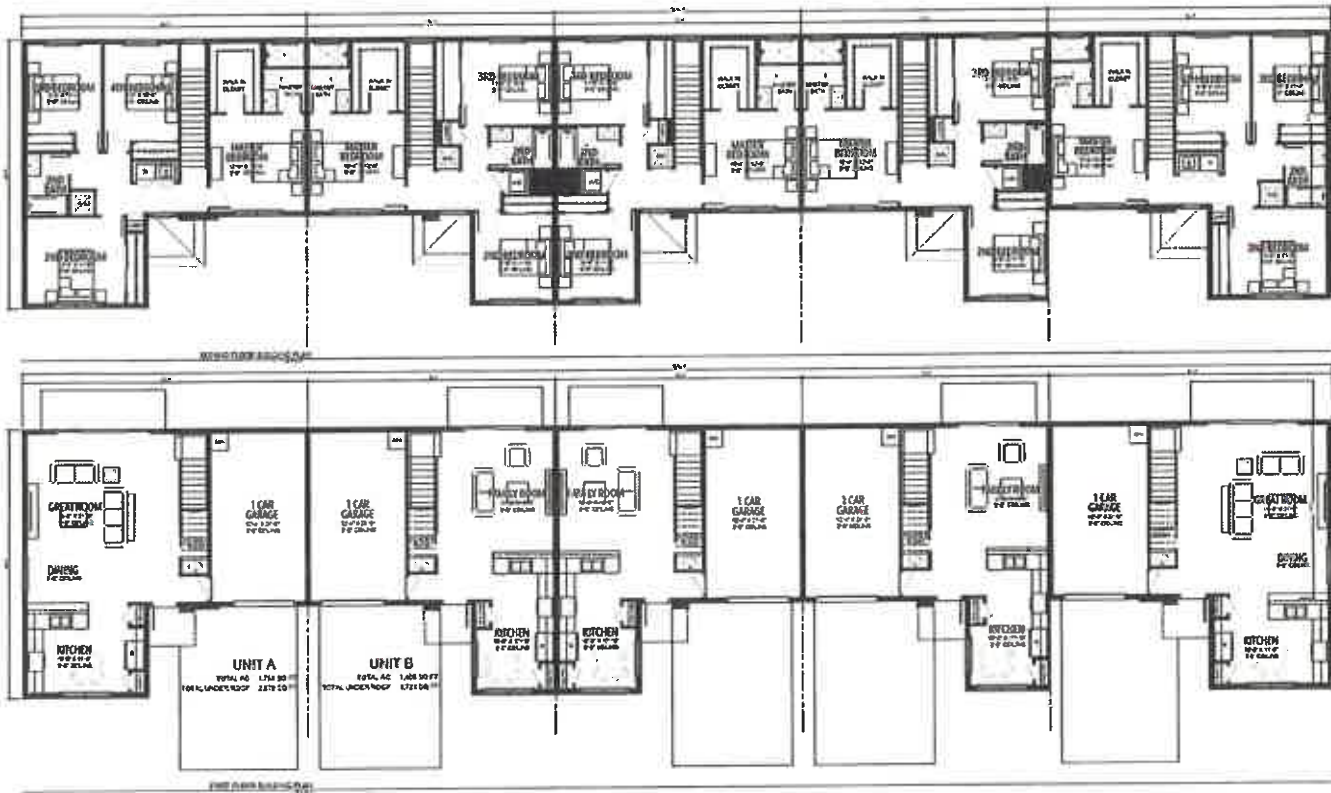
**Unit B: 3 Bedroom | 2 Bathroom**

Enclosed Garage

1,400 SF (Under AC)

1,721 (Under Roof)





### **Townhome Model (5 Unit)**

**Unit A: 4 Bedroom | 2.5 Bathroom**

Enclosed Garage

1,754 SF (Under AC)

2,075 SF (Under Roof)

**Unit B: 3 Bedroom | 2 Bathroom**

Enclosed Garage

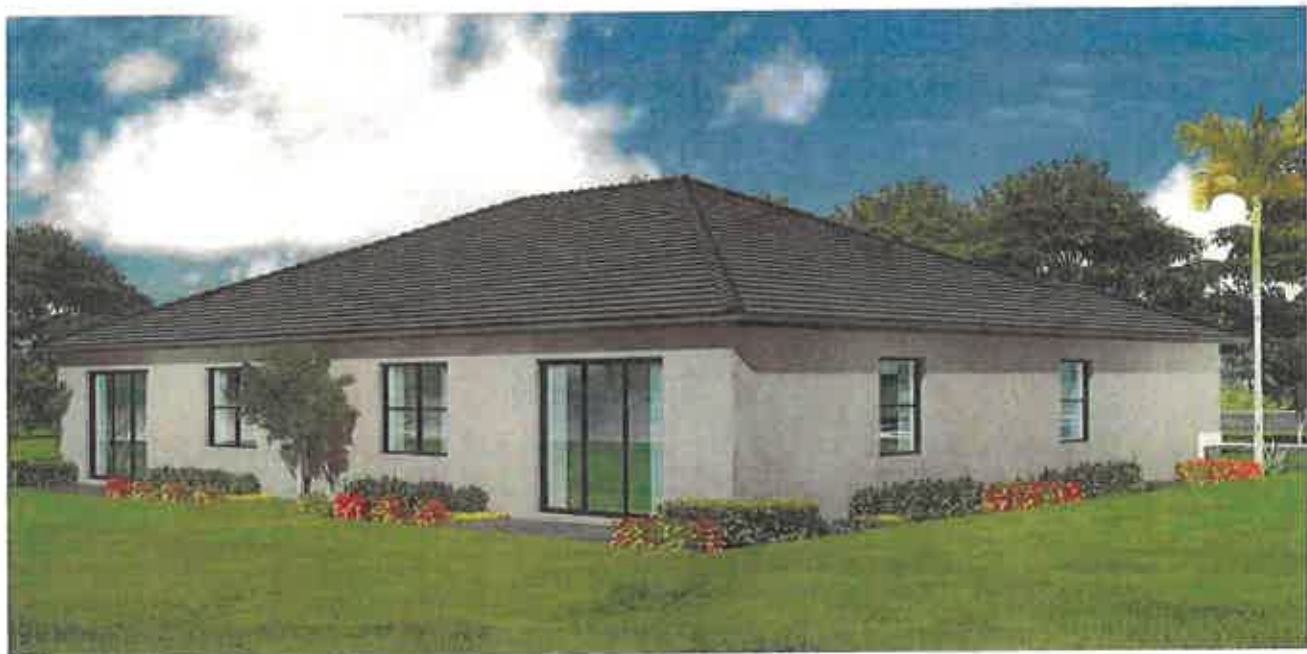
1,400 SF (Under AC)

1,721 (Under Roof)

Development Renderings



Single-Family Attached Front



Single-Family Back

*\*Designed by GL Homes, Sunrise Florida*

Townhome (4 Unit)



Townhome (5 Unit)



Townhome (Rear)



*\*Designed by GL Homes, Sunrise Florida*





### **Customized Design for “Village on the Green”**

Habitat partnered with premier builder GL Homes. GL Homes challenged their design team to mirror their most recent million-dollar product designs with affordability in mind. All required RFP elements have been incorporated.

#### **Floorplans:**

- Two (2) varying floorplans providing units with the following minimum standards:
  - Two (2) bedrooms and two (2) bathrooms totaling a minimum of 1400 air-conditioned square feet or more; and
  - Three (3) bedroom and two (2) bathrooms totaling a minimum of 1,600 air-conditioned square feet or more.

#### **Design Elements:**

- Rear door, concrete pad for outdoor patio area, an enclosed garage, driveway to facilitate the parking of a minimum of two (2) vehicles, washer and dryer connections, Energy Star efficient kitchen appliances consisting of range hood or over the range microwave, refrigerator/freezer, garbage disposal, and dish washer. The site plan must include dedicated open space and a guest parking area. \*Each property shall have a perimeter six-foot-high PVC fence, as permitted by building codes and applicable law.
- The proposed design shall incorporate no fewer than 3 distinct materials on the elevations facing public streets.
- The proposed design shall include no less than 3 complimentary colors on the building facades facing public streets.
- The proposed buildings shall include architectural elements that articulate the building entrance.
- The proposed driveways must provide landscaping to separate driveways between units.
- The units will have a perimeter PVC fence, as permitted by building codes and applicable law.



### **Habitat Broward Design Standards**

Affordability is defined by more than a purchase price. While we may measure affordability by the bottom-line cost of the mortgage and how it's factored into monthly payments, that is only a small part of the equation. Equally as important is the long-term affordability and sustainability of owning the home, including utility costs, maintenance and repair costs, taxes and insurance rates, and necessary future upgrades. Long-term affordability plays into the financial reliability of the home and the security that comes from it.

For each decision we make on systems and features that may increase the initial cost or sales price of the home, we weigh heavily on how much these features can save the buyer in the long term. Habitat Broward is intentional in its design to long term cost savings and commitment to sustainability, while also creating a product that is undisguisable from market rate units.

#### **Curated Design Features**

- Modern home design reflective of surrounding community
- Lush landscaping with native plants
- Decorative stucco & designer exterior paint schemes
- Marble windowsills
- Concrete driveways
- Dimensional shingle roofs
- Underground utility connections

#### **Kitchen and Bath Features**

- Wood cabinets
- Doubled sink in kitchen
- Chrome kitchen & bath fixtures
- Master bath walk-in shower & bathtubs in secondary bath

#### **Efficiency and Sustainability**

- Energy Star refrigerator and dishwasher & electric 30' range with self-clean
- Energy efficient modern light fixtures
- Impact resistant exterior windows and doors & hurricane rated garage door
- Smoke and carbon dioxide detectors per code
- Homes outfitted with SimpliSafe Home Security



### Green Building Standards & Sustainability

Habitat Broward proudly builds sustainable, energy-efficient homes that are both environmentally friendly and cost-effective for low-income homeowners.

**Habitat Broward builds its homes according to L.E.E.D. building standards** and meets the requirements to qualify as L.E.E.D and was awarded a *Partners in Sustainable Building Program* by Habitat for Humanity International.

By partnering with Florida Solar Energy Center, FPL's BuildSmart for Humanity Program, E3 Building Sciences and Abney Green Solutions, Habitat Broward has identified proven methods to create the most efficient and cost friendly ways to build green homes. These methods include:

- Impact windows and doors
- LED lighting
- Energy Star rated appliances and ceiling fans
- Efficient HVAC systems and installing A/C ducts inside air-conditioned space
- Using low-flow toilets and shower heads Installing programmable thermostats
- Using ceramic tile in high traffic living areas for durability
- Building extended (2 ft) roof overhangs for improved cooling and heating
- Capturing rainwater in well-designed retention areas and swales
- Planting shrubs and trees that are native to Florida

### Projected Home Sales Price

- All Habitat affiliates, including Habitat Broward, adhere to Habitat for Humanity International (Habitat International) policies and standards. Habitat International sets these policies and standards to create best practices for the 1,400 affiliates it encompasses to ensure consistency across mission and affordable housing development. Habitat Broward's adherence to these policies and standards are required to stay in good standing.
- One such policy that is implemented at both the international and the local level is how home sales prices are projected and set. The Habitat International policy states that home sale prices are not set until after the home is complete and an independent appraisal is complete. As with every home Habitat Broward builds and sells to a qualified borrower, the mortgage and sale price are set based on this appraised value conducted immediately before closing. Therefore, Habitat Broward cannot accurately project a sale price before building and relies on estimates for proposals.

### Partnerships

Habitat Broward is intentional about economic impact and strategic in its partnerships. In addition to Section 3 compliance and working carefully to select key partners. Habitat also has been one of the longest standing Youth Builder agencies across the country. Currently Habitat partners with Boys and Girls Club to run a summer construction internship program where youth can learn key construction activities. High profile/impact Habitat Volunteer activities include our CEO Build, Women Build and Collegiate builds.





