

**Florida Housing Coalition
Proposal for Community Land Trust Program and Training**

For: Pinellas County, Florida

Understanding the Need

Pinellas County housing programs have utilized an extraordinary number of funding sources and initiatives with an array of housing provider partners. Yet the lack of affordable and workforce housing continues to rise and has been exacerbated by the shortage of vacant land in the county coupled with escalating real estate and construction costs. Along with its goal to serve its residents with safe, decent and affordable housing the County desires to explore housing delivery models that will accomplish two main objectives. These are the creation of a permanent supply of affordable housing units and the preservation and retention of financial subsidies that are invested into affordable housing development. To that end, the County has expressed an interest in developing a community land trust program.

A. Scope of Services to be Performed by the Florida Housing Coalition

1. Review current affordable housing programs and implementation strategies as they relate to the implementation of a community land trust.
2. Prepare draft strategic plan for development of documents required for start up for the nonprofit community land trust, including reviewing the articles of incorporation and bylaws for the community land trust.
 - a. The draft strategic plan will include the following:
 - i. A review of the best options for structuring the community land trust to operate efficiently for the targeted neighborhoods, participating municipalities and the County.
 - ii. Draft strategic plan will include recommended draft language for the ground lease and operating procedures for the proposed community land trust and an analysis of appropriate price points for target markets, land use and density considerations.
 - iii. The draft strategic plan will review title ad valorem tax issues with recommendations for policies
 - iv. The draft strategic plan will include an analysis of affordability and recommendations for target markets and selection of residents. Recommendations will include a marketing and outreach strategy.
3. Meetings and Site Visits. The following meetings and site visits will provide the framework for the development of the documents and training for County staff and private sector participants:
 - a. Attend initial planning meeting with county staff representatives and others invited by the County who will be involved in the project.
 - b. The draft strategic plan will be presented to the County and its invitees for comments. The final strategic plan will be provided to the County in one printed original and in digital format.

- c. Workshops for training of participants will be provided with County responsibility in notification of invitees, scheduling and site for event:
 - i. Hold one half-day workshop educating local financial partners on the land trust model, in particular interfacing with the secondary mortgage market, and designing special mortgage products to work with community land trusts.
 - ii. Two workshops or on-site technical assistance meetings dedicated to capacity building for the nonprofit community land trust board of directors with emphasis on understanding the terms of the ground lease and options for resale provisions and training for pre-purchase counseling for community land trust homebuyers but also addressing effective fiscal management, aspects of housing development, including evaluating available sites, financing, permitting, underwriting, project management, property management, homebuyer income qualifications and compliance issues.
 - iii. One half-day site visit providing technical assistance on the community land trust's financial systems, including systems of internal controls, accounting and record keeping procedures.

- 4. Time of Performance. It is anticipated that this project will endure for a period of six months. An estimated schedule is as follows:
 - a. Initial meeting- within 30 days of execution of contract-Month 1
 - b. Submittal of draft strategic plan- Month 2
 - c. Submittal of Final Strategic Plan with all documents prepared for adoption- Month 3 and 4
 - d. Half Day financial workshop- Month 3
 - e. Two full day workshops- Months 5 and 6
 - f. Half Day Internal Control site visit and exit meeting- Month 6

B. Personnel

Hana Eskra, Stan Fitterman, Jaimie Ross and Gladys Schneider (bios attached) will be the primary professional staff members assigned to this contract, but may be assisted by other members of the technical assistance team as the Florida Housing Coalition deems appropriate for the circumstances.

C. Compensation

The Florida Housing Coalition, Inc, as an independent contractor, is acting as a consultant and shall not be deemed to be an employee or an agent of Pinellas County in performance of this Agreement and is not acting as a business broker, realty broker, mortgage broker, or lawyer for Pinellas County.

Fees for Florida Housing Coalition's consulting services shall be paid in the total amount of \$29,200 with any other requested assistance at a per person hourly rate of \$120.00 per hour plus expenses. Payment shall be made according to a draw schedule as follows:

Draw #	Item	Amount
1	Initial meeting and evaluation process	\$5,200
2	Draft strategic plan	6,000
3	Final Strategic Plan, CLT Docs	8,000
4	Financial Workshop and Training Workshop 1	4,000
5	Training Workshop 2	2,000
6	Internal Control site visit/exit	4,000
	Total	\$29,200

Payment is to be made within 30 days of billing to the Florida Housing Coalition, Inc. at 1367 E. Lafayette Street, Tallahassee, Florida 32301. The Florida Housing Coalition will bill Pinellas County at the address and to the attention below:

Expenses – The Florida Housing Coalition will request approval by email prior to all trips made on behalf of Pinellas County. Printing and copying will be the responsibility of the County. Travel will be included for all work under the lump sum payment. Additional expenses for travel or other expenses shall be billed monthly at cost with prior approval of the County.

Interpretation

This agreement (a) shall be construed in accordance with the laws of the State of Florida (b) venue for litigation, if any, shall be Leon County, Florida; (c) may be altered or amended only in writing signed by both parties. In the event that it becomes necessary to obtain legal counsel to enforce the terms of this Agreement, the prevailing party in such litigation shall be entitled to recover its costs including reasonable attorney's fees.

