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Community Redevelopment Area
Application for Tax Increment Appropriation
2012 Allocation

Applications for funding are accepted between Tuesday, July 5, 2011 and Friday, September 30, 2011. By law funding for the Community Redevelopment Agency occurs after January 1. The attached Community Redevelopment Agency Use of Tax Increment Funding Guidelines includes additional information to assist in the application process.

A. CRA LOCATION: Which Community Redevelopment Area (CRA) subarea is the project located within? ***Check one:***

- ☐ Bahama Village Subarea
- ☒ Caroline Street Corridor Subarea

B. PROJECT NAME: Habitat For Humanity Neighborhood Revitalization Initiative

C. PROJECT LOCATION/ADDRESS: Individual homes of partner families needing repairs within the boundaries of the Caroline Street Corridor subarea

D. APPLICANT *(PLEASE EXECUTE ATTACHED AUTHORIZATION FORMS)*

Entity	Habitat for Humanity of Key West & Lower Keys, Inc.
Authorized Representative	Mark Moss
Role or Capacity of Authorized Representative	Registered Agent, Executive Director
Address	30320 Overseas Highway, Big Pine Key, FL 33043
Telephone Number	304 294 9006
Cellular Number	305 407 4070
E-Mail Address	buildit@habitatlowerkeys.org

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E. PROJECT INFORMATION

What type of project is proposed: ***Check one:*** ☒ Construction/Restoration ☐ Program

Provide a brief description of the project:

The Neighborhood Revitalization Initiative is a national effort by Habitat for Humanity.

This local affiliate is partnering with other community groups to provide home repairs for seniors.

See the description of the scope and details in the Section E part of the attached narrative.

If a Construction/Restoration Project, please provide information that fully describes the physical boundaries of the proposed project as follows:

☐ map(s)
☐ deeds(s)
☐ boundary survey
☐ Monroe County Property Appraiser data for the site (http://www.mcpafl.org)

If a Program, please fully describe the population served by the program and the address of the program facility location on a separate sheet of paper. Please attach authorization from the property owner for the proposed program facility location.

☐ Facility location authorization

F. OWNERSHIP AND LEGAL STRUCTURE

Provide the full name(s) of the person(s) or entity(s) expected to own (or operate if a program) the project and fully describe their legal structure (i.e. principals, ownership interests, relationship to parent organization, subsidiaries, etc.). Include a complete list of officers, directors and board members (as applicable) associated with entity who requested the appropriation. Attach additional information if necessary.

Habitat for Humanity of Key West and the Lower Keys, Inc. (HFH) is an affiliate of Habitat for Humanity

International, US. HFH is a 501 (c) (3) corporation. See attached list of its Board of Directors.

Mark Moss is the agent and ED of HFH. He passed the Building Contractor State Exam in Feb. 2011.

Is the facility or program open to the public regardless of the individual's race, color, sex, gender identity or expression, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, or source of income and is there a charge associated with public use or entry to the facility or program? Please describe if necessary or explain if facility or programs have limitations to access. Attach additional information if necessary.

See the explanation of the population that Habitat serves with its repair program in Section F of the

attached narrative. Habitat qualifies applicants according to its mission focusing on senior homeowners

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G. PREAPPLICATION MEETING

A pre-application with the City Planner and Historic Preservation Planner is required prior to application submittal. Please provide the following pre-application meeting dates:

August 9, 2011 Planning Department

September 28, 2011 Historic Preservation Planner

H. PROJECT BUDGET

Note: Applicants are encouraged to consider the total amount available for TIF funding in 2012 relative to their project request.

1. Is funding requested for multiple phases (over more than one funding cycle?)
   ☐ yes ☒ no

2 Project Cost for 2012 see attached budget form

Total Project Cost see attached budget form (if multiphase, for all years)

3. Amount of TIF Funding Requested for 2012 $50,000

Total Amount of TIF Funding Requested $50,000
(if multiphase, for all years)

4. Total Amount of matching funds provided for 2012 see attached budget form

Total Amount of matching funds provided NA
(if multiphase, for all years)

Describe the source and amount of matching funds see attached budget form

5. Attach a detailed budget for the project describing each key element and estimated costs (if multiphase, for all years)
   ☒ Detailed budget attached

I. PROJECT SCHEDULE

Please provide a schedule for approvals, construction and implementation of proposal, including multiyear phasing if relevant.

☒ Schedule attached

J. GREEN FEATURES

Although not specifically required by Chapter 163, part 3, Florida Statutes of the Community Redevelopment Act, it is important to encourage the concept of going green within the context of implementation of a community redevelopment. Going green in this instance means conscious attempts to reduce overall negative environmental impacts by individuals, businesses and government. Community redevelopment activities including the appropriation and use of tax increment when reasonably feasible should

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consider a focus on conserving the earth's resources, energy efficient activities, production of consumption of energy, use of sustainable materials, elimination of waste, compliance with environmental regulations and the use of environmentally friendly products, equipment and services. In this context green services are earth friendly, ethically produced and made energy efficient and employ the use recyclable materials. Please indicate how this application will promote green services. **Projects with green features will be given priority for funding.**

☒ Green Features response attached

K. CERTIFICATION

By making this application, Applicant certifies that he or she has read Section 163.340(9), Florida Statutes (the definition of "community redevelopment") and the City's Community Redevelopment Plan (including any amendment or restatement thereof, and understands that any funding pursuant to application must be consistent with the City's community redevelopment policy objectives and City of Key West guidelines and procedures.)

The undersigned has read this form, authorized its preparation and, under penalty of perjury, hereby certifies that, to the best of his or her knowledge and belief that the information provided is true, accurate and complete. Applicant understands that any appropriation is subject to available funds and if requested agrees to provide any and all additional information in a timely fashion as requested by the CRA or City.

Chapter 837.06 Florida Statues - False Official Statements - Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duty shall be guilty of a misdemeanor of the second degree punishable as provided for in S. 775.082 or S. 775.083.

Applicant's Signature: D Mark Moss Date: September 30, 2011

Subscribed and sworn to (or affirmed) before me on 9/30/11 (date) by

D. MARK MOSS
Please Print Name of Affiant

He/She is personally known to me or has presented FL D/L as identification.

Vanessa Hedrick
Notary's Signature and Seal

VANESSA HEDRICK
Notary Public - State of Florida
My Comm. Expires Oct 6, 2012
Commission # DD 828438
Bonded Through National Notary Assn.

Name of Acknowledger printed or stamped

Title or Rank

Commission Number, if any

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Community Redevelopment Area **September 30, 2011**

Application for Tax Increment Appropriation

2012 Allocation

Authorization Form for Habitat for Humanity

Habitat for Humanity of Key West and the Lower Keys, Inc. (HFH) has registered Mark Moss as its agent. The Division of Corporations report form attached to the application confirms this.

HFH is the non-profit corporation making application. The CRA application is signed by Mark Moss. He has the authority to apply on behalf of HFH by virtue of being its registered agent.

The authorization forms attached to the CRA application, in each differing form; do not quite fit this specific situation. In every form there is a reference to an owner or property.

HFH is asking for the funds, not an individual property owner. The property owner(s) that may receive the benefit of the TIF funds are not yet identified. HFH is willing to include an authorization form for each owner of each project when presenting a packet in accordance with the CRA Guidelines.