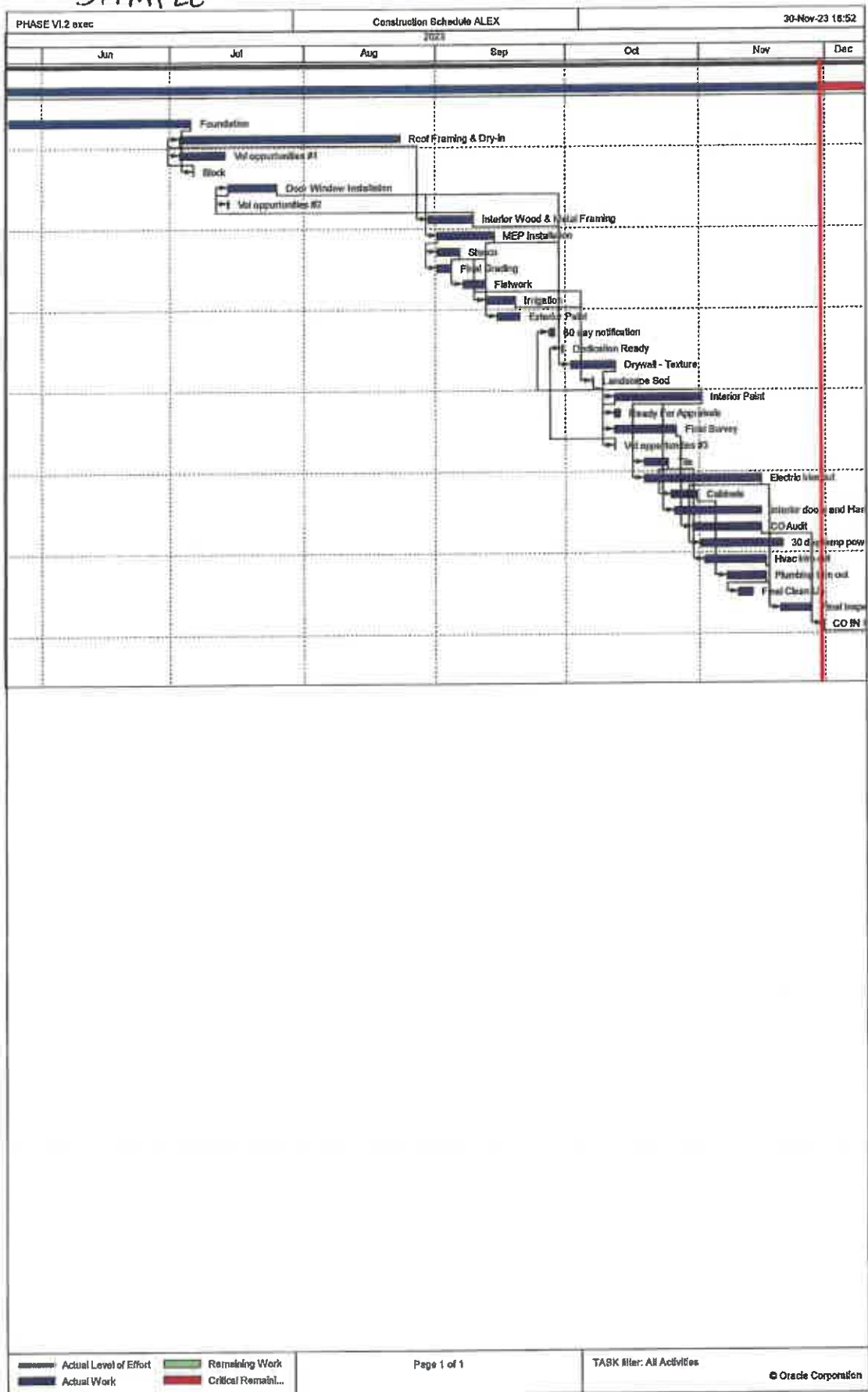
### Development Build Schedule

Phase	Time Frame	Activities
<b>Pre-construction Activities</b>	6 Months	<ul style="list-style-type: none"> <li>Contract Award, Notice to Proceed, Procurement and Permitting, Lot Prep and Pre-development activities commence.</li> <li>Homeowner Selection begins.</li> <li>Groundbreaking Ceremonies with City and VIP's</li> <li>Marketing Begins</li> </ul>
<b>Horizontal Construction</b>	5 Months	<ul style="list-style-type: none"> <li>Infrastructure begins i.e. underground utilities, roadways, sidewalks</li> </ul>
<b>Commencement</b>	4 Months	<ul style="list-style-type: none"> <li>Vertical Construction begins.</li> <li>Volunteer Opportunities begin: Interior, framing, windows and roofing</li> <li>Homeowner Classes and youth programs begin</li> </ul>
<b>On-going Construction</b>	3 Months	<ul style="list-style-type: none"> <li>Construction continues</li> <li>Volunteer opportunities: Wall furring, Interior Exterior Paint, and Landscape</li> <li>Homeowner assignments -Stake Your Claim Ceremonies commence</li> </ul>
<b>Completion</b>	1 Month	<ul style="list-style-type: none"> <li>Certificate of Occupancy</li> <li>Dedication Ceremony with City of Lauderhill, families, Donors and other VIP's</li> <li>Transfer of Homeownership: Mortgage closings and Move-In</li> </ul>
<b>CONSTRUCTION TO HOMEOWNER MOVE-IN 19 MONTHS</b>		

*\*Project schedule pending site control*

In addition to adhering to the detailed construction above, Habitat Broward also utilizes construction scheduling and project management systems to ensure projects are in budget and on schedule. Once the project goes into production, formalized schedules are developed per samples shown below. Please see exhibits below.

SAMPLE



p 27A

SAMPLE

PHASE VI.2 exec		Construction Schedule ALEX			30-Nov-23 18:53
Activity ID	Activity Name	Original	Start	Finish	Calendar
02 WBuild 174-177		306	23-Dec-22 A	24-Feb-24	
A1000	Construction Duration	368	23-Dec-22 A	24-Feb-24	7-Day Workweek
A1020	Start Construction	0	23-Dec-22 A		7-Day Workweek
A1030	Foundation	20	24-May-23 A	05-Jul-23 A	7-Day Workweek
A1050	Roof Framing & Dry-in	30	03-Jul-23 A	23-Aug-23 A	7-Day Workweek
A1060	Vol opportunities #1	10	03-Jul-23 A	13-Jul-23 A	7-Day Workweek
A1040	Block	5	06-Jul-23 A	06-Jul-23 A	7-Day Workweek
A1080	Door Window Installation	10	14-Jul-23 A	25-Jul-23 A	7-Day Workweek
A1350	Vol opportunities #2	1	14-Jul-23 A	14-Jul-23 A	7-Day Workweek
A1070	Interior Wood & Metal Framing	10	30-Aug-23 A	09-Sep-23 A	7-Day Workweek
A1090	MEP Installation	10	01-Sep-23 A	14-Sep-23 A	Trades - 5 Day
A1100	Stucco	5	01-Sep-23 A	06-Sep-23 A	7-Day Workweek
A1160	Final Grading	3	01-Sep-23 A	04-Sep-23 A	7-Day Workweek
A1140	Flatwork	5	07-Sep-23 A	12-Sep-23 A	7-Day Workweek
A1150	Irrigation	5	12-Sep-23 A	19-Sep-23 A	Trades - 5 Day
A1110	Exterior Paint	5	15-Sep-23 A	20-Sep-23 A	7-Day Workweek
A1330	60 day notification	1	27-Sep-23 A	28-Sep-23 A	7-Day Workweek
A1280	Dedication Ready	1	30-Sep-23 A	30-Sep-23 A	Saturday Volunteer
A1120	Drywall - Texture	5	02-Oct-23 A	12-Oct-23 A	Trades - 5 Day
A1240	Landscape Sod	1	07-Oct-23 A	07-Oct-23 A	Saturday Volunteer
A1130	Interior Paint	5	12-Oct-23 A	01-Nov-23 A	Standard 5 Day
A1220	Ready For Appraisals	1	12-Oct-23 A	13-Oct-23 A	7-Day Workweek
A1250	Final Survey	1	12-Oct-23 A	26-Oct-23 A	Trades - 5 Day
A1360	Vol opportunities #3	1	12-Oct-23 A	12-Oct-23 A	7-Day Workweek
A1170	Tile	5	19-Oct-23 A	24-Oct-23 A	7-Day Workweek
A1180	Electric trim out	4	19-Oct-23 A	15-Nov-23 A	Trades - 5 Day
A1200	Cabinets	5	25-Oct-23 A	31-Oct-23 A	7-Day Workweek
A1310	Interior doors and Hardware	5	26-Oct-23 A	15-Nov-23 A	7-Day Workweek
A1290	CO Audit	2	30-Oct-23 A	15-Nov-23 A	4 day city work week
A1230	30 day temp power	15	01-Nov-23 A	20-Nov-23 A	Trades - 5 Day
A1190	Hvac trim out	5	02-Nov-23 A	16-Nov-23 A	Trades - 5 Day
A1210	Plumbing trim out	5	07-Nov-23 A	16-Nov-23 A	Trades - 5 Day
A1300	Final Clean Up	3	10-Nov-23 A	13-Nov-23 A	7-Day Workweek
A1270	Final Inspections	5	20-Nov-23 A	27-Nov-23 A	4 day city work week
A1340	CO IN HAND	1	30-Nov-23 A	30-Nov-23 A	4 day city work week
A1390	Home Closing	30	18-Dec-23*	20-Jan-24	7-Day Workweek
A1380	Punchlist received/completed	30	22-Jan-24	24-Feb-24	7-Day Workweek
A1370	End Construction	0		24-Feb-24	7-Day Workweek



### **Our Families/Homebuyer Selection**

Habitat Broward works to provide homeownership for low-income families in need of safe, affordable housing. Habitat Broward ensures a family's housing payments do not exceed 30% of income and income does not exceed 120% of the area's median income (AMI).

Habitat Broward's homeowner selection process is a competitive and rigorous process because of the high demand for affordable housing in Broward City of Fort Lauderdale.

Families who visit Habitat Broward's webpage for pre-application information find the below criteria required for pre-application:

- First Time Homeowners (No borrower on the application has owned a home before)
- Can successfully undergo a criminal background check
- Have a track record of timely payments of debt, utilities, rent
- Verifiable income sufficient to repay low-interest mortgage
- Families meet the AMI requirements
- Required to contribute a minimal (\$3,000) put aside for escrows and some closing costs
- Willing/able to partner in performing (300) Sweat Equity Hours
- Must show a demonstrable need for safe and affordable living conditions due to space, crime, budget

Families that qualify for a Habitat home **represent the County's economic infrastructure and foundation**, including:

- Healthcare Employees
- Broward County Public School Teachers
- Government Employees
- Law Enforcement Officers & Staff
- Firefighters

### **Target Population for Village on the Green**

All housing units will be income and mortgage-restricted to households earning up to 120% AMI, that are willing to partner in the Habitat Program and have a demonstrated need for housing.

Habitat Broward helps to empower and further prepare hard-working families, the backbone of our communities, for the life changing journey of homeownership.

### **Habitat Broward Responsibilities to Ensure Target Population is Served (if selected)**

- Comprehensive marketing to attract eligible homebuyers;
- Income certification and qualification services for prospective homebuyers in accordance with H.U.D. financing;
- Homebuyer education;
- Zero down payment requirement (not including initial escrow cost);
- Financing and mortgage origination promotes sustainable workforce housing



### Our Homeownership Program

Once families are selected in the Future Homeowner Program, they formally begin their journey. Over the next 12-18 months, families will participate and engage with Habitat Broward in different ways to ensure they are prepared for the life-changing event of owning their first home and taking on their first mortgage. This includes:

- Having their financials assessed and evaluated by three independent professionals
- One year of intensive participation in future homeownership program including monthly educational classes on budgeting, home maintenance, insurance, healthy living and more
- Criminal background check on every adult resident
- Periodic credit checks and financial stress-testing
- Verification of stable employment history and financial wherewithal
- Volunteer 300 hours of Sweat Equity, physically building their home or a future neighbor's home

Through the steps above and the continuous support provided by Habitat Broward as lender, the families served are successful in achieving the American Dream of homeownership.

The chart below represents the most recent selection numbers. It demonstrates Habitat Broward's comprehensive marketing to attract homebuyers. It also demonstrates the intense and voluminous screening process done by Habitat Broward to determine eligibility, both for the Habitat program as well as for approved mortgage financing. These numbers represent the tremendous need in our County for programs such as this, we commend the City of Lauderhill for their efforts via this proposed project to create affordable homeownership opportunities.