Submitted By: _____ **Date:** _____

Michael Davis, Executive Director
 Florida Housing Coalition, Inc.

Accepted By: _____ **Date:** _____

Pinellas County

Title: _____

Staff Bios

HANA ESKRA, *Technical Advisor*

Hana Eskra is a Technical Advisor with the Florida Housing Coalition working primarily with the Predevelopment Loan Program and the Demonstration Loan program. Hana has over twelve years of experience assisting non-profit developers by providing financial packaging, feasibility analysis and project management for affordable multi-family and single-family housing projects totaling nearly \$40 million. She has a working knowledge of nearly all aspects of affordable housing as well as an array of experience leveraging multiple funding sources including housing and historic tax credits, tax-exempt bonds, CDBG, HOME, SHP, FHLB programs, and private foundations. Her projects have included housing and a health center for homeless individuals with HIV/AIDS, workforce housing, permanent housing for homeless families, the acquisition and rehabilitation of a 150-unit HAP funded apartment complex, and a neighborhood revitalization project that involved the acquisition, construction, and sale of 22 single family homes for low-income buyers. Hana has a Master of Public Administration from the University of North Carolina-Chapel Hill and wrote her master's thesis on the housing tax credit.

STAN FITTERMAN, *Senior Technical Advisor*

Stan Fitterman is a Senior Technical Advisor with the Florida Housing Coalition. He is currently the program manager for delivering technical assistance under numerous contracts, including the state of Florida's Affordable Housing Catalyst program. He is recognized throughout the state as one of the foremost authorities on Florida's State Housing Initiatives Partnership (SHIP) program. Stan works directly with nonprofit organizations and local governments in the development and implementation of effective affordable housing programs. His work with the Coalition also includes designing and conducting training workshops on a variety of affordable housing topics including affordable rental development, developing units for affordable home ownership, and designing effective housing programs. He has experience working with lenders to combine public and private funds for the financing of affordable housing, and has extensive experience with the development of both ownership and rental housing. Stan holds a masters degree in County planning from Georgia Tech. He provided research for the Pulitzer Prize winning newspaper series *The Color of Money*, and co-authored a chapter in the book *From Redlining to Reinvestment*. A regular contributor to the *Housing Network News*, the Florida Housing Coalition's bi-monthly journal, Stan also has written for *Florida Funding*, *Quality Cities* magazine, and the Federal Reserve Bank of Atlanta's *Partners* magazine. His paper "Local Programs and Homeownership Sustainability", co-authored with Marc Smith of the University of Florida's Shimerberg Center for Affordable Housing, was accepted for presentation at the Association of Collegiate Schools of Planning 2004 Annual Conference.

GLADYS SCHNEIDER, *Technical Advisor*

Gladys Schneider is a Technical Advisor for the Florida Housing Coalition. Most recently she served as the vice president of Operations for Habitat for Humanity of Lee County providing for planning and finance needs for both homeownership and rental housing for families and seniors. From 1996 through 2002 she also served as a Technical Advisor with the Florida Housing Coalition. During this time, she developed a variety of housing demonstration models that provide affordable housing opportunities for people with disabilities. She has designed training in many areas of affordable housing including introduction to housing, housing for special needs, accessibility, predevelopment, and recovering affordable housing properties. Gladys has worked extensively with developing capacity for nonprofit community based organizations in resource development and strategy implementation. Gladys has a graduate degree in urban planning and has worked extensively with local governments in affordable housing and historic preservation.

JAIMIE ROSS, *Executive Committee President, Membership Committee, Nominating Committee, NRC Partnership Committee, Personnel Committee, Public Policy Committee*

Jaimie Ross is the Affordable Housing Director at 1000 Friends of Florida, a statewide nonprofit growth management organization. Jaimie is the founder of the Florida Community Land Trust Institute, collaboration between the Florida Housing Coalition and 1000 Friends of Florida, which was launched in the spring of 2005. Prior to joining 1000 Friends of Florida in 1991, Jaimie was a land use and real property lawyer in private practice with an Orlando law firm, representing for profit and nonprofit developers and financial institutions. During her tenure at 1000 Friends, Jaimie initiated the broad-based coalition that successfully advocated the passage of the William E. Sadowski Affordable Housing Act. Jaimie continues to facilitate the Sadowski Act Coalition, which ensures funding under the Sadowski Act, providing a dedicated revenue source for affordable housing in Florida. Her work includes all forms of legislative and administrative advocacy and education related to the planning and financing of affordable housing in Florida. On behalf of the Department of Community Affairs, she authored "Creating Inclusive Communities in Florida: a Guidebook for Local Elected Officials and Staff on Avoiding and Overcoming the NIMBY Syndrome". Jaimie served as a Commissioner on Florida's Affordable Housing Study Commission from 1992 -2002. She serves on the National Low Income Housing Coalition NIMBY Report Advisory Committee, and the Wachovia National Community Development Advisory Board. Jaimie is the President of the Florida Housing Coalition and was recently named a James A. Johnson Community Fellow by the Fannie Mae Foundation.

Additions

1. Assist staff in developing operating procedures for selecting contractors to build on land trust property.
2. Present a minimum of three informational workshops to the respective governing bodies on CLT's.