Section E
Project Information

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Community Redevelopment Area

Application for Tax Increment Appropriation 2012 Allocation

Section A: Caroline Street Corridor Subarea

Section B: Project Name-Neighborhood Revitalization Initiative.

Habitat for Humanity of Key West and the Lower Keys, Inc.'s Neighborhood Revitalization Initiative (NRI) is based on Habitat for Humanity International US's NRI program, adapted to our local needs.

Section C: Location

Homes of partner families needing repairs within the boundaries of the Caroline Street Corridor Subarea of the CRA in Key West

Section D: Applicant-Habitat for Humanity of Key West and the Lower Florida Keys, Inc. (HFH)

HFH is an affiliate of Habitat for Humanity International in good standing. It was established in 1987. It has built 35 homes in the Lower Keys. In the aftermath of Hurricane Wilma, its Big Pine facility headquartered "Care-a- Vanners" who helped repair 88 homes with local grants paying for materials. It benefits from the Big Pine facility it leases from Monroe County for a nominal sum. Per Florida Statue 489.103(18), HFH can act as a contractor on one, two and three family homes. (Exhibit D1).

Section E: Project Description- Habitat for Humanity of Key West and the lower Florida Keys, Inc. has begun a **Neighborhood Revitalization Initiative (NRI)** (Exhibits D2 and D3) that provides a range of home preservation services for homeowners in need. The NRI includes two programs, Brush with Kindness and Critical Home Repairs. (The Weatherization aspect of the national NRI model is not yet a part of our local effort). The NRI helps improve the quality of life in neighborhoods through local community partnerships and expanding housing solutions. This Habitat affiliate is focused on house repairs for existing low to moderate income homeowners, targeting seniors first.

Brush with Kindness covers simpler items; including exterior painting, yard clean up and minor repair services. The other part of the NRI initiative is **Critical Home Repairs (CHR).** These CHRs are defined as extensive repairs performed to alleviate critical health, life or safety issues or code issues for homeowners in need. (See the attached material from Habitat International defining these efforts – Exhibit D2)

This type of repair and rehab work is a part of Habitat's history in Key West and the Lower Keys. The renewed focus on helping neighborhoods thrive compliments the traditional Habitat home ownership program.

Qualifications:

Habitat qualifies interested homeowners according to its mission; evaluating their need, willingness to partner and ability to pay. Habitat requires sweat equity participation from its partner families. Habitat will focus on senior (over 65 years old) homeowners who are at 80% or lower of area median income with a demonstrated need. Habitat requests the flexibility to consider other home owners and those whose income is up to 100 % of area median income if their need warrants.

Habitat enters into a contract with each home owner that describes the scope of work, its cost, their required contribution and the schedule of completion. The home owner completes a certificate of completion at the end, indicating they are satisfied with the work. Habitat also offers a one year warranty on its work.

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EXHIBIT D2

Key West & Lower FL Keys
Habitat for Humanity®
30320 Overseas Highway,
Big Pine Key FL 33043

Habitat for Humanity International's mission is: *Habitat for Humanity works in partnership with God and people everywhere, from all walks of life,* ***to develop communities*** *with people in need* ***by building and renovating*** *houses, so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.*

Neighborhood Revitalization Initiative (NRI)

Habitat for Humanity's Neighborhood Revitalization Initiative allows affiliates to serve more families by responding to community aspirations with an expanded array of products, services and partnerships, with the mission of empowering residents to revive their neighborhoods and enhance the quality of life. There are three products, or types of programs, that are used depending on the affiliates resources and community needs; Brush with Kindness, Critical Home Repairs and Weatherization. The table below shows the basic guidelines for each program.

Brush with Kindness Exterior painting and minor repair	**Weatherization** Improve energy efficiency and indoor air quality	**Critical Home Repairs** Repairs to alleviate health, life and safety/code issues
Exterior scraping, caulking and painting	Interior and exterior work	Interior and exterior work necessary to maintain the home
Window repair (new screen, glass, glazing)	Replacement of windows and doors	Window replacement
Minor siding and trim repair	Caulking/foaming cracks and gaps	Extensive siding and trim repair or replacement
Minor roof repair and soffit or fascia replacement	Insulating openings, attics, crawlspaces, etc.	Major roof repair or replacement
Board replacement in porch, stair or ramp	Minor repairs to ventilation systems	Porch or wheelchair ramp construction
Door replacement	Adding or replacing door seals	Installation or extension of house systems (heating, electrical, plumbing, etc.)
Landscaping (pruning and trimming, weeding, reseeding)	Insulating pipes and duct work; wrapping water heaters	Floor and wall repair/replacement
Cleanup, brush/junk removal	Applying insulation in walls	Foundation repair
Weather stripping	Energy audits before and after work	

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9/30/2011
EXHIBIT D3

Habitat for Humanity

What will *you* build?
National Affiliate Conference 2011

Critical Home Repair

Mike Welch – miwelch@habitat.org

NRI Housing Product

Along with:

- *A Brush with Kindness*
- *Weatherization*
- *Rehab*

What Constitutes Critical?

Critical Home Repair is defined as:

Extensive interior or exterior work performed to alleviate critical health, life and safety issues, or code violations for homeowners in need

What will *you* build?

How does it compare?

New **CHR**

What will *you* build?

Examples

- Roof repairs and replacement
- Structural wall damage
- Structural floor system damage
- Repairs to reinstate insurance
- Handicap accessibility renovations
- Repairs to satisfy Code Enforcement
- Electrical, Plumbing and HVAC

What will *you* build?

What CHR is not:

- For Emergencies
- A remodeling service
- A quick fix

What will *you* build?

Who is it designed to help?

CHR helps low-income homeowners who are affected by age, disability or family circumstances and struggle to maintain the critical integrity of their homes.

Through CHR, they are able to reclaim their homes with pride and dignity.

What will *you* build?

Where do we begin?

- Get stakeholders together for planning
  - Board
  - Staff
  - Sponsors
  - Volunteers
- Register on My.Habitat

What will *you* build?

Find Funding

New Opportunities Include:

- Churches
- Businesses
- Grants
- Individual Donors
- Civic Organizations

What will *you* build?

Find Families

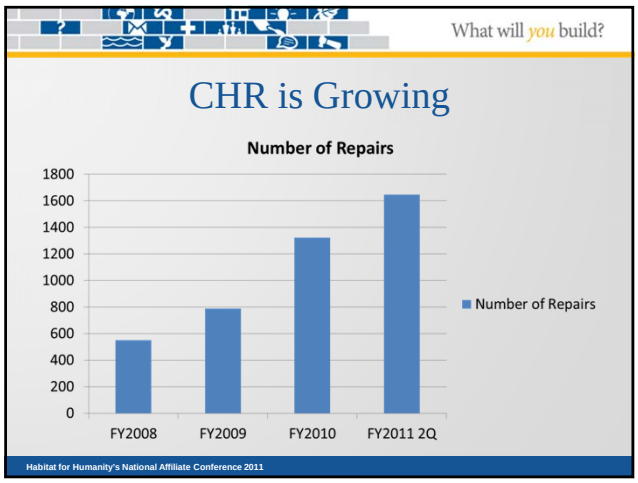
Use Partners

- Churches
- Schools
- Community Groups
- Other Non-Profits
- Code Enforcement
- Government Agencies

What will *you* build?