#### **Actual Numbers from Recent Habitat Broward Homeowner Selection Process:**







## **Habitat Broward's Ability to Ensure Long Term Affordability**

### **Eliminating Boundaries to Homeownership**

In addition to being the developer and Builder, Habitat Broward is also a mortgage lender. Habitat's lending programs remove barriers to homeownership by providing below market rates or no rate, offering no money down and no Private Mortgage Insurance (PMI) and holding the mortgages for the life of the loan to ensure success. Habitat Broward leverages every dollar it receives from funders, donors, government and other partners to ensure construction is under budget and that homes remain affordable. As a result, Habitat Broward is unique in its ability to sufficiently subsidize every home. Habitat Broward provides this one-of-a-kind subsidy to families through:

1. **Closing Cost Subsidy** - Habitat Broward does not charge any family closing costs, which is a form of subsidy. Habitat Broward fundraises from private donors to cover these costs as they cannot be waived and as a result, this form of subsidy greatly removes a barrier to homeownership.
2. **Down Payment Assistance Subsidy (DPA)** –In addition to our own mortgage subsidy, when available, Habitat will also leverage the Florida Housing Finance Corporation's Home Ownership Program (HOP) as well as any private funding subsidies that might be available.
3. **Mortgage Subsidy** - Habitat Broward provides mortgages for its' builds at low or no interest rate. Unlike other builders and developers, Habitat Broward's mortgages are a form of subsidy that saves families hundreds of thousands of dollars over time.
4. **Private Mortgage Insurance Subsidy (PMI)** - By not requiring private mortgage insurance on its loans like other mortgage products such as FHA, Conventional and USDA, Habitat Broward removes another barrier to affordable homeownership.





### Habitat Broward Partnership Model

Habitat Broward's model works because it is a partnership. It brings the private sector, public sector and independent (non-profit) sector together to make what often seems impossible, possible. In an environment where less than 5% of our Broward County Residents can afford the median-priced home, this is a model that works and delivers hope that the dream of homeownership can still be achieved.

	Habitat Investment	City Investment
<b>Land Acquisition &amp; Financial Feasibility</b>	<ul style="list-style-type: none"> <li>• Site research and area study</li> <li>• Assemblage of experienced project team</li> <li>• Applicable fees associated with closing</li> <li>• Development of performance based on Habitat's financial model</li> <li>• Thorough analysis of total build and end product costs</li> </ul>	<ul style="list-style-type: none"> <li>• In-kind land contribution</li> <li>• Staff and commission support</li> <li>• Funding allocation commitment (if available)</li> </ul>
<b>Pre-Development &amp; Construction</b>	<ul style="list-style-type: none"> <li>• Unique, modern design based on neighborhood character</li> <li>• End to end site and building permitting</li> <li>• Site preparation, labor, housing construction materials and interior fixtures</li> </ul>	<ul style="list-style-type: none"> <li>• Rezoning efforts if applicable supported, expedited permitting waving of applicable fees (consistent w/ State Statute)</li> <li>• Support with any potential land use restrictions (i.e. parking and density)</li> </ul>
<b>Family Selection</b>	<ul style="list-style-type: none"> <li>• Robust recruiting of qualified, financially ready families</li> <li>• Families complete rigorous 18-month course: financial literacy, homeownership preparedness &amp; Sweat Equity contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Promotion of homeownership opportunities via newspaper/website marketing</li> </ul>
<b>Mortgage Lending</b>	<ul style="list-style-type: none"> <li>• Originate &amp; lend low or zero-interest, affordable mortgages</li> </ul>	<ul style="list-style-type: none"> <li>• Contribution of home purchase assistance as available</li> </ul>
<b>Post Closing</b>	<ul style="list-style-type: none"> <li>• Continued relationship with families and support when needed</li> <li>• Maintain &amp; service over the life of the loan</li> </ul>	



## **SECTION H**

# **ORGANIZATIONAL CAPACITY**



### **Habitat Broward Proven Capacity:**

Habitat Broward is proud of the capacity and strength it has developed over its forty-year history. It's focus on providing safe, decent, and affordable housing has never wavered. Today, it is more critical than ever that Habitat Broward build as cost effectively as possible in order to keep homes attainable for working families. Inflation and market trends have increased the costs to build, and Habitat Broward works to not pass these costs down to its future families as another barrier to their dreams of homeownership. Habitat Broward looks to its partners, funders, and supporters to make this possible. Habitat is blessed to have a strong base of support and a proud 40-year history of successful output.

Another benefit of working with Habitat is the opportunity, if desired by the City and community, to participate in volunteer construction activities which serve to reduce Habitat's build costs and sky rocket community morale and engagement. Habitat's ability to amplify this build is another way to showcase the City of Lauderhill's commitment to quality of life and attainable housing for the entire community. The volunteer opportunities we find are tremendous culture and morale builders for all who participate.

### **Organizational Capacity:**

Beyond Land and Construction Experience and a 40+ year history of strong delivery, Habitat Broward also has a proven track record financially. Fiscally responsible and solid with the highest ratings year-over-year. Habitat Broward is rated not only by outside agencies, receiving awards and accolades and the highest of ratings, but also year-over-year unqualified third-party audits. Habitat has earned a solid reputation in the community and has an impressive donor support base in foundations, individuals and corporations. This translates to Habitat Broward being nimble and able to finish any projects and developments it starts.

Habitat not only has an incredible local network, but the scope of Habitat's worldwide network creates an intelligence and resource hub like no other. Habitat Broward has this network at its disposal to leverage. Habitat is a rich resource for any type of trend or best practice related to affordable housing. There is nothing Habitat is not doing somewhere in some manner. In addition, projects like this one become a national focus and study. It is a powerful platform for municipalities to showcase their efforts and partnerships.

The support Habitat has also extends to what we call a volunteer army with thousands of volunteers contributing hundreds of thousands of hours. Habitat Broward has an incredible track record in engaging community. Habitat Broward's volunteer leaders are widely respected and often requested to lead some of Habitat's high profile national Carter Builds.

In addition, Habitat has widely recognized homeowner programming, that extends beyond the basic HUD and financial readiness training. Habitat's program covers a wide variety of topics including health and wellness, nutrition, civic engagement, homeowner association management and leadership as well as being a good neighbor. This programming is also encompassed in our Youth Empowerment Program which conducts a similar age-appropriate curriculum. A tremendous sense of caring, cohesiveness and community results as families go through not only the educational programming, but also work with each other to build their homes and that of their neighbors.

Habitat is also a lender so truly understands what a 'qualified homebuyer' is. In addition to its lending experience Habitat also services its loans, thus has a keen understanding and vesting in long term success. In fact, Habitat portfolios are the highest rated in the country with under a 1% foreclosure ratio.



### Key Staff & Assemblage of this Project Team

- **Nancy Robin: CEO/Executive Director**

A former Bank President and highly respected investment executive, Nancy joined Habitat in 2016 and has led it to become one of the top 40 most productive Habitats amongst 900 affiliates. With the sale of the bank, her passion was always economic empowerment and Habitat was a natural fit. Nancy's financial acumen lends itself well to the Habitat model.

- **Alex Nesar: Vice President of Construction**

Joined Habitat in 2016 and as Director of Construction, Alex oversees and takes ownership of all construction and development activities. He brings 22 years of acquired skills and experience in construction, project management, and subcontractor supervision to Habitat. In addition to overseeing all of Habitat Broward's new construction, Alex also oversees our volunteer and critical repairs divisions. While Habitat has a wealth of GC's, Habitat by its existence is a GC. Statute 489 included in the exhibits spells out Habitat's license to build due to its corporate status.

- **Carolina Veira: Vice President of Development**

In her role as Vice President of Development at Habitat for Humanity of Broward, she leads fundraising strategy and process, corporate and foundation relations, external affairs, advocacy, marketing, and ReStore Operations. She is also a member of Habitat's leadership team, helping to guide the overall work of the organization and supporting the implementation of Habitat's strategic initiatives.

- **Donald Smith: Vice President of Family Services**

As Family Services VP, he oversees Habitat Broward's extensive homeownership readiness, education, and selection process. Donald is passionate about ensuring that all Habitat families receive the proper education and training to achieve successful homeownership. Prior to joining Habitat Broward, he served leading property management efforts and was a Lifestyle Director for large master-planned communities across the nation.

- **Melonie Bully-Chambers: Vice President of Finance and Operations**

Melonie joined Habitat in 2014 with a strong legal and accounting background. Melonie oversees Habitat Broward's finance, compliance and facilities departments as well as Habitat Broward's mortgage processing and servicing departments.

- **Nathan VanDeman: Vice President Housing Development**

Nathan is a purpose-driven design and real-estate development professional with 14 years' experience in design, master planning, permitting and construction with a passion for innovative real estate developments which prioritize the stewardship of cities, communities, spaces and ecologies.

- **Caroline Cozzi – Manager: Community Relations and Urban Development**

A Broward native, Caroline is passionate about increasing access to affordable housing for working families in her home County. Caroline has prior experience in the private sector specializing in urban planning and working on public-private partnerships creating large scale affordable housing developments.

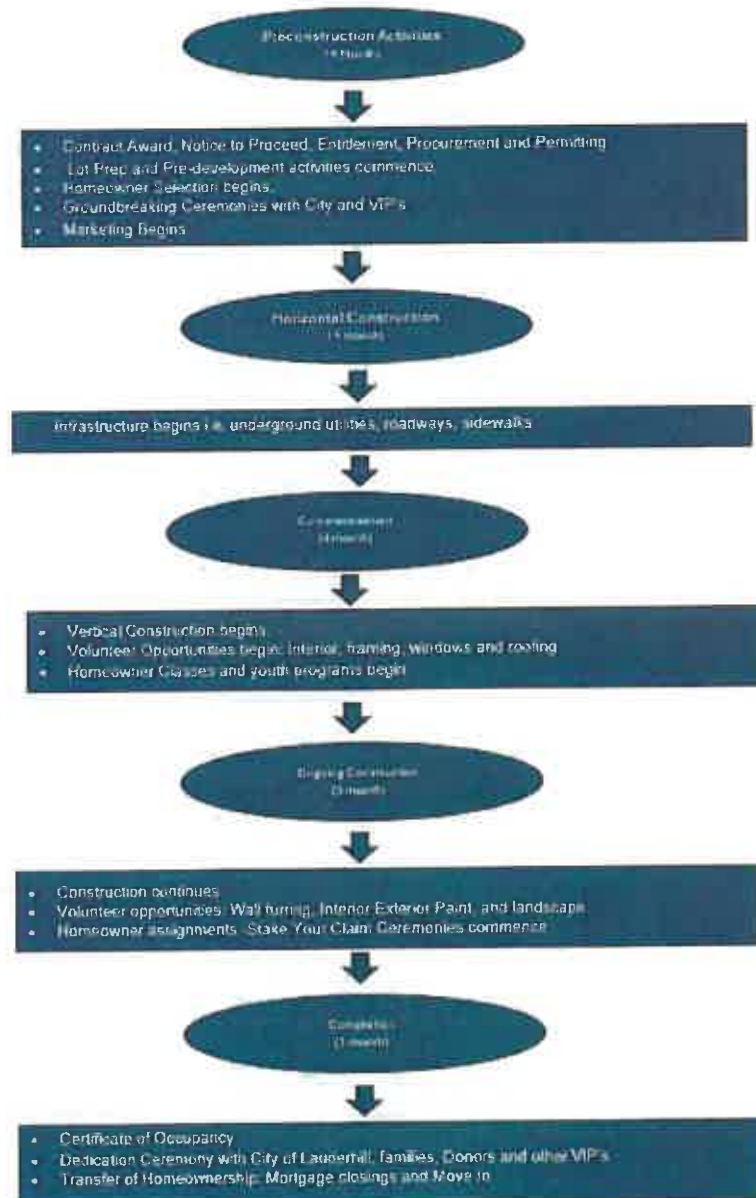


## **SECTION I**

### **PERFORMANCE DELIVERY PLAN**

## Performance Delivery Plan

Habitat Broward has multiple development and build experience over time and is accustomed to time deadlines, commitment and reputation. A keen eye is always on the homeowners in our program and the time commitment to them. But, in addition there are always donor commitments and municipal commitments to every build. Habitat works with professional project management systems to establish, manage and monitor every build. Schedules are established in Primavera which takes into account each task, the critical nature of it, hierarchy and the impact of each task if there is a delay on the overall timeline so that adjustments can be made in real time. The Primavera schedule is loaded into Procure Project Management so that all can view and update progress in real time. In addition, to the construction tasks, weekly project meetings are held for updates on all other related activities such as marketing, homeowner selection and progress, funding and mortgage and closing activities.







## **SECTION J**

### **PAST EXPERIENCE**



### Past Experience & Completed Projects

The scope of the single-family and townhome projects described below includes major infrastructure work, including but not limited to: installation of roads, electric, communication, sewage, and water systems. Further, Habitat Broward successfully managed the bidding, procurement of materials, subcontracting and scheduling of all permitted work, including but not limited to: foundations and exterior walls; mechanical systems; and drywall. Following the foreclosure crisis, Habitat Broward partnered with Broward cities and local banks to acquire and renovate severely distressed, single-family homes that were subsequently sold to very low-income families. Most of these projects were gut renovations that included extensive interior and exterior work.

- **A Rick Case Habitat Community:** This widely publicized privately funded 76 single-family home community located in Pompano Beach was launched in 2017 and is currently fully funded and 95% complete. The City of Pompano Beach and Habitat Broward formed a mutually beneficial partnership which resulted in \$700k in support from the City. The entire project budget is \$20 million. Thanks to the generosity of lead donors Rick and Rita Case this public private partnership will be completed in 2024.
- **Rock Island Oaks:** In 2012, Habitat Broward privately funded the acquisition of vacant land and development of 30 single-family homes in Ft. Lauderdale. The overall project budget of \$5 million included support from Broward County's Affordable Housing Program and the City of Ft. Lauderdale's SHIP funding for a combined total of \$2,050,000.
- **Dania Beach Community:** This project featured 18 single-family homes in Dania Beach and was completed in 2010. The entire project budget was \$3.2 million which was supported by the Department of HUD through the SHOP program as well as Broward County's Affordable Housing program for a combined \$451,886.
- **Collier City:** Collier City is a historic black neighborhood and one of the most depressed zip codes in Broward County. The area has struggled with crime and blight for years. A collaboration with the City of Pompano Beach, corporate entities, and private donors is turning the area around. Habitat Broward built 12 new homes along the NW 27th avenue corridor contributing to the revitalization of this community.
- **BMSD:** Habitat Broward has a strong, long-lasting relationship with Broward County, and experience building in BMSD. In total, Habitat Broward has completed 43 homes in BMSD, with an additional 7 sites already accounted for in the pipeline.



### Upcoming Projects and Projects Under Construction

- **BBI Village:** This project, fully funded and currently under construction in Fort Lauderdale, is a 20-unit townhome development, born out of an innovative partnership between nonprofit, corporate and government partners. Designed by GL Homes, the community will consist of 3- and 4-bedroom townhomes with garages that range from 1,600 to 1,960 SF.
- **Coral Springs:** Fully funded and consisting of 13 townhomes, the Villages of Coral Springs is the first affordable workforce housing partnership in the City's history. Located on Riverside Dr. north of Sample Road, the project has been embraced by the City of Coral Springs and attracted more than \$2M in private support.
- **N Lauderdale:** Currently in the final stages of predevelopment, Habitat Broward will bring 8 new construction townhomes to N Lauderdale, transforming vacant land into a vibrant community for hardworking Broward families.



## **References**

### **City of Pompano Beach**

*Nancy, I am more than happy to provide you with an endorsement that I am 100% comfortable with you expressing how Habitat has performed in supporting the City's affordable workforce housing objectives. Anything related to the partnership, professionalism and Habitat's ability to execute and work with the City Teams has been highly successful! And we are confident that this partnership will continue and blossom as we progress together!*

Greg Harrison  
City Manager, Pompano Beach,  
[Greg.Harrison@copbfl.com](mailto:Greg.Harrison@copbfl.com)  
954.786.4601

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### **Broward County**

*Broward County, specifically the Housing Finance and Community Redevelopment Division, has been partnering with Habitat Broward in developing Affordable Housing for persons of low-to-moderate income, since the early 1990s. To date, the partnership has yielded 43 single family homes in Unincorporated Broward (BMSO).*

*Although there have been many obstacles to overcome, including property conveyance, city and county approvals and funding, Habitat for Humanity's staff was always responsive to our needs and requirements related to building permits and inspections, coordination with County staff and marketing. Their Homeowner Services staff takes the initiative to organize local education and outreach sessions to inform Broward County residents about the availability of homes. The quality and attractiveness of the homes are excellent. Habitat uses a Building Green philosophy, and the homes are gold certified LEED homes.*

*Efforts to revitalize the BMSD area have been ongoing for over 20 years and the homes most recently constructed by Habitat for Humanity have spurred more investment in the neighborhoods. Blight and derelict conditions have been reduced by this project which Habitat, in collaboration with other non-profits assisted in executing.*

*I strongly recommend Habitat Broward as a partner to address the affordable housing crisis in south Florida. Broward County would not hesitate to continue this partnership on future projects.'*

Ralph Stone  
Director of Housing Finance and Community Development, Broward County  
[RSTONE@broward.org](mailto:RSTONE@broward.org)  
954.357.4900



### City of Miramar

*The City of Miramar and Habitat for Humanity applied to the Broward Redevelopment Grant Program ("BRP") for funding to construct six homes. Unfortunately, the project was not funded. As a result of the partnership that formed during the preparation of the application, the City and Habitat for Humanity decided to enter into an agreement to construct the homes. Although there were many obstacles to overcome, including property conveyance, city and county approvals, funding, and Covid-19, Habitat for Humanity's staff was always very responsive to our needs and requirements related to the agreement, building permits and inspections, workdays for city staff and marketing. Their staff took the initiative to organize local education and outreach sessions to inform Miramar residents about the homes.*

*Efforts to revitalize this area have been ongoing for over 20 years, the homes recently constructed by Habitat for Humanity will no doubt spur more investment in the neighborhood.*

*I strongly recommend them as a partner to address the affordable housing crisis in south Florida. We look forward to working with them on more projects in the future.*

Eric Silva, AICP  
Director, Community Development Department  
City of Miramar  
[esilva@miramarfl.gov](mailto:esilva@miramarfl.gov)  
954.602.3274

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### Additional References

1. Nyguen Tran  
Director, Pompano Beach CRA  
100 West Atlantic Avenue, Pompano Beach, Florida 33060  
(954) 545-7769 | [tran@copbfl.com](mailto:tran@copbfl.com)
2. Rachel Williams  
Manager, Housing and Community Development  
City of Ft. Lauderdale  
914 NW Sixth Street, suite 103, Ft. Lauderdale, Florida 33311  
(954) 828-4513 | [rwilliams@fortlauderdale.gov](mailto:rwilliams@fortlauderdale.gov)
3. Avis Wilkinson  
Assistant Manager, Housing and Community Development  
City of Ft. Lauderdale  
914 NW Sixth Street, suite 103, Ft. Lauderdale, Florida 33311  
(954) 828-5391 | [awilkinson@fortlauderdale.gov](mailto:awilkinson@fortlauderdale.gov)





# **EXHIBITS AND SUPPLEMENTAL INFORMATION**

# **Section K**

## **Attachments**

- A – Proposer’s Qualification Statement**
- B – Non-Collusive Affidavit**
- C – NO “C” in Package**
- D – Confirmation of Drug-Free Workplace**
- E – Signature Page**
- F – List of Subcontractors**
- G – Performance Reference Verification Form**

ATTACHMENT A  
PROPOSER'S QUALIFICATIONS STATEMENT

PROPOSER shall furnish the following information. Failure to comply with this requirement will render Bid non-responsive and shall cause its rejection. Additional sheets shall be attached as required.

PROPOSER'S Name and Principal Address:

Habitat for Humanity of Broward, Inc.

888 NW 62nd Avenue, 2nd Floor Fort Lauderdale FL 33309

Contact Person's Name and Title:

Caroline Cozzi, Community & Urban Development Manager

PROPOSER'S Telephone and Fax Number:

T: 954.980.2348 | F: 954.570.0054

PROPOSER'S Email:

Caroline@habitatbroward.org

PROPOSER'S License

Number: See attached Florida statute Chapter 489 #18

(Please attach certificate of competency and/or state registration.)

PROPOSER'S Federal Identification Number: 59-2320573

Number of years your organization has been in business, in this type of work: 40+

Names and titles of all officers, partners or individuals doing business under tradename:

Nancy Robin, CEO & Executive Director

The business is a:    Sole Proprietorship ☐                      Partnership ☐  
                                 Corporation ☒ (Non-profit)

Name, address, and telephone number of surety company and agent who will provide the required bonds on this contract:

JCA Surety Group, LLC  
Jorge Bracamonte  
123 Zelma St Suite A  
Orlando, FL 32803  
321.800.6594

\_\_\_\_\_

\_\_\_\_\_

Have you ever failed to complete work awarded to you? If so, when, where and why?

No

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you personally inspected the proposed WORK and do you have a complete plan for its performance?

Yes, detailed in submission

\_\_\_\_\_

Will you subcontract any part of this WORK? If so, give details including a list of each sub-contractor(s) that will perform work in excess of ten percent (10%) of the contract amount and the work that will be performed by each subcontractor(s).

Please refer to Attachment(s) F for the list of subcontractors specializing in the

\_\_\_\_\_

following: mechanical, electrical, plumbing, landscaping and roofing

\_\_\_\_\_

The foregoing list of subcontractor(s) may not be amended after award of the contract without the prior written approval of the Contract Administrator, whose approval shall not be reasonably withheld.

List and describe all bankruptcy petitions (voluntary or involuntary) which have been filed by or against the Proposer, its parent or subsidiaries or predecessor organizations during the past five (5) years. Include in the description the disposition of each such petition.

N/A - None

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

List and describe all successful Bond claims made to your surety (ies) during the last five (5) years. The list and descriptions should include claims against the bond of the Proposer and its predecessor organization(s).

N/A - None

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

List all claims, arbitrations, administrative hearings and lawsuits brought by or against the Proposer or its predecessor organizations(s) during the last (5) years. The list shall include all case names; case, arbitration or hearing identification numbers; the name of the project over which the dispute arose; and a description of the subject matter of the dispute.

N/A - None

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List and describe all criminal proceedings or hearings concerning business related offenses in which the Proposer, its principals or officers or predecessor organization(s) were defendants.

N/A - None

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Has the Proposer, its principals, officers or predecessor organization(s) been CONVICTED OF a Public Entity Crime, debarred or suspended from bidding by any government during the last five (5) years? If so, provide details.

N/A - None

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The PROPOSER acknowledges and understands that the information contained in response to this Qualification Statement shall be relied upon by CITY in awarding the contract and such information is warranted by PROPOSER to be true. The discovery of any omission or misstatement that materially affects the PROPOSER'S qualifications to perform under the contract shall cause the CITY to reject the Bid, and if after the award, to cancel and terminate the award and/or contract.

Nancy Robin, CEO & Executive Director

By



(Signature)



ATTACHMENT B  
NON-COLLUSIVE AFFIDAVIT

STATE OF Florida

COUNTY OF Broward

Nancy Robin being first duly sworn deposes  
and says that:

BIDDER Habitat for Humanity of Broward, Inc. is Representative the  
(Owner, Partner, Officer, Representative or Agent)

BIDDER is fully informed respecting the preparation and contents of the attached Bid  
and of all pertinent circumstances respecting such Bid;

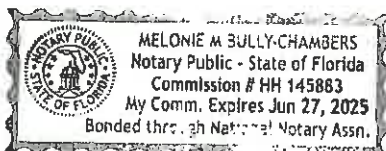
Such Bid is genuine and is not a collusive or sham Bid;

Neither the said BIDDER nor any of its officers, partners, owners, agents,  
representative, employees or parties in interest, including this affidavit, have in any way  
colluded, conspired, connived or agreed, directly or indirectly, with any other BIDDER,  
firm or person to submit a collusive or sham Bid in connection with the Contract for  
which the attached Bid has been submitted; or to refrain from bidding in connection with  
such Contract; or have in any manner, directly or indirectly, sought by agreement or  
collusion, or communications, or conference with any BIDDER, firm, or person to fix the  
price or prices in the attached Bid or any other BIDDER, or to fix any overhead, profit, or  
cost element of the Bid Price or the Bid Price of any other BIDDER, or to secure through  
any collusion conspiracy, connivance, or unlawful agreement any advantage against  
(Recipient), or any person interested in the proposed Contract;

The price of items quoted in the attached Bid are fair and proper and are not tainted by  
collusion, conspiracy, connivance, or unlawful agreement on the part of the BIDDER or  
any other of its agents, representatives, owners, employees or parties in interest,  
including this affidavit.

  
By Nancy Robin, CEO & Executive Director

Subscribed and sworn to before me this 17 day of July,  
2024.



  
Notary Public (Signature)

My Commission Expires: 6/27/25

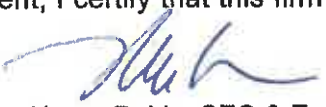
ATTACHMENT D  
CONFIRMATION OF DRUG-FREE WORKPLACE

In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibitions.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or Contractual services that are under Bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employee that, as a condition of working on the commodities or Contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any State, for a violation occurring in the workplace no later than five (5) days after the conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community by, any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

A signed copy of your Drug-Free Workplace Policy must be attached to this signed copy and submitted with the Bid Documents.