Build the Program

- Start Small
- Stay Safe
- Celebrate the victories


What will you build?
CHR is Growing
Number of Repairs
1800
1600
1400
1200
1000
800
600
400
200
0
FY2008
FY2009
FY2010
FY2011 2Q
Number of Repairs
Habitat for Humanity's National Affiliate Conference 2011

Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness

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What is Brush with Kindness?

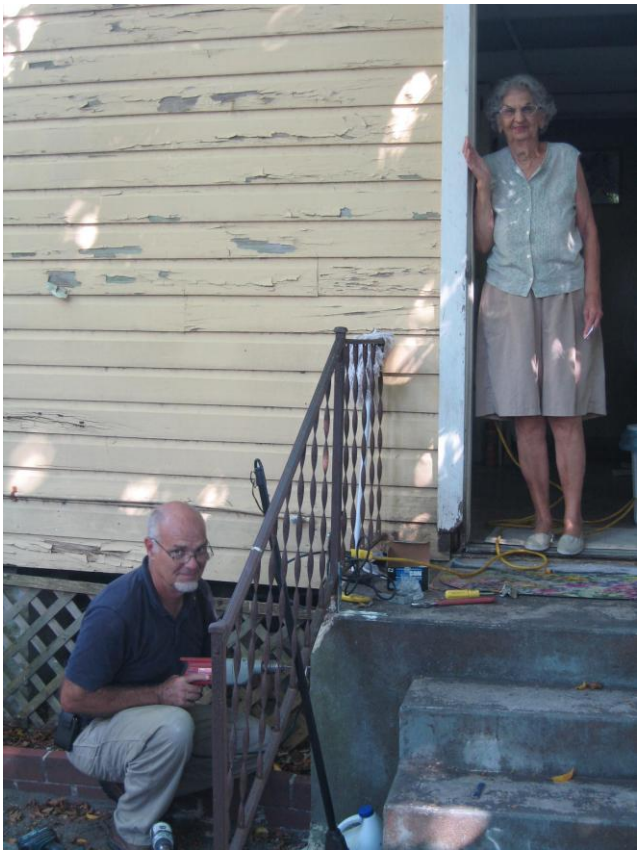
Habitat's A Brush with Kindness program helps income-qualified homeowners who struggle to maintain the exterior of their homes, allowing them to reclaim their homes with pride and dignity. ABWK works in conjunction with our core building program, enabling us to serve more families, increase opportunities for volunteers and expand our base of sponsors. Most importantly, ABWK is part of Habitat's broader community development strategy called the Neighborhood Revitalization Initiative. NRI is designed to pursue Habitat for Humanity's strategic imperative of helping to transform and strengthen communities so that those who reside in them will be able to live and grow into all that God intends for them.

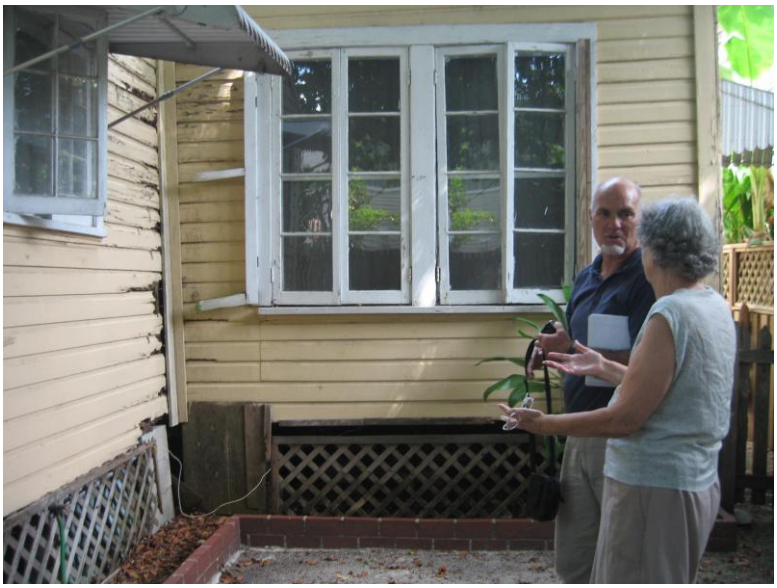
Homeowner Name: Lenora Lopez
Home Street Address: 1309 Pine Street, Key West

Ms. Lopez has lived all of her 86 years in this house built by her uncle over 105 years ago. Ms. Lopez, who never married and has no children, worked at the Navy Yard for over 30 years in the accounting and payroll department back when the service men stationed in Key West picked up their checks directly from her office! Ms. Lopez receives her Civil Service Pension of $1,543 a month, but she is not entitled to Social Security because of old Federal laws regarding the pension plan. Ms. Lopez' family, friends and neighbors who are like family, help her maintain the home the best they can. With her background in accounting she knows how to manage her money. When informed that all homeowner's partner with Habitat monetarily and physically to the best of their ability she replied, "Oh, that's fine. I have $300 I have hidden away from my Hurricane Wilma insurance money just for household repairs. Will that help?" Hurricane Wilma was in October, 2005! And yes, Ms. Lopez, that will certainly help.

Key West & Lower FL Keys
Habitat for Humanity®

A Brush with Kindness





Habitat Executive Director, Mark Moss and Mrs. Lopez, homeowner.

On his site visit to evaluate the home of Mrs .Lopez for Habitat's Brush with Kindness repair program, Mark just couldn't help himself. Before he left for the day Mark took a trip to the hardware store and came back to fix the handrail on Mrs. Lopez's back steps.

Now *that's* a Brush with Kindness.

Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness

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DRAFT Project Overview DRAFT

Location: 1309 Pine St.

Exterior Siding-remove rotted courses, especially in rear, approximately 20 courses 12 ft. long of novelty siding. Replace with new primed siding. Sister 2x framing as needed for nailing. Extent of sistering is unknown as it is unseen. Rot in members may require treatment. All work is on the first story, accessible off of step ladders.

Exterior Trim- Replace 5/4 x trim pieces on the two east side windows and in the rear siding work area. Also the gable end above the LR and around the rear kitchen door. Will need to rip and prime pieces ahead of the demolition work. The metal roof edge will require refastening. There is some 1x4 trim.

Rear Kitchen Porch Door - Replace the rear door (2/8 x 1 ¾ x 6/8) with a new Miami Slide (upper window). Repair and reuse the jambs, the threshold (rot at the base of the jambs) and close gap to concrete porch. Prime and paint all new materials. Owner likes the rear door's metal window and so an alternative would be to repair the door's bottom stile with PT 2x and rot treatment.

Railing & stairs - Rebuild the rear porch railing and the hand rail for the rear stairs. Decide on wood or metal, and add a railing on both sides of the stairs. Need specs and design.