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

  
Nancy Robin, CEO & Executive Director

\_\_\_\_\_  
Vendor's Signature

### ATTACHMENT E SIGNATURE PAGE

The undersigned attests to his (her, their) authority to submit this Submittal and to bind the firm(s) herein named to perform as per agreement. Further, by signature, the undersigned attests to the following:

1. The Proposer is financially solvent and sufficiently experienced and competent to perform all of the work required of the Proposer in the Contract;
2. The facts stated in the Proposer's response pursuant to Request for Submittals, instructions to Proposer and Specifications are true and correct in all respects;
3. The Proposer has read and complied with, and submits their proposal agreeing to all of the requirements, terms and conditions as set forth in the Request for Proposals.
4. The Proposer warrants all materials supplied by it are delivered to the CITY of Lauderhill, Florida, free from any security interest, and other lien, and that the Proposer is a lawful owner having the right to supply the same and will defend the conveyance to the CITY of Lauderhill, Florida, against all persons claiming the whole or any part thereof.
5. Proposer understands that if a team is short listed and selected to make oral presentations to the selection committee and/or CITY, only the team members evaluated in the written submissions may present at the oral presentations. Any changes to the team at the oral presentations will result in that team's disqualification.
6. The undersigned certifies that if the firm is selected by the City the firm will negotiate in good faith to establish an agreement.
7. Proposer understands that all information listed above may be checked by the City of Lauderhill and Proposer authorizes all entities or persons listed above to answer all questions. Proposer hereby indemnifies the City of Lauderhill and the persons and entities listed above and holds them harmless from any claim arising from such authorization or the exercise thereof, including the dissemination of information pursuant thereto.

Submitted on this 17 day of JULY, 20\_\_.  
(If an individual, partnership, or non-incorporated organization)

Witness

Caroline Cozzi

Printed

Community Urban Development  
Title Manager

(If a corporation, affix seal)

Company

HABITAT for Humanity of Broward

By

NATLEY REUSIN, CEO

Printed Name, Title

HABITAT for Humanity of Broward  
Company

Attested by Secretary

Robert W. Barron  
By Robert W. Barron, Secretary  
Printed Name, Title

Incorporated under the laws of the State of Florida

### CERTIFICATE(For Corporation)

I HEREBY CERTIFY that a meeting of the Board of Directors of HABITAT for Humanity of Broward a corporation under the laws of the State of FL held on JULY 16, 2021, the following resolution was duly passed and adopted:

"RESOLVED, that NANCY KOSIN, as CEO of the Corporation, is hereby authorized to execute the Bid Form dated JULY 17, 2024 between the City of Lauderdale, Florida, and this Corporation, and that the execution thereof, attested by the Secretary of the Corporation and with corporate seal affixed, shall be the official act and deed of this Corporation".

I further certify that said resolution is now in full force and effect.

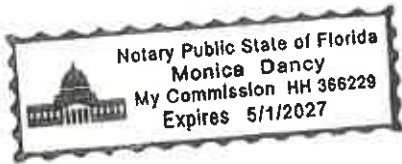
IN WITNESS WHEREOF, I have hereunto set my hand this 17<sup>th</sup> day of July, 2024.

Robert W. Barron  
Secretary

STATE OF FLORIDA

COUNTY OF Broward

Sworn to and subscribed before me on this \_\_\_\_\_ day of  
July 17, \_\_\_\_\_, 2024 by Robert W. Bandy who is personally known to me or  
who has presented the following type of identification: \_\_\_\_\_.



Monica Dancy  
Signature of Notary Public, State of Florida

Monica Dancy  
Notary seal (stamped in black ink) OR  
Printed, typed or stamped name of Notary  
and Commission Number



## ATTACHMENT F LIST OF SUBCONTRACTORS

The Proposal shall list below the names and business address of each subcontractor who will perform Work under this Proposal in excess of one-half of one percent of the Contractor's Total Proposal Price, and shall also list the portion of the Work that will be done by such subcontractor. The listing of more than one subcontractor for each item of Work to be performed with the words "and/or" will not be permitted. Failure to comply with this requirement will render the Proposal as non-responsive and may cause its rejection.

Work to Be Performed	% Total Contract	Contractor License No. if Applicable	Subcontractor Name/Address
Mechanical	6%	CACO56971 Qualifier: Jeff Lindstrom	Lindstrom 3581 W McNab Rd Pompano Beach FL 33069 800.775.8691
Electrical	11%	EC13005569 Qualifier: David Brunner	Delcon Electric 4350 NW 19th Ave #1 Deerfield Beach FL 33064 561.218.0818
Plumbing	8%	CFC057457 Qualifier: Richard Maggard	Gator Plumbing 4911 Lyons Technology Parkway Ste 26 Coconut Creek, FL 33073 954.427.5882
Landscaping	11%	ISA Cert. Arborist #FL-302 License: SCC131151827 Qualifier: Jason Conner	Ted Conner Landscaping 1560 NW 24th Ave Pompano Beach, FL 33069 954.914.5183
Roofing	11%	CCC1326404 Qualifier: Paul Wood	Wood Roofing 4910 SW 11th Cir Margate FL 33068 954.235.8250



## Page 2 Attachment F, Subcontractor List

Habitat for Humanity of Broward uses a sealed bid process upon award of any given job. This ensures compliance and keeps pricing competitive and relevant to current market conditions. It also takes into account any regulatory compliance requirements such as Section 3 and the like. The list of contractors provided can be used if it is required to determine that at this stage, however for the reasons stated above this process would be highly unusual.

**ATTACHMENT G  
PERFORMANCE REFERENCE  
VERIFICATION SURVEY FORM**

**RFP #**

*MULTIPLE CONTRACTS: HOME REPAIR;  
NEW HOME IN-ALL CONSTRUCTION;  
ACQUISITION REHAB by H.S.P. &*

**Vendors Name:** *HABITAT FOR HUMANITY C.H.D. GRANTS*  
**Agency Providing Reference:** *AROUND CO. HOUSING DIV.*  
**Agency Contract:** *RALPH STONE*  
**Contact E-mail:** *R.STONE@AROUND.MD.ORG*  
**Contact Phone #:** *754-357-4960*  
**Solicitation Name:** *H.A.*

Please rate your experience with the vendor. The completed questionnaire form must be attached with your response. Thank you.

Please use the following rating scale to answer the questions:

**Ratings: 1 Poor 2 Good 3 Exceptional 4 Not Applicable**

1. Rate the level of commitment of the Contractor when performing the work. 3
2. Rate the competency and accessibility of the personnel performing the work. 3
3. Rate the vendor's success at keeping you updated and informed of problems and issues. 3
4. Rate the vendor's knowledge of procedures required by regulatory agencies. 3
5. Rate the vendor's ability to meet deadlines. 3
6. Rate the vendor's ability to complete punch list items. 3
7. Rate the vendor's commitment to safety. 3
8. Rate the level of comfort and confidence you had in the contractor during the project. 3
9. Rate the overall performance of the vendor. 3

Additional comments:

*WOULD CONTINUE OUR CONTRACTS & FUTURES*

**Vendor Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

(Please print - Person completing survey)

**Signature:** *Ralph Stone*

**Date:** 7-16-24

*RALPH STONE, DIRECTOR*  
(Person completing survey)

**Reference verified by City Employee:** \_\_\_\_\_

**Date:** \_\_\_\_\_

# **EXHIBIT A**

## **FINANCIAL PACKAGE**

**(Last 3 Years Audits, Tax Returns, and YTD  
Financials)**

**SEE SEPARATE ATTACHMENT**

*(Due to Size, Separate Upload)*

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b>  Lockton Affinity, LLC P. O. Box 873401 Kansas City, MO 64187-3401	<table border="1"> <tr> <td colspan="2"> <b>CONTACT NAME:</b> Lockton Affinity, LLC         </td> </tr> <tr> <td> <b>PHONE</b>            (A/C No. Ext.) 888-553-9002         </td> <td> <b>FAX</b>            (A/C No.) 913-652-3967         </td> </tr> <tr> <td colspan="2"> <b>E-MAIL ADDRESS:</b> </td> </tr> </table>	<b>CONTACT NAME:</b> Lockton Affinity, LLC		<b>PHONE</b> (A/C No. Ext.) 888-553-9002	<b>FAX</b> (A/C No.) 913-652-3967	<b>E-MAIL ADDRESS:</b>									
<b>CONTACT NAME:</b> Lockton Affinity, LLC															
<b>PHONE</b> (A/C No. Ext.) 888-553-9002	<b>FAX</b> (A/C No.) 913-652-3967														
<b>E-MAIL ADDRESS:</b>															
<b>INSURED</b> Habitat for Humanity of Broward, Inc.  888 NW 62nd Street 2nd Floor Fort Lauderdale, FL 33309	<table border="1"> <tr> <td> <b>INSURER(S) AFFORDING COVERAGE</b> </td> <td> <b>NAIC #</b> </td> </tr> <tr> <td> <b>INSURER A:</b> Ace American Insurance Company         </td> <td>           22667         </td> </tr> <tr> <td> <b>INSURER B:</b> </td> <td> </td> </tr> <tr> <td> <b>INSURER C:</b> </td> <td> </td> </tr> <tr> <td> <b>INSURER D:</b> </td> <td> </td> </tr> <tr> <td> <b>INSURER E:</b> </td> <td> </td> </tr> <tr> <td> <b>INSURER F:</b> </td> <td> </td> </tr> </table>	<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>	<b>INSURER A:</b> Ace American Insurance Company	22667	<b>INSURER B:</b>		<b>INSURER C:</b>		<b>INSURER D:</b>		<b>INSURER E:</b>		<b>INSURER F:</b>	
<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>														
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<b>INSURER B:</b>															
<b>INSURER C:</b>															
<b>INSURER D:</b>															
<b>INSURER E:</b>															
<b>INSURER F:</b>															

## COVERAGES

**CERTIFICATE NUMBER:**

## REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		TYPE OF INSURANCE		ADDITIONAL INFO	SUBR INFO	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY		<input checked="" type="checkbox"/>		GL1064546-24	04/01/2024	04/01/2025	EACH OCCURRENCE	\$ 1,000,000	
	<input type="checkbox"/>	CLAIMS-MADE	<input checked="" type="checkbox"/>						OCCUR	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
	<input type="checkbox"/>								MED EXP (Any one person)	\$ 0	
	<input type="checkbox"/>								PERSONAL & ADV INJURY	\$ 1,000,000	
		GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000,000	
		<input checked="" type="checkbox"/>	POLICY	<input type="checkbox"/>	PROJECT	<input type="checkbox"/>	LOC		PRODUCTS - COMP/OP AGG	\$ 2,000,000	
		OTHER:								\$	
		AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	
		<input type="checkbox"/>	ANY AUTO						BODILY INJURY (Per person)	\$	
		<input type="checkbox"/>	ALL OWNED AUTOS	<input type="checkbox"/>	SCHEDULED AUTOS				BODILY INJURY (Per accident)	\$	
		<input type="checkbox"/>	HIRED AUTOS	<input type="checkbox"/>	NON-OWNED AUTOS				PROPERTY DAMAGE (Per accident)	\$	
		<input type="checkbox"/>		<input type="checkbox"/>						\$	
		<input type="checkbox"/>	UMBRELLA LIAB	<input type="checkbox"/>	OCCUR				EACH OCCURRENCE	\$	
		<input type="checkbox"/>	EXCESS LIAB	<input type="checkbox"/>	CLAIMS-MADE				AGGREGATE	\$	
		<input type="checkbox"/>	DED	<input type="checkbox"/>	RETENTION \$					\$	
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER STATUTE	OTH-ER	
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		<input type="checkbox"/>	Y/N	N/A			E.L. EACH ACCIDENT	\$	
		If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE	\$	
									E.L. DISEASE - POLICY LIMIT	\$	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)	
--	--

**CERTIFICATE HOLDER**

## CANCELLATION

<p>CERTIFICATE HOLDER</p>	<p>CANCELLATION</p>
<p>1064546</p>	
<p>City of Lauderdale Finance Department</p>	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p>
<p>5581 West Oakland Park Blvd.</p>	
<p>Lauderhill, FL 33311</p>	<p>AUTHORIZED REPRESENTATIVE</p>
	<p><i>Pat D. O'Farrell</i></p>

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/16/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Cothrom Risk & Insurance Services 440 N Andrews Ave Fort Lauderdale FL 33301	CONTACT NAME: PHONE (A/C No. Ext): 954-368-2191 FAX (A/C No.): E-MAIL ADDRESS: certificates@cothrom.com
INSURED Habitat for Humanity of Broward, Inc 505 W Broward Boulevard Fort Lauderdale FL 33312	HABIFOR-01 INSURER A: Ascot Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES CERTIFICATE NUMBER: 379872387 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR / WVR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY SCHEDULED AUTOS NON-OWNED AUTOS ONLY					EACH OCCURRENCE \$ AGGREGATE \$ \$
	UMBRELLA LIAB EXCESS LIAB OCCUR <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/>					EACH OCCURRENCE \$ AGGREGATE \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A	WC124900055	4/1/2024	4/1/2025	X PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## CERTIFICATE HOLDER

City of Lauderhill Finance Department 5581 West Oakland Park Blvd Lauderhill FL 33311	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Emily S. [Signature]</i>
---	--

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## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
03/01/2024

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PRODUCER  
Lockton Affinity, LLC  
P.O. Box 873401  
Kansas City, MO 64187-3401

## CONTACT

NAME:

PHONE

A/C No./Ext.: 888-553-9002

FAX

A/C No.:

E-MAIL

ADDRESS:

## INSURER(S) AFFORDING COVERAGE

NAIC

INSURER-A: ACE American Insurance Co.

22867

INSURER-B: ACE Property and Casualty

20699

INSURER-C: Westchester Fire Ins. Co.

10030

INSURER-D:

INSURER-E:

INSURER-F:

INSURED  
Habitat for Humanity of Broward, Inc.  
888 NW 62nd Street 2nd Floor  
Fort Lauderdale, FL 33309

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

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INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR INSR	POLICY NUMBER	POLICY EFF MM/DD/YYYY	POLICY EXP MM/DD/YYYY	LIMITS
A	GENERAL LIABILITY			GL1064546-24	04/01/2024	04/01/2025	EACH OCCURRENCE \$1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000
	CLAIMS MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$0
							PERSONAL & ADV INJURY \$1,000,000
							GENERAL AGGREGATE \$2,000,000
							PRODUCTS - COMP/OP AGG \$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						
	<input checked="" type="checkbox"/> POLICY						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO						BODILY INJURY (Per Person) \$
	ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
	SCHEDULED AUTOS						
	NON-OWNED AUTOS						
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB			UM1064546-24	04/01/2024	04/01/2025	EACH OCCURRENCE \$1,000,000
	CLAIMS MADE						AGGREGATE \$1,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$10,000						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE						OTH-ER
	Y/N						
	OFFICER/MEMBER EXCLUDED?						E.L. EACH ACCIDENT \$
	MANDATORY IN NH						E.L. DISEASE - EA EMPLOYEE \$
	If yes, describe under						E.L. DISEASE - POLICY LIMIT \$
A	DESCRIPTION OF OPERATIONS below			BR1064546-24	04/01/2024	04/01/2025	Limit \$10,000,000
	Builder's Risk						Deductible \$Per Schedule
	Special Form						

Insurer A: Property Incl. Crime, Policy # PC1064546-24, 04/01/2024 - 04/01/2025, Limits Per Schedule on File with Lockton Affinity, LLC  
Insurer A: Directors & Officers Liability, Policy # DO1064546-24, 04/01/2024 - 04/01/2025, Limit: \$1,000,000  
Insurer C: Volunteer Accident Medical Expense, Policy # MED1064546-24, 04/01/2024 - 04/01/2025, Limit: \$250,000  
Insurer C: Volunteer Disability, Policy # DIS1064546-24, 04/01/2024 - 04/01/2025, Temporary Total Disability Limit: 60% Salary

## CERTIFICATE HOLDER

## CANCELLATION

Proof of Coverage

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS

AUTHORIZED REPRESENTATIVE

**CHUBB®**

Chubb  
ACE American Insurance Company  
436 Walnut Street  
Philadelphia PA 19106

**BUSINESS AUTO DECLARATIONS**

POLICY NUMBER: CAL H08783299  
RENEWAL

PRIOR POLICY: H08783299 011

**ITEM TWO - SCHEDULE OF COVERAGES AND COVERED AUTOS**

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form shows which autos are covered autos)	LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
LIABILITY	7	\$1,000,000	\$18,153
PERSONAL INJURY PROTECTION (or equivalent No Fault Coverage)	5	SEPARATELY STATED IN EACH PIP ENDORSEMENT \$ DED	\$940
MEDICAL PAYMENTS	2	\$5,000	\$56
UNINSURED MOTORISTS	6	SEE THE ATTACHED ENDORSEMENT(S) AND SCHEDULE OF COVERED AUTOS.	\$1,164
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	7, 8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ DED. FOR EACH COVERED AUTO. BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING. (N/A private passenger types in NY)  SEE THE SCHEDULE OF COVERED AUTOS FOR THE DEDUCTIBLE APPLICABLE FOR EACH AUTO.	\$595
PHYSICAL DAMAGE COLLISION COVERAGE	7, 8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ DED. FOR EACH COVERED AUTO.  SEE THE SCHEDULE OF COVERED AUTOS FOR THE DEDUCTIBLE APPLICABLE FOR EACH AUTO.	\$932
PREMIUM FOR ENDORSEMENTS			\$0
TOTAL PREMIUM			\$21,840

**CHUBB®**

Chubb  
ACE American Insurance Company  
436 Walnut Street  
Philadelphia PA 19106

**BUSINESS AUTO DECLARATIONS**

POLICY NUMBER: CAL H08783299  
RENEWAL

PRIOR POLICY: H08783299 011

**ITEM THREE - SCHEDULE OF COVERED AUTOS YOU OWN**

	DESCRIPTION			
Covered Auto No	Year, Model, Trade Name, Serial Number or Vehicle Identification Number (VIN)		Original Cost New	Terr Code
00001	2014 SPRINT/2500	WDYPE8CC4E5828183	\$42,760	119
00002	2015 ISUZU/NPRXD	JALC4W166F7K00645	\$44,020	119
00003	2018 Isuzu/NPRXD	JALC4W169J7K00146	\$48,578	119
00004	2022 Freightliner M2	3ALACWFC8NDMV5388	\$98,900	119

Covered Auto No	TERRITORY Town & State Where the Covered Auto will be principally garaged	Radius of Use	Business Use	Size GVW GCW or Vehicle Seating Capacity	Age Group	Rating Factor		Class Code
						Liab	Phy Dam	
00001	Fort Lauderdale FL	L	S	0-10000	11	0.95	0.95	01189
00002	Fort Lauderdale FL	L	S	10001-20000	10	1.00	0.70	21189
00003	Ft Lauderdale FL	L	S	10001-20000	07	1.00	0.70	21189
00004	Ft Lauderdale FL	L	S	20001-45000	03	1.05	0.00	31189

Business Use Code: s = service; r = retail; c = commercial

COVERAGES-PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.)

Covered Auto No	LIABILITY		PERSONAL INJURY PROTECTION	
	Limit	Premium	Limit stated in each PIP END minus ded shown below	Premium
00001	\$1,000,000	\$4,228		\$235
00002	\$1,000,000	\$4,451		\$235
00003	\$1,000,000	\$4,451		\$235
00004	\$1,000,000	\$5,023		\$235
Covered Auto No	ADDED PIP (Limit stated in each Added PIP End) Premium	OBEL (N.Y. only) (Limit stated in OBEL End.) Premium	PROP PROT (Mich only) Limit stated in PPI END minus ded shown below	Premium
	00001			
	00002			
	00003			
	00004			
Covered Auto No	AUTO MED PAY		MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia Only)	
	Limit	Premium	Limit Stated In Each Medical Expense And Income Loss Endorsement For Each Person	Premium
00001	\$5,000	\$14		
00002	\$5,000	\$14		
00003	\$5,000	\$14		
00004	\$5,000	\$14		

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PRIOR POLICY: H08783299 011

UNINSURED MOTORISTS		UNDERINSURED MOTORISTS (Not applicable in N.Y.)	
Covered Auto No	Limit	Premium	Premium
00001	See Endorsement.	\$291	
00002	See Endorsement.	\$291	
00003	See Endorsement.	\$291	
00004	See Endorsement.	\$291	

SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS (New York Only)		COMPREHENSIVE	
Covered Auto No	Limit	Limit stated in ITEM TWO minus ded. shown below	Premium
00001		\$500 G	\$216
00002		\$500 G	\$172
00003		\$500 G	\$196
00004			

SPECIFIED CAUSES OF LOSS		COLLISION	
Covered Auto No	Limit stated in ITEM TWO minus ded. shown below	Premium	Premium
00001		\$500	\$314
00002		\$500	\$255
00003		\$500	\$348
00004			

TOWING & LABOR		TOTAL PREMIUM PER VEHICLE	
Covered Auto No	Limit per Disablement	Premium	
00001			\$5,298
00002			\$5,418
00003			\$5,535
00004			\$5,563

Covered Auto No	Except for towing, all physical damage loss is payable to you and the loss payee named below as interests may appear at the time of the loss.
00001	
00002	
00003	
00004	Penske Truck Leasing CO and Penske Leasing and Ren

Comprehensive Code:  
G = Full Glass Coverage  
PIP and PIPM Code:

1. PIP only
2. PIP and PIPM
3. PIPM only

Collision Code:  
G = Full Glass Coverage  
B = Broadened  
L = Limited

Specified Causes of Loss Codes:  
F = Fire Coverage  
T = Fire & Theft Coverage  
W = Fire, Theft & Windstorm Coverage  
L = Limited Specified Causes of Loss Coverage  
S = Full Specified Causes of Loss Coverage

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Chubb  
ACE American Insurance Company  
436 Walnut Street  
Philadelphia PA 19106

**BUSINESS AUTO DECLARATIONS**

POLICY NUMBER: CAL H08783299  
RENEWAL

PRIOR POLICY: H08783299 011

**ITEM FOUR - SCHEDULE OF HIRED OR BORROWED AUTO COVERAGE AND PREMIUMS****LIABILITY COVERAGE - RATING BASIS, COST OF HIRE**

STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE PER EACH \$100 COST OF HIRE	FACTOR (if liab. cov. is primary)	PREMIUM
TOTAL PREMIUM				

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or employees or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

**PHYSICAL DAMAGE COVERAGE**

COVERAGES	LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE	STATE	ESTIMATED ANNUAL COST OF HIRE	RATE PER EACH \$100 ANNUAL COST OF HIRE	PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$100 DED. FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING.	FL	\$2,500	0.46	\$11
COLLISION	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$500 DED. FOR EACH COVERED AUTO.	FL	\$2,500	0.69	\$15
TOTAL PREMIUM					\$26

**ITEM FIVE - SCHEDULE FOR NON-OWNERSHIP LIABILITY**

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other Than A Social Service Agency	Number of Employees		
	Number of Partners		
Social Service Agency	Number of Employees		
	Number of Volunteers		
Garage Service Operations	Number of Employees		
	Number of Partners		
TOTAL PREMIUM			



PRIOR POLICY: H08783299 011

ESTIMATED YEARLY		RATES		PREMIUMS	
		<input type="checkbox"/> Per \$100 Of Gross Receipts <input type="checkbox"/> Per 100 Miles <input type="checkbox"/> Per 100 Gallons			
<input type="checkbox"/> Gross Receipts	<input type="checkbox"/> Mileage	LIABILITY COVERAGE	AUTO MEDICAL PAYMENTS	LIABILITY COVERAGE	AUTO MEDICAL PAYMENTS
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
		TOTAL PREMIUMS			
		MINIMUM PREMIUMS			

**FOR PUBLIC AUTOS**

- A. Amounts you pay to railroads, steamship lines, airlines and other motor carriers operating under their own ICC or PUC permits.
- B. Advertising revenue.
- C. Taxes which you collect as a separate item and remit directly to a governmental division.
- D. C.O.D. collections for cost of mail or merchandise including collection fees.

**FOR RENTAL OR LEASING CONCERNS**

Mileage means the total of all live and dead mileage developed by all the "autos" you leased or rented to others during the policy period.



# **EXHIBIT D**

## **BONDING REFERENCE LETTER**

**(Referencing Ability to Bond, Guarantee, Surety,  
Performance Etc. upon Commencement)**

JCA Surety Group, LLC  
123 Zelma Street, Suite A  
Orlando, FL 32803  
Tel (321) 800-6594 Fax (407) 264-8321  
www.jcasurety.com



**July 18, 2024**

**City of Lauderhill  
5581 W. Oakland Park Blvd.  
Lauderhill, FL 33313**

**Re: Habitat for Humanity of Broward, Inc.  
Project: Village Moderate Housing - RFP 2024-035**

Dear Selection Committee Members,

It is a privilege for JCA Surety Group, LLC to be the agency handling the bonding needs of Habitat for Humanity of Broward, Inc. Bonds are placed with Travelers Casualty and Surety Company of America which has an AM Best Rating of A++ (Superior), XV and is listed on the US Treasury Department's list of Approved Sureties.