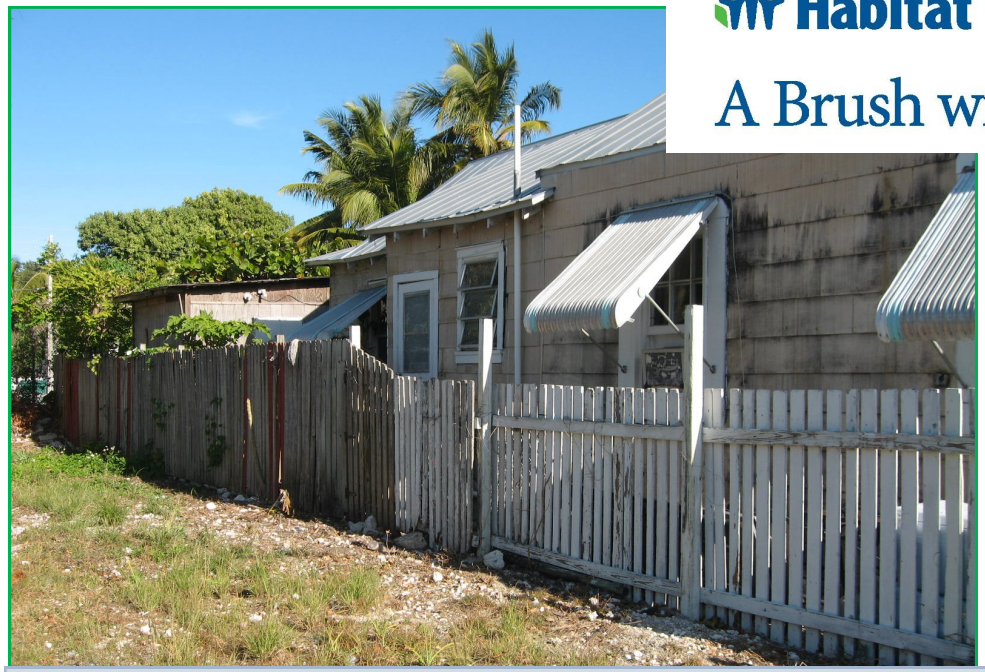
Exterior painting-Prep and paint the rear gable end while painting the three rear facades, (approximately 46 ft. x 14 ft.) plus gable area of 170 sq. ft. for 800 sq. ft. in area. The entire home could be painted which will depend upon volunteer and material budget. Test for lead and follow EPA protocol accordingly. Home was built in 1938. Gable work will require extension ladder to access, working off the first floor roof. Neighbor Barbara has SW color from porch painting. Ask for professional painter's donation of time and equipment on the upper portions?

Roof and valleys- check flashing and water flow for its impact upon the inside corner. Do any maintenance required on metal. Trim trees off of them. Locate source of small leak into kitchen ceiling. Build a metal box for a downspout to keep rain water off of the inside corner siding. Repair front window's metal awning & reinstall it or build new wood Bahama shutter to code that can be secured from inside.

Window repairs & Maintenance- several sets of wood casement windows (8) need operators, hinge repair or new hardware to open/close tightly. Also lube all jalousie windows and check their operators. Pull the wood windows; treat rot, glazing and paint. Estimate two sets of hardware. Build on nice repairs by neighbor.

EXHIBIT H2

Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness



<u>209 Virginia St. Key West</u>:
House washed, minor patch and repair around windows, fully painted; filled derelict well; repaired/replaced fence.

Completed September 20, 2011
66 Volunteers
614 Volunteer hours
14 workdays

EXHIBIT H2

Key West & Lower FL Keys

Habitat for Humanity®

A Brush with Kindness

EXHIBT H3

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Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness

<u>813 Galveston Lane, Key West</u>

To date: Yard cleaned, trailer washed, primed & partially painted.
To be done: Habitat obtained a contractor to install a roof-over at a much reduced price for which neighbors have raised the funds; interior floors must be reattached to walls; finish exterior painting. MOCO Weatherization will then be able to assist the homeowner with further repairs and upgrades.

To Date (09/2011):
16 Volunteers
79 Volunteer hours
4 Workdays

A Brush with Kindness is part of Habitat's Neighborhood Revitalization Initiative. It is a holistic approach, assisting communities as well as families. It is designed to revitalize the appearance of the neighborhood, encourage connections within the community, and most importantly, help preserve existing affordable housing.

Key West & Lower FL Keys
Habitat for Humanity®

The Mission of Habitat for Humanity of Key West and Lower Florida Keys, Inc. is to work in interfaith partnership with all God's people in need to help create decent, affordable housing for the betterment of our community.

Serving people.
Preserving homes.
Revitalizing neighborhoods.

Questions?

Key West Office
305.294.9006

E-mail
info@habitatlowerkeys.org

Please visit our website
www.habitatlowerkeys.org

The more *you* help,
the more we can all help.
Please consider a donation today.
Donate on-line at:
www.habitatlowerkeys.org

Key West & Lower FL Keys
Habitat for Humanity®

A Brush with Kindness

Serving income-qualified, elderly homeowners who struggle to maintain the exterior of their homes allowing them to reclaim their homes with pride and dignity.

What is it?

Key West & Lower FL Keys
Habitat for Humanity®

A Brush with Kindness

Habitat's ***A Brush with Kindness*** program is a nation-wide program serving income qualified, elderly homeowners who struggle to maintain the exterior of their homes. Volunteers make repairs on homes, helping these elderly homeowners continue to live independently and securely in their homes.

A Brush with Kindness focuses on exterior **home repair** such as painting, minor exterior repairs, landscaping, and yard clean-up.

Who does the work?

Habitat coordinates the work with a Sponsoring group of volunteers from youth groups, civic groups such as Rotary, family, friends, local companies, churches, synagogues or neighbors.

Who pays for it?

A Brush with Kindness **relies on donations** from the homeowner and partnering sponsors to fully fund the project **before** work begins. Habitat creates the budget and assists in acquiring the funds for each project. Materials and donations are always needed to keep this community service alive for the next elder in need.

Who is eligible?

A Brush with Kindness serves **income-qualified, elderly homeowners** based on the following qualifications:

⇒ The homeowner must live in and own only this home for at least 2 two years;

⇒ Collective household income must be at or below 80% of the area median income (table at right); and

⇒ Be willing to partner with Habitat in this project to the best of their ability, both financially and physically.

How Do I Apply?

1) Fill out and mail in the Application for Assistance. Call the office for an application or download it from our website, www.habitatlowerkeys.org.

Habitat will **verify the household's income** based on required documentation such as proof of Social Security and/or retirement benefits, copies of paycheck stubs or other proof of income.

2) Habitat will make an appointment to meet with the homeowner for a project assessment.

3) If the repairs fit the parameters of the program and the Applicant is eligible, Habitat will then create a Project Summary and Cost Estimate. Habitat will work with the Applicant to find the funding before work can begin.

NOTE: Applications are accepted based on our volunteer availability. Each project must be fully funded before work can begin.

2011 Income Guidelines*

Household Size	Maximum Income
1 person	$44,080
2 people	$50,400
3 people	$56,720
4 people	$62,960
5 people	$68,000

**2011 Income Limits, 80% area median income for Monroe County, FL*

Section F
Ownership & Legal Structure

Habitat will act as a general contractor (as often as possible) and partner with other licensed professionals as needed, for surveys, architectural services, plumbing, roofing and electrical services. All necessary HARC approvals and building permits will be obtained. Habitat has the necessary liability insurance policies and will maintain them. (Exhibit D4).