Habitat for Humanity of Broward, Inc. has a reputation for holding itself to the highest standards of quality and displaying the utmost integrity. Prudent surety underwriting requires our satisfaction of financial ability, experience, and personnel. Habitat for Humanity of Broward, Inc. has our complete confidence in these areas.

Should you require bonds from Habitat for Humanity of Broward, Inc. we would be pleased to execute the required documents. This is subject to the Surety's normal underwriting requirements at the time any request is made, including without limitation, prior review and approval of relevant contract documents and bond forms.

Please note that this letter is not an assumption of liability. Any arrangement for bonds required by the contract is a matter between Habitat for Humanity of Broward, Inc. and the surety and we assume no liability to you or third parties.

Should you have any questions or require additional information please do not hesitate to contact me at (321) 800-6594 or (407) 575-4361.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jorge L. Bracamonte'.

Jorge L. Bracamonte  
Contract Surety Specialist

# **EXHIBIT E**

## **HABITAT CONTRACTOR STATUS (Per Florida Statute)**

# CHAPTER 489 #18

Habitat Exemption Page 5 &amp; 6

Select Year: 2012 ▼ Go

## The 2012 Florida Statutes

### Title XXXII

### Chapter 489

### [View Entire Chapter](#)

#### REGULATION OF PROFESSIONS AND OCCUPATIONS

#### CONTRACTING

**489.103** Exemptions.—This part does not apply to:

(1) Contractors in work on bridges, roads, streets, highways, or railroads, and services incidental thereto. The board, in agreement with the Department of Transportation, shall, by rule, define “services incidental thereto” for the purposes of this subsection only.

(2) Any employee of a certificateholder or registrant who is acting within the scope of the license held by that certificateholder or registrant and with the knowledge and permission of the licenseholder.

However:

(a) If the employer is not a certificateholder or registrant in that type of contracting, and the employee performs any of the following, the employee is not exempt:

1. Holds himself or herself or his or her employer out to be licensed or qualified by a licensee;
2. Leads the consumer to believe that the employee has an ownership or management interest in the company; or
3. Performs any of the acts which constitute contracting.

(b) The legislative intent of this subsection is to place equal responsibility on the unlicensed business and its employees for the protection of the consumers in contracting transactions.

For the purpose of this part, “employee” is defined as a person who receives compensation from and is under the supervision and control of an employer who regularly deducts the F.I.C.A. and withholding tax and provides workers' compensation, all as prescribed by law.

(3) An authorized employee of the United States, this state, or any municipality, county, irrigation district, reclamation district, or any other municipal or political subdivision, except school boards, state university boards of trustees, and community college boards of trustees, unless for the purpose of performing routine maintenance or repair or construction not exceeding \$200,000 to existing installations, if the employee does not hold himself or herself out for hire or otherwise engage in contracting except in accordance with his or her employment. If the construction, remodeling, or improvement exceeds \$200,000, school boards, state university boards of trustees, and community college boards of trustees shall not divide the project into separate components for the purpose of evading this section.

(4) An officer appointed by a court when he or she is acting within the scope of his or her office as defined by law or court order. When construction projects which were not underway at the time of appointment of the officer are undertaken, the officer shall employ or contract with a licensee.

(5) Public utilities, including special gas districts as defined in chapter 189, telecommunications companies as defined in s. 364.02(13), and natural gas transmission companies as defined in s. 368.103(4), on construction, maintenance, and development work performed by their employees, which work, including, but not limited to, work on bridges, roads, streets, highways, or railroads, is incidental to their business. The board shall define, by rule, the term “incidental to their business” for purposes of this

price for labor, materials, and all other items is less than \$1,000, but this exemption does not apply:

(a) If the construction, repair, remodeling, or improvement is a part of a larger or major operation, whether undertaken by the same or a different contractor, or in which a division of the operation is made in contracts of amounts less than \$1,000 for the purpose of evading this part or otherwise.

(b) To a person who advertises that he or she is a contractor or otherwise represents that he or she is qualified to engage in contracting.

(10)(a) Any construction or operation incidental to the construction or repair of irrigation and drainage ditches;

(b) Regularly constituted irrigation districts or reclamation districts; or

(c) Clearing or other work on the land in rural districts for fire prevention purposes or otherwise except when performed by a licensee.

(11) A registered architect or engineer acting within the scope of his or her practice or any person exempted by the law regulating architects and engineers, including persons doing design work as specified in s. 481.229(1)(b); provided, however, that an architect or engineer shall not act as a contractor unless properly licensed under this chapter.

(12) Any person who only furnishes materials or supplies without fabricating them into, or consuming them in the performance of, the work of the contractor.

(13) Any person who is licensed pursuant to chapter 527 when such person is performing the work authorized by such license.

(14) Any person who sells, services, or installs heating or air-conditioning units which have a capacity no greater than 3 tons or 36,000 Btu, which have no ducts, and which have a factory-installed electrical cord and plug.

(15) The installation and maintenance of water conditioning units for domestic, commercial, or industrial purposes by operators of water conditioning services. No municipality or county may adopt an ordinance, rule, or regulation which requires such an operator to become licensed, certified, or registered as a plumber or which otherwise prevents the installation and maintenance of such water conditioning units by an operator.

(16) An architect or landscape architect licensed pursuant to chapter 481 or an engineer licensed pursuant to chapter 471 who offers or renders design-build services which may require the services of a contractor certified or registered pursuant to the provisions of this chapter, as long as the contractor services to be performed under the terms of the design-build contract are offered and rendered by a certified or registered general contractor in accordance with this chapter.

(17) Contracting for repair, maintenance, remodeling, or improvement by any person licensed under part I of chapter 475 while acting as the owner's agent pursuant to that license, where all work requiring a contractor is performed by a contractor who has a current, valid certificate or registration issued under this part to perform such work, and where the aggregate contract for labor, materials, and all other items is less than \$5,000; however, this exemption does not apply:

(a) If the maintenance, repair, remodeling, or improvement is a part of a larger or major operation, whether undertaken by the same or a different contractor, or in which a division of the operation is made in contracts of amounts less than \$5,000 for the purpose of evading this part or otherwise.

(b) To a person who advertises that he or she is qualified to engage in contracting.

(18) Any one-family, two-family, or three-family residence constructed or rehabilitated by Habitat for Humanity International, Inc., or its local affiliates. Habitat for Humanity International, Inc., or its local affiliates, must:

(a) Obtain all necessary building permits.

(b) Obtain all required building code inspections.

(c) Provide for supervision of all work by an individual with construction experience.

(19) A disaster recovery mitigation organization or a not-for-profit organization repairing or replacing a one-family, two-family, or three-family residence that has been impacted by a disaster when such organization:

(a) Is using volunteer labor to assist the owner of such residence in mitigating unsafe living conditions at the residence;

(b) Is not holding itself out to be a contractor;

(c) Obtains all required building permits;

(d) Obtains all required building code inspections; and

(e) Provides for the supervision of all work by an individual with construction experience.

(20) The sale, delivery, assembly, or tie-down of prefabricated portable sheds that are not more than 250 square feet in interior size and are not intended for use as a residence or as living quarters. This exemption may not be construed to interfere with the Florida Building Code or any applicable local technical amendment to the Florida Building Code, local licensure requirements, or other local ordinance provisions.

(21) The sale, delivery, assembly, or tie-down of lawn storage buildings and storage buildings not exceeding 400 square feet and bearing the insignia of approval from the department showing compliance with the Florida Building Code.

(22) A person licensed pursuant to s. 633.061(1)(d) or (3)(b) performing work authorized by such license.

**History.**—ss. 11, 17, ch. 79-200; ss. 2, 3, ch. 81-318; s. 1, ch. 84-160; s. 1, ch. 87-235; ss. 2, 20, 21, ch. 88-156; s. 3, ch. 89-115; s. 69, ch. 89-162; s. 1, ch. 89-343; s. 29, ch. 89-374; s. 38, ch. 90-228; ss. 34, 68, ch. 91-137; s. 4, ch. 91-429; s. 7, ch. 92-55; s. 1, ch. 93-154; s. 1, ch. 93-166; s. 255, ch. 94-119; s. 4, ch. 96-298; s. 73, ch. 96-388; s. 1125, ch. 97-103; s. 39, ch. 98-250; s. 19, ch. 98-287; s. 22, ch. 98-419; s. 39, ch. 2000-141; s. 34, ch. 2000-154; s. 30, ch. 2000-372; s. 34, ch. 2001-186; s. 3, ch. 2001-372; s. 26, ch. 2003-32; s. 5, ch. 2005-30; s. 26, ch. 2005-132; s. 43, ch. 2005-147; s. 1, ch. 2006-283; s. 56, ch. 2007-217; s. 25, ch. 2009-195; s. 26, ch. 2010-176; s. 61, ch. 2011-36; s. 37, ch. 2011-64; s. 404, ch. 2011-142; s. 13, ch. 2011-222; s. 8, ch. 2012-13.



# EXHIBIT F

## HABITAT HOMEOWNER IMPACT FACT SHEET

# Homeownership Impact Fact Sheet

The Jorge Perez Metropolitan Center at FIU has completed a study of the impact of Habitat homeownership. The study found homeownership improved family health, education, quality of life and wealth creation while raising neighborhood home values, employment rates, and the tax base.



**92%**

of Habitat homeowners report their household was healthier after moving in



**65%**

report their family is safer



**87%**

feel they have true stability



**81%**

of parents felt comfortable with the children playing outside



**53%**

of children's grades improved



While the effects of owning an affordable home are vast and often invaluable, at the heart of this effort is the enablement of economic mobility and resiliency."

- Jorge Perez  
Metropolitan Center

## The Habitat Effect



Before HB



After HB Home

Never needed to borrow money to make ends meet

38%

68.2%

Have sufficient income to meet family need

53%

78%

Feel relaxed and confident about finances

48%

79%

Able to make steps towards future goals

60%

82%

## Top Habitat Homeowner Employers

- Teaching and Education
- Healthcare
- Local Government

Visit [habitatbroward.org](http://habitatbroward.org) for the full study.

Habitat for Humanity of Broward thanks the **Rogers Family Foundation Inc.** for funding this study and for helping us to build, homes, communities and hope.

# Habitat Broward homeownership builds **family and neighborhood wealth**



## **The Habitat Journey**

The path to Habitat homeownership is not easy, but those who persevere are rewarded with an affordable mortgage kept to 30% of their household income. Here is how it works:

### **Eligibility**

Applicants must exhibit real need and meet income guidelines. Background checks and home visits are conducted.

### **Education**

Eligible future homeowners attend 12 months of financial and life-skills education classes.

### **Sweat Equity**

Families work on site and invest a minimum of 350 hours of sweat equity building homes.

### **Down Payment**

Habitat homeowners make a manageable down payment and stake their claim to their future home.

### **Moving Day**

Mortgage documents are prepared, families close on their homes and move in – often on the same day!