Habitat hopes to partner with local architects who will agree to supervise each project funded by tax increment funds. The role of volunteer architects in these projects has yet to be formalized. Habitat plans to build on the long term support of professionals like Bert Bender and Associates and the recent help from David Knoll, among others, to create an effective structure.

Habitat seeks funds from local churches, business partners, grants, government programs and other non-profits or community partners. The participation of professionals willing to donate goods and services is growing. Partner families are expected to ask their networks of support to assist in funding this mission, either in time or funds donated. The weatherization program is often included in the scope of work to leverage the affordability and long term efficiency of the home.

This application for TIF funds for 2012 is made to secure a reliable funding source for a defined area with demonstrated need. **Many of the principles and goals of the CRA coincide with the mission and implementation of the Neighborhood Revitalization Initiative.** Some of these are:

- advancing the housing stock
- refurbish and reinvest in affordable housing stock,
- preserving and empowering home ownership
- revitalize in a manner sensitive to the needs and desires of residents

Habitat's motives include advancing its mission of safe, decent, simple housing. There are other benefits. Low income homeowners affected by age, disability or family circumstances are able to maintain the critical integrity of their homes. They can reclaim their homes with pride and dignity. Members of the community who volunteer in these projects also benefit. Their meaningful contribution of time, skills and services as volunteers builds hope and builds community.

We are working on a holistic approach to transform a neighborhood-joining residents, non-profits, businesses, local government and communities of faith to create and implement a shared vision of neighborhood revitalization.

Section F: Ownership/Legal /Structure of program.

Habitat is 501(c)3 corporation (Exhibits F1, F2, F3). The local affiliate is controlled by its Board of Directors. (Exhibit F4). Mark Moss is the registered agent for the corporation and is the Executive Director. He passed the state Building Contractor Exam in February 2011. (Exhibit F5).

D1

Florida Statute 489.103(18) (Exhibit F4) permits Habitat to contract on one, two and three family dwellings, as long the construction work is supervised by someone knowledgeable. Habitat intends to act as the general contractor, as much as practical, under the supervision of the local architect volunteer when the scope of work suggests.

The Executive Committee of Habitat works closely with staff and key volunteers. The Board supports the repair program, based on adapting the national HFHI model to fit the Lower Keys and Key West. Their directive is to become competent in this repair program while covering costs. This repair program is in its infant stages as it seeks support and learns the necessary lessons. Habitat is reaching out to others in the community to develop a network of solutions for those with housing repair needs.

Program

Habitat uses the same criteria for the family selection process for its repair partner families that guides the ownership partners we select. This initial phase gives priority to senior home owners based on their need, ability to partner and ability to pay.

Experience to date on the eight projects is the best answer to the question, "Which families are to be helped?" Early in 2011, Habitat reached out to the local communities of faith seeking members, who are senior homeowners, with a potential need of repairs. Other community partners, elder services or local governmental agencies have also provided referrals. Of the 8 families Habitat is working with now, 6 were connected to us through their church. Families are interviewed, the need evaluated and the scope of work defined to determine the potential costs.(Habitat International provides support with materials and lessons learned with its Affiliate Operating Manual for the repair program.)

Habitat's ability to move forward on the more complex or extensive repair projects has been a function of funding and initiating partnerships with professionals.

Section G: Pre Application Meeting

Both the Planning and Historical Preservation Planner have met with the applicant.

Section H: Project Budget

Habitat requests $50,000 appropriation from tax increment funds to fund the repair work on homes in the Caroline Street Corridor Subarea of the CRA, starting January 2012.

Habitat's prior experience shows that 4 to 5 homes of varying scope can be repaired with the requested amount. The sweat equity requirement, volunteer model and partner donations are the reason for this level of effective work. In-kind donations are integral to our success.

Because the specific projects to be funded by the TIF are not yet selected, it is best to refer to the attached example (Exhibit H1) of an individual project's estimate that then turns into the project budget. This demonstrates Habitat's approach to evaluating and committing to projects. Also attached is a summary of a completed project at 209 Virginia St. (Exhibit H2) and a project in progress at 813 Galveston Lane (Exhibit H3) that summarizes the volunteer hours, number of volunteers and number of work days.

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EXHIBIT F3

FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS

Detail by Entity Name

Florida Non Profit Corporation

HABITAT FOR HUMANITY OF KEY WEST AND LOWER FLORIDA KEYS, INC.

Filing Information

Document Number	N93000004230
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Event Date Filed	06/01/2007
Event Effective Date	NONE

Principal Address

30320 OVERSEAS HWY
BIG PINE KEY FL 33043 US

Changed 04/29/2005

Mailing Address

30320 OVERSEAS HWY
BIG PINE KEY FL 33043 US

Changed 04/29/2005

Registered Agent Name & Address

MOSS, MARK
30320 OVERSEAS HIGHWAY
BIG PINE KEY FL 33043 US

Name Changed: 04/11/2011

Address Changed: 03/31/2006

Officer/Director Detail

Name & Address

Title D

LEAMARD, WARREN
2300 HARRIS AVENUE
KEY WEST FL 33040

Title ED

MOSS, MARK
2212 FOGARTY AVENUE

EXHIBIT F3

KEY WEST FL 33040

Title PD

BATTY, DEBBIE
9 ALLAMANDA TERRACE
KEY WEST FL 33040

Title VP

METZLER, DAN
1511 SOUTH STREET
KEY WEST FL 33040

Title S

WALWER, GARY
P.O. BOX 254
KEY LARGO FL 33037

Title TD

KOLHAGEN, DAVID
271 GOLF CLUB DRIVE
KEY WEST FL 33040

Annual Reports

Report Year	Filed Date
2010	04/01/2010
2011	04/11/2011
2011	06/06/2011

Document Images

06/06/2011 -- ANNUAL REPORT	View image in PDF format
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01/19/2000 -- ANNUAL REPORT	View image in PDF format

EXHIBIT F4

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Key West & Lower FL Keys
Habitat
for Humanity®
30320 Overseas Highway,
Big Pine Key FL 33043

2011-2012
Board of Directors

Debbie Swift-Batty
President

Dan Metzler
Vice-President

Gary Walwer
Secretary

David Kolhagen
Treasurer

Kathleen Dixon
Warren Leamard
Jeffrey Page
Richard Puente
Heather Roberts
Steve Schievelbein
Rev. Phil Smedstead
Toni Smith

EXHIBIT F1

IRS Internal Revenue Service
P.O. Box 2508
Cincinnati OH 45201

In reply refer to: 0248652974
Apr. 04, 2008 LTR 4167C E0
91 1914868 000000 00 000
00016170
BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
% LEGAL DEPT
322 W LAMAR ST
AMERICUS GA 31709-3543221

Employer Identification Number: 91-1914868
Person to Contact: Mandie Webster
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Mar. 26, 2008, request for information about your tax-exempt status.

Our records indicate that you were issued a determination letter in 1987, and that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Based on the information supplied, we recognize the subordinates named on the list you submitted as exempt from Federal income tax under section 501(c)(3) of the Code.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106 and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,

Michele M. Sullivan

Michele M. Sullivan, Oper. Mgr.
Accounts Management Operations 1

EXHIBIT F2

Habitat for Humanity

Building houses, building hope

February 4, 2009

Habitat for Humanity of Key West and Lwr. Fl. Keys
30320 Overseas Hwy
Big Pine Key, Fl 33043

Dear Ron,

This letter will confirm that Habitat for Humanity of Key West and Lwr. Fl Keys is an affiliate with Habitat for Humanity International and continues to be considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

In partnership.

Dawn M. Daniels McNear
Support Specialist
US Support Center
Habitat for Humanity International

EXHIBIT D4

HABITAT FOR HUMANITY AFFILIATE INSURANCE PROGRAM NOTICE OF INSURANCE

Account #: 1064565

Master Policy #: On File with Company

Master Policy Holder(s):
1: Habitat for Humanity Purchasing Group, Inc
2: Habitat for Humanity International, Inc. and Its Affiliates

Insurance Company(ies):
A: Federal Insurance Co.
B: Ace Property and Casualty Ins. Co.
C: Vigilant Insurance Co.

Insured Affiliate: Habitat for Humanity of Key West and Lower Florida Keys, Inc.
30320 Overseas Hwy Big Pine Key, FL 33043

Agent:
Lockton Risk Services / P.O. Box 410679
Kansas City, MO 64141-0679

Period of Coverage: 04-01-2011 to 04-01-2012 *(Both days at 12:01 A.M. Local Standard Time)*

Location of Insured Premises: Per Schedule on File with Company

** If limits in excess of the program limits, as shown on this certificate below, are purchased for the Blanket Buildings & Personal Property Limit; Business Income with Extra Expense Limit; the Contractors Equipment Limit and / or the Tools Limit; the amended limit will be shown on the Property Coverage Summary attached.

Coverage	Description	Limits of Insurance	Terms & Conditions
General Liability See 1 & A	General Aggregate (Other Than Products - Completed Operations)	$2,000,000	Occurrence Form Limits Apply Separately to Each Affiliate
	Products - Completed Operations Aggregate	$2,000,000	
	Each Occurrence	$1,000,000	Certified Acts Of Terrorism Coverage Included
	Damage to Premises Rented to You (Any One Premises)	$1,000,000	
	Medical Expense Limit (Any One Person)	Not Covered	
	Advertising Injury and Personal Injury (Any One Person or Organization & Aggregate Limit)	$1,000,000	
	Non-Owned and Hired Car Liability Each Occurrence	$1,000,000	
	Stop Gap Aggregate	$1,000,000	Stop Gap Liability applies in the states of ND, OH, WA, and WY only.
	Stop Gap - Bodily Injury by Accident - Each Accident	$1,000,000	
	Stop Gap - Bodily Injury by Disease - Each Employee	$1,000,000	
	Employee Benefits Liability Aggregate	$1,000,000	EBL Claims Made Form Deductible – Each Claim:$1,000
	Employee Benefits Liability Each Claim	$1,000,000	Retroactive Date:04/01/2001
Property See 2 & A	Blanket Buildings, Personal Property, Electronic Data Processing Property (EDP)	Per Schedule on File with the Company	Special Causes of Loss Deductible –See Attached Deductible Schedule
	Maximum Blanket Limit per Affiliate	**$1,500,000	**Includes $2,500 Limit for Tools
	Maximum Blanket Limit per Affiliate - Guam, Puerto Rico	$75,000 **$100,000	**Includes $25,000 Limit for Contractors Equipment **Includes $50,000 Limit for EDP Property
	Business Income with Extra Expense (BIEE)	$50,000	EDP BIEE Limitation – 60 Days per Occurrence
	Business Income Loss of Utilities (BIEE) Excluding Overhead Lines	$2,000,000	Certified Acts Of Terrorism Coverage Included
	Any One Occurrence all Affiliates		
Crime See 2 & A	Employee Theft	$100,000	$5,000 Deductible
	Money & Securities - Inside & Outside the Premises	$10,000	Employee Theft Coverage is extended to include Employee Welfare and Pension Plans
	Money Orders & Counterfeit Paper Currency	$10,000	
	Credit Card Forgery	$10,000	
	Computer Theft and Funds Transfer Fraud Coverage	$10,000	
Builders Risk See 2 & C	Construction Works - Any One Affiliate	$2,000,000	Special Causes of Loss
	Construction Works –Guam or Puerto Rico Locations	$125,000	Deductible –See Attached Deductible Schedule
	Construction Works –Rehabs	$200,000	Certified Acts Of Terrorism Coverage Included
	Construction Works-Any One Occurrence–**All Affiliates**	**$5,000,000**	
Commercial Umbrella Liability See 1 & B	Aggregate	$1,000,000	Occurrence Form
	Products Completed Operations Aggregate	$1,000,000	Extends Over Underlying Coverage Written Through Chubb Ins. Cos:
	Each Occurrence	$1,000,000	
	Limits Apply Separately to Each Affiliate	Retained Limit $10,000	☒General Liability ☒Auto Liability ☒Employers Liability Certified Acts Of Terrorism Coverage Included
Directors & Officers Liability	Insuring Clause 1. Maximum Limit All Claims Each Policy Year	$1,000,000 ☒Defense Outside the Limit	Claims Made Form Pending or Prior Date: 12/05/1993 Certified Acts Of Terrorism Coverage Included
Employment Practices Liability	Insuring Clause 2 Maximum Limit All Claims Each Policy Year	$1,000,000 ☒Defense Outside the Limit	
Fiduciary Liability See 1 & A	Insuring Clause 3 Maximum Limit All Claims Each Policy Year	$100,000 ☒Defense Inside the Limit	Claims Made Form Pending or Prior Date: 04/01/2001
	Combined Maximum Aggregate Limit for All Coverage Insuring Clauses 1,2,3 Per Affiliate	**$1,000,000**	
Excess D&O See 1 & A	Aggregate Per Affiliate	$1,000,000	Claims Made Form
Blanket Accident See 2 & A	Excess Accidental Medical Expense -Volunteers Accidental Death & Disability	$5,000	
	Excess Accidental Medical Expense		
	Covered Volunteers Eligible for Medicare or Medicaid	$10,000	
	Covered Volunteers Eligible for Tricare	$50,000	
	All Other Covered Volunteers	$250,000	
Blanket Accident See 2 & A	Volunteer Disability		7 Day Elimination Period
	Temporary Total Disability Benefit Limit	60% Salary	52 Week Maximum Benefit Period
	Maximums Per Week Temp. Tot. Disability	$500	
	Maximums Per Week Accidental Death & Dismem.	$1,000	

Policy on file with Master Policyholder. See Habitat for Humanity Affiliate Insurance Program Manual for additional coverage information.

Countersigned 03/02/2011 By: ☒

(Date) Authorized Representative

Section G
Pre-application Meeting

Program

Habitat uses the same criteria for the family selection process for its repair partner families that guides the ownership partners we select. This initial phase gives priority to senior home owners based on their need, ability to partner and ability to pay.