**Want to learn more about how you can make a real and lasting impact for families and our community?**

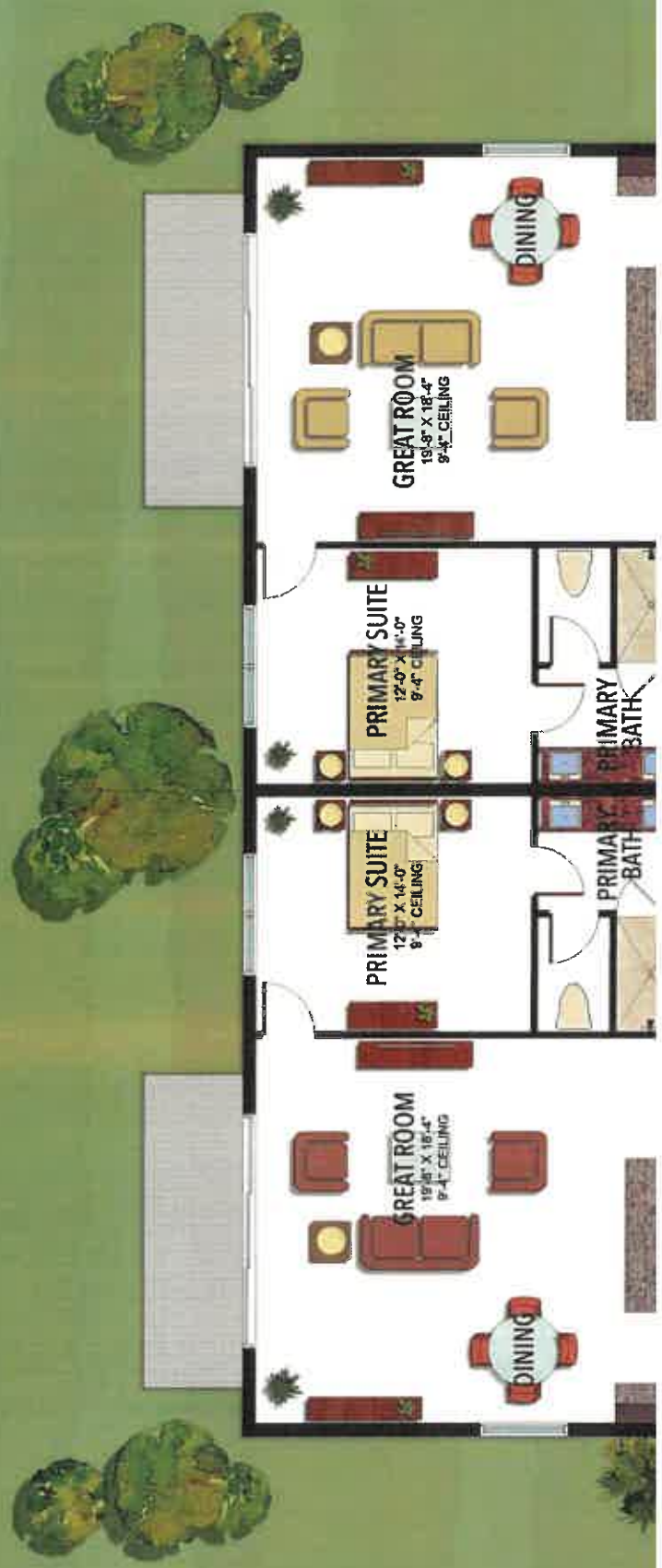
Contact Thor Barraclough at 954-817-2208 or [thor@habitatbroward.org](mailto:thor@habitatbroward.org)



# EXHIBIT G

**Formatted to 11X17 for printing of Architectural  
Renderings/Drawings**





DINING

GREAT ROOM  
19'-8" X 18'-4"  
9'-4" CEILING

PRIMARY SUITE  
12'-0" X 14'-0"  
9'-4" CEILING

PRIMARY SUITE  
12'-0" X 14'-0"  
9'-4" CEILING

PRIMARY BATH

PRIMARY BATH

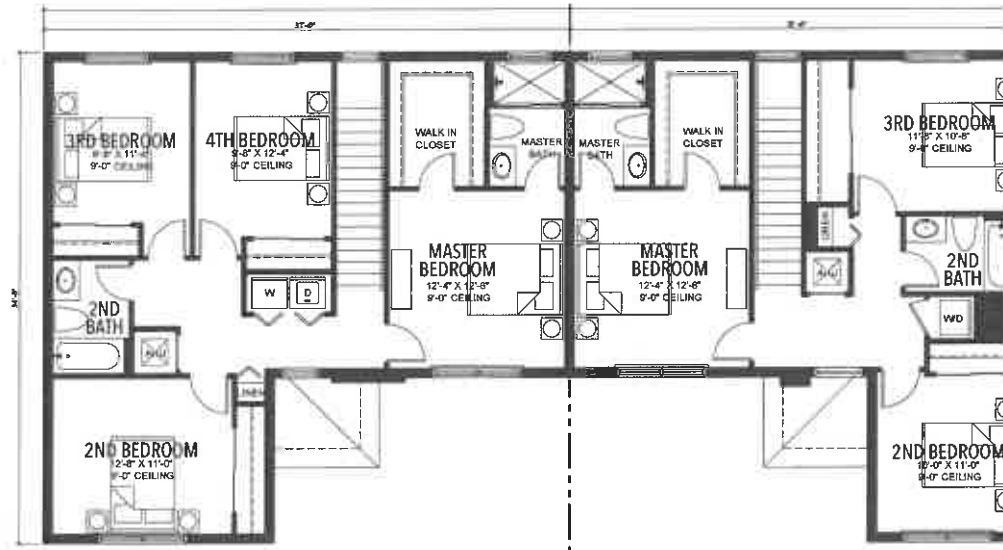
GREAT ROOM  
19'-8" X 18'-4"  
9'-4" CEILING

DINING

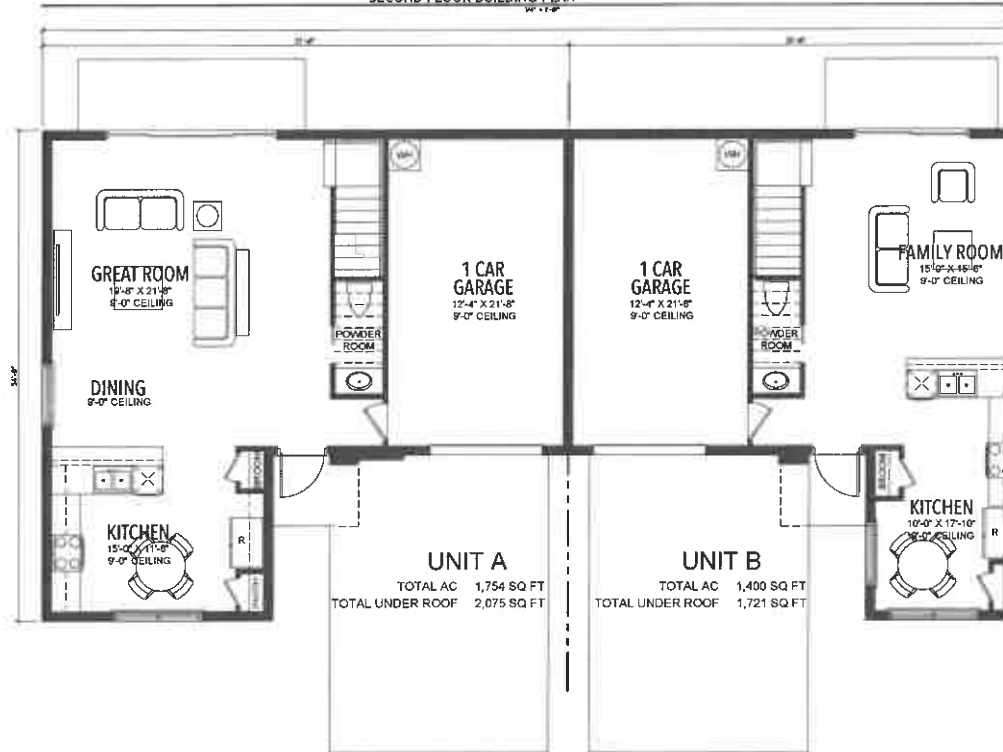
Plan 15 Habitat - Lauderdale 26 Units 2024-07-08  
Hardcopy on 24" x 36" Scale: 1" = 20'  
Prepared by GL Homes  
1600 Sawgrass Corporate Pkwy Suite 400  
Sunrise, Florida 33323



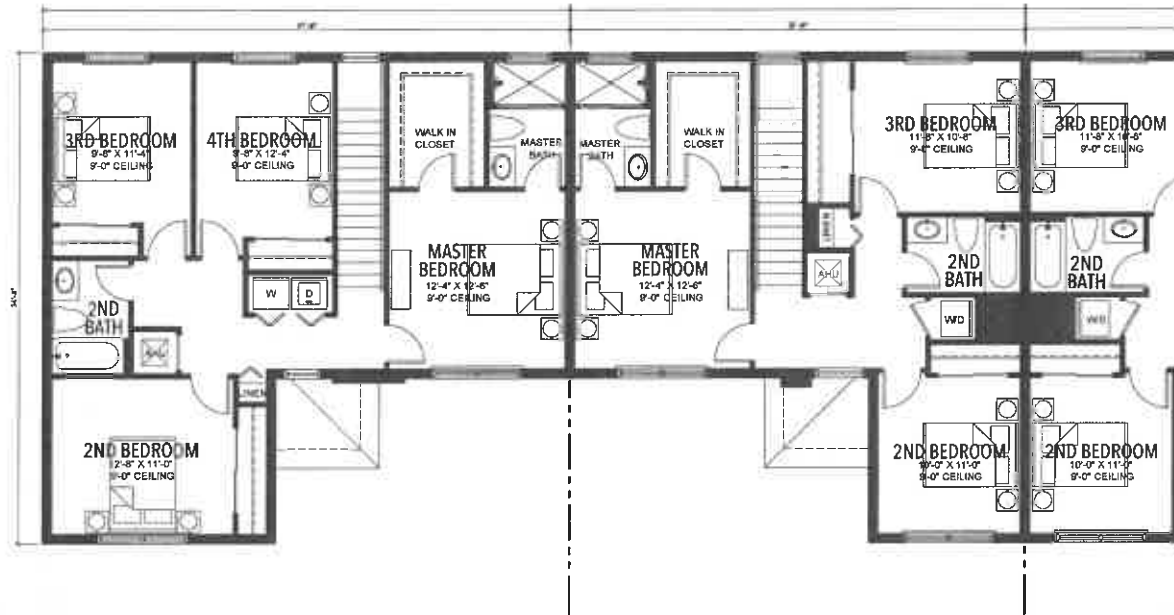




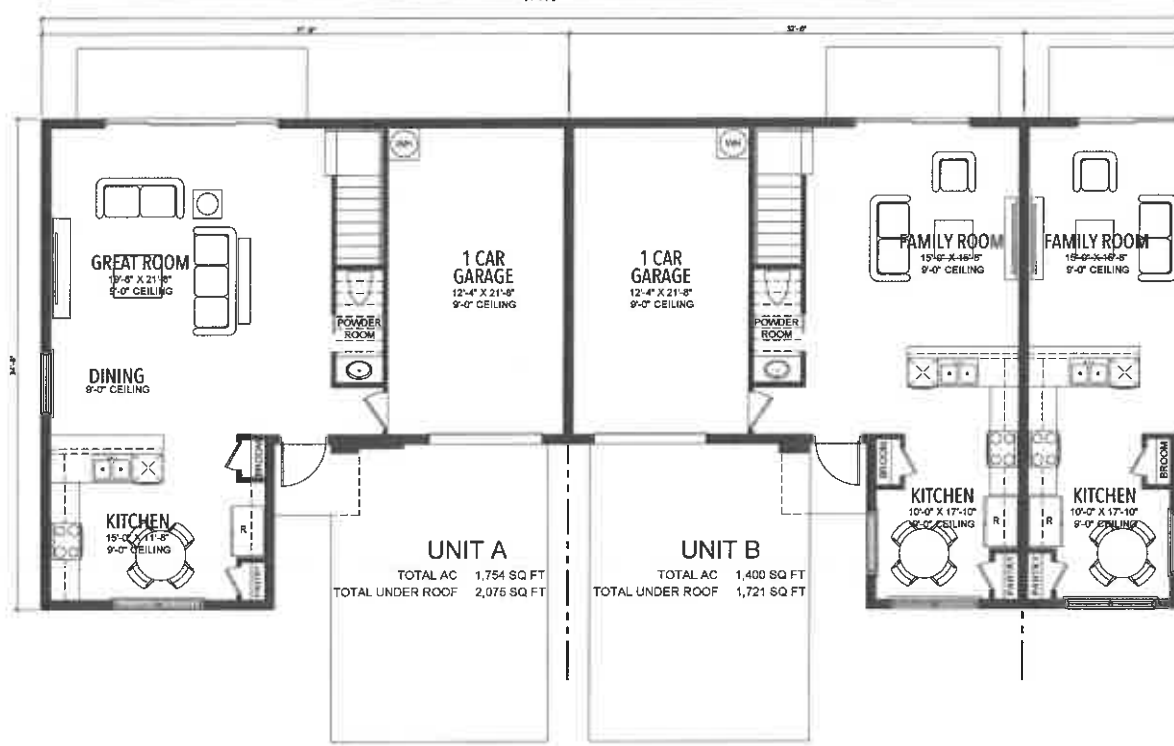
SECOND FLOOR BUILDING PLAN



FIRST FLOOR BUILDING PLAN



SECOND FLOOR BUILDING PLAN  
34' x 11'-0"



FIRST FLOOR BUILDING PLAN  
34' x 11'-0"

**HABITAT**

HABITAT FOR HUMANITY  
LAUDERHILL, FL

**GL HOMES**

1600 Sawgrass Corporate Parkway, Suite 400  
Sunrise, Florida 33323

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**HABITAT**

5 UNIT MULTI FAMILY BUILDING