Experience to date on the eight projects is the best answer to the question, "Which families are to be helped?" Early in 2011, Habitat reached out to the local communities of faith seeking members, who are senior homeowners, with a potential need of repairs. Other community partners, elder services or local governmental agencies have also provided referrals. Of the 8 families Habitat is working with now, 6 were connected to us through their church. Families are interviewed, the need evaluated and the scope of work defined to determine the potential costs.(Habitat International provides support with materials and lessons learned with its Affiliate Operating Manual for the repair program.)

Habitat's ability to move forward on the more complex or extensive repair projects has been a function of funding and initiating partnerships with professionals.

Section G: Pre Application Meeting

Both the Planning and Historical Preservation Planner have met with the applicant.

Section H: Project Budget

Habitat requests $50,000 appropriation from tax increment funds to fund the repair work on homes in the Caroline Street Corridor Subarea of the CRA, starting January 2012.

Habitat's prior experience shows that 4 to 5 homes of varying scope can be repaired with the requested amount. The sweat equity requirement, volunteer model and partner donations are the reason for this level of effective work. In-kind donations are integral to our success.

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Refer to the attached (Exhibit H2) repair project example at 1309 Pine St. for a sample breakdown. The job cost total is then used to raise the necessary funds. As with much rehabilitation work on older homes, there are hidden items that can expand costs as they come to light. Habitat is diligent in accounting for this potential when preparing its estimates.

Matching Fund Potential

Old Island Restoration Foundation (OIRF) has demonstrated its interest and support in 2011 by sponsoring two projects (209 Virginia St. and 1017 Eaton St.) that involve contributing buildings in the Historic District at $2,000 each. **Sunrise Rotary** has donated another $2,000 for repairs involving the Key West High School Habitat Club members. An individual has pledged $3500. Churches have donated on behalf of their members (824 Elizabeth St.). Neighbors have raised another $4,000 on a project. A project does not begin until there are funds in place to meet the estimated costs. **Waste Management** has been a strong supporter and of great assistance. Other service clubs and community groups will be willing to partner as this model gains momentum. Weatherization can contribute up to $5,000 in value with its program.

Habitat has the benefit of its operating experience over the past four months derived from the following projects. Of these eight projects, three are in the Bahama Village Subarea. They range in scope from yard clean up to a major critical repair of a two story porch.

- 1017 Thomas St.- (withdrawn due to circumstances)-minor siding repairs & picket fence
- 815 Bakers Lane-major yard clean up to cure code enforcement case
- 209 Virginia St.-new picket fence and exterior house paint-completed 9/17/11-OIRF funded
- 813 Galveston Lane- floor and wall repairs to mobile home & new roof over
- 209 Julia St.-yard clean up, minor repairs, coat metal roof
- 824 Elizabeth St- just started exterior painting, door replacement
- 1309 Pine St.-siding replacement, exterior painting
- 1017 Eaton St.-major structural repairs to exterior porches on contributing building-OIRF funded

The recent volunteer effort by the USS Spruance crew members yielded over 100 volunteer hours in just two days, preparing a contributing building for new siding and exterior paint. The home owner's sense of relief at seeing work begin was exciting to witness. Her neighbors are pleased with the progress knowing there is a solution.

Reimbursement Process

Each home entering into the NRI with Habitat in one of the sub areas of the CRA would be submitted as a package, including (where needed) the deed, boundary survey, Monroe County Property Appraiser data (as required by the CRA application).The package would also include the contract between the home owner and Habitat, the scope of work, any plans and the required permitting. Partial reimbursements would be requested from the Assistant City Manager in charge of TIF funds in accordance with the CRA guidelines. Upon the final inspection and closing of the building permit(s), a final reimbursement would be requested from the TIF account.

The job costing and accounting will be provided by Habitat for each job and summarized on a quarterly basis. The reporting called for in the CRA guidelines will be met. It is Habitat's intent to leverage these tax increment funds as much as possible. There is a possibility of a Critical Home Repair project that will require expenditures above the average project cost to date.

Key West & Lower FL Keys
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DRAFT Project Overview DRAFT

Description of Work	Volunteers	Hours
Exterior Siding-replace rot, sister the frame, approx. 20 courses	5-6	22 & 5 skilled
Exterior Trim-demo,rip and paint , 2 windows, gable & rear door	5-6	8
Rear kitchen door-replace or repair door, jamb & threshold	Skilled	6 & 4 skilled
Rear porch railing & stairs-rebuild to new design-need design specs		13 & 5 skilled
Exterior Painting- rear facades are 800 sq.ft., prep,prime & paint	5-6	45
Exterior paint balance of home-2000 sq. ft., second story	Ladders	100
Roof and Valley-check, trim, find leak, build catch for dn. Spout	2-3	12
Windows-wood & jalousie- repair & rebuild, hardware & paint	3-4	10 & 2 skilled

ESTIMATED Materials and Job Cost

Labor Cost – City/County permits require an estimated labor cost. Habitat strives for all volunteer labor, but at times must pay for licensed professionals. 16 estimated hours x $25/skilled labor 216 estimated hours x $10/unskilled labor	 $400 $2,160
Disposal Fees – Habitat will *request* that Waste Management provide metal & construction debris pick-up gratis	$160 *
Materials	
1x6 novelty siding pt, 5/4 x6 decking pt for trim, Miami Slide 2/8 x 1 ¾ exterior door,	
Exterior primer, exterior house and trim paint; 10 gallons (each) and 3 gallons of trim	
Metal catch box for roof valley & downspout, silver roof paint	
Wood windows- rot git, filler, hinges, operator and guides, glazing	$2,840 *
Job Cost for Permitting Purposes only	**$5,560**
Permitting - City of Key West Permit Fees	**$125 ***
Total cost of job if done commercially (includes labor)	**$5,685**
Habitat Program Expense Fee (15% of line above) - staff time, office expenses, gas, volunteer expenses, first aid supplies, tool acquisition and maintenance, etc.	$834 *
Habitat Builders' Insurance & Volunteers' Coverage	$215 *
Total Expected Expenses (* items only)	**$4,174**
OIRF possible funding for owner occupied contributing building in Historic District.	($)
Owner has $300 from Wilma insurance proceeds	($300)
Job Cost Estimate	**$3,874**

EXHIBIT H2

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Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness

Profit & Loss-SAMPLE

	209 Virginia
Ordinary Income/Expense	
Income	
Contributions Individuals	$ 300.00
In-kind supplies	$ 400.00
In-kind professional services	$ 1,000.00
In-kind family sweat equity(xxx @$10/hr)	$ 300.00
In-kind volunteers (xxx @$10/hr)	$ 6,140.00
Sunrise Rotary	$ 1,800.00
Old Island Restoration	$ 2,000.00
Total Income (*)	$ 11,940.00
Expense	
Supplies/Materials	$ 2,963.21
Surveys	$ 600.00
Program Services	$ 23.92
Permit Fees and Insurance	$ 404.00
In-kind professional servives	$ 1,000.00
In-kind labor	$ 6,440.00
HFH Admin Fee	$ 500.00
Total Expense (**)	$ 11,931.13
Net Ordinary Income	$ 8.87

NOTE: * Actual cash income $3,800
**** Actual cash expended $3,600**

Section I
Project Schedule

Section I: Project Schedule

To date, the shortest project was 3 working days and the longest was 14 weeks. In those 14 weeks, there were 20 actual work days. This request for TIF funds is the next phase in our local NRI. It builds on our most recent experience of the last six months while echoing our prior history of repair work. Habitat anticipates that these funds will fuel momentum in scheduling and completing work projects.

Potential homeowners are screened for their needs according to the program criteria and Habitat's mission. Once a family is selected, an estimate is prepared, an architect recruited, plans produced in conjunction with building and planning officials, permits secured, and a volunteer schedule developed.

This process will vary in scope and timing for each project while the framework will be consistent. Emergency needs will be expedited in coordination with all of the above. Habitat's Family Selection Committee will oversee the application process. The support group in place for each potential family will factor into the schedule of identifying in-kind donations and funds to complete their potential project.

The volunteer model provides free labor. The source of volunteers has proven to be diverse. Over the past 14 weeks (in summer heat), folks have volunteered with Habitat with a variety of backgrounds-recent arrivals, high school students, out of town church groups, JIATIF, Navy, Coast Guard, neighbors, church members, family and some "impulse" volunteers who happened by a work site.

Some repairs will require professional partners acting as subcontractors where the work exceeds volunteer abilities.

Habitat promises to repair as many homes as possible, starting in January 2012. Since those homes are not yet recruited, the scope and complexity of each project will vary. Habitat will provide quarterly reports on its progress.

Section J: Green Features

Habitat's goal of affordable housing includes energy efficiency and partnering with the Weatherization Program run by Monroe County's Social Services allows home owners to benefit from those improvements. Habitat may explore grants that would support weatherization above and beyond what the DCA program provides. Other HFH affiliates actively weatherize homes.

During the course of construction, building materials are recycled as much as possible.

The role of the "volunteer" supervising project architect can also include a green approach. The local Green Building Council chapter may become involved in supporting and suggesting simple energy efficient methods.

For example, clean concrete or stone materials are trucked to Toppino's for reuse as clean fill. The common sense benefits of closing up exterior walls or fixing exterior doors provide energy efficiency benefits. Another important aspect is the constant education of volunteers and home owners on the reuse and recycling of different materials, consumer and construction. Habitat tries to lead by example.

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KW Planning Dpt

Florida Statue Chapter 489.103 (18)

(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.

Section K
Certification

EXHIBIT F5

Florida Department of Business and Professional Regulation
Bureau of Education and Testing
ADMISSION SLIP

David Mark Moss
2212 Fogarty Avenue
Key West, FL 33040

Candidate Information

243102
SSN: xxx-xx-3491
DOB: 12/8/1954
Sys ID: 77188

Language: English

Exam Information

Candidate Number: 243102

Exam Site: Double Tree Miami Mart
777 NW 72nd AVE
Miami, FL 33126

Building Contractor

Exam Parts: Contract Administration
(2/23/2011 Reporting Time 7:00AM)

Project Management
(2/23/2011 Reporting Time 1:30PM)

Sign In

A _____

B _____

If any information on this form is incorrect, please notify Professional Testing at 407.264.0562.

Important, Please Read Carefully! Candidate Responsibilities: *(Date Printed: 2/1/2011 7:09 AM)*

- Please verify that you are scheduled for the correct Exam Category, Parts and Site.
- Changes to registrations will not be allowed within 30 days of the exam date. NO changes will be made at the exam site.
- The duration of each exam part is 4 hours and 45 minutes. Exam starting times vary by site and part. Please plan accordingly.
- YOU MUST BE PREPARED TO SHOW A LEGAL PHOTO ID ALONG WITH THIS ADMISSION SLIP (Do not use the application receipt as substitute for this slip) TO GAIN ADMISSION TO THE TEST SITE.
- It is vital that you become familiar with and read the Candidate Information Brochure, Reference List and Reference Update Flyer before the scheduled exam date. Bring only those books approved for that exam session or part with you to the exam room. These documents are available at www.floridaexam.com (Instructions and Forms) or at http://www.myflorida.com/dbpr/pro/cilb/cilb_index.shtml
- Any materials other than those approved for each session will be stored along the wall of the exam room. The Department is **NOT** responsible or liable for loss or damage to candidates' property. Candidates are advised to clearly label all belongings.

EXHIBIT F5

Florida Department of Business and Professional Regulation

Bureau of Education and Testing

Construction Exam Grade Report

RECEIVED
September 30, 2011
KW Planning Dpt

Original

Building Contractor

Moss, David Mark
2212 Fogarty Ave
Key West, FL 33040-

Candidate Number: 243102
Date: 2/23/2011
Examination Date: 2/22/2011

Examination Part	Minimum Passing Score	Score Achieved	Part Status
Part II Contract Administration	70.00	82.00	Passed
Part III Project Management	70.00	78.00	Passed

Pass Candidates:

Grades become official when ratified by the board at the April 2011 CILB meeting. Please retain this grade report for your records as you will not receive an "Official" report after ratification.

This is not a license and may not be used for contracting or bidding purposes. If you have met all other requirements and qualifications you may apply for licensure.

Notify the Customer Contact Center at (850) 487-1395 promptly of any change of name or address or update your information online @ www.myfloridalicense.com.

EXHIBIT F5

TO VERIFY AUTHENTICITY OF THIS DOCUMENT YOU MUST TURN OVER AND RUB THE PEARSON VUE LOGO WITH FINGER. AUTHENTIC DOCUMENT WILL CHANGE COLOR FROM ORANGE TO YELLOW

PEARSON VUE

Florida Department of Business and Professional Regulation

DAVID MOSS

2212 FOGARTY AVENUE

KEY WEST FL 33040

ID: #####3491

Date of Birth: 12/8/1954

Pearson VUE ID: FLE#####3491

Exam Date: 3/3/2011

Exam Result: **PASS**

Examination Name: Florida Construction-Business and Finance

Congratulations! You have successfully passed your examination. Before you apply for licensure you must pass all the required examination parts for the category in which you are seeking licensure. If you need to register for additional examinations, please contact Professional Testing, Inc. at 407-264-0562 or online at http://www.floridaexam.com .

Passing examination scores are valid for four (4) years from the date of the examination. Therefore, you must pass all parts of the examination and apply for licensure within four (4) years of the date you pass the first examination.

If you have passed all examination sections, and met all other requirements please submit a licensure application to the Department of Business and Professional Regulation. Once this application has been received, processed, and approved, a license will be issued and mailed to you.

A licensure application may be obtained via the Department's website http://myflorida.com/dbpr/pro/cilb/forms.html or by contacting the Department at 850.487.1395.

Questions relating to other aspects of licensure also may be directed to the Department of Business and Professional Regulation's Customer Contact Center at 850-487-1395.

EXAMINATION	PASSING SCORE	YOUR SCORE	RESULT
Florida Construction-Business and Finance	70	90.0	**PASS**

THE FACE OF THIS DOCUMENT HAS A MULTI COLORED BACKGROUND THAT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH LEFT AND RIGHT

Florida Weatherization Inspector Training

CERTIFICATE OF COMPLETION

is hereby awarded to

Mark Moss

Sponsored by

Neil Moyer, *Lead Instructor*

FLORIDA SOLAR ENERGY CENTER

Weatherization Works in Florida

Florida Department of Community Affairs

6/11/2010

Date

EXHIBIT F5