

TRANSMITTAL LETTER

Transmittal Letter

A.

1. Habitat for Humanity of Marion County, Inc. is a registered 501(c)(3) Florida Not for Profit Corporation. Habitat is the contractor which is allowed to build through the State of Florida Statutes #459, Section 103.
2. Rob Peters is the President & CEO of Habitat for Humanity of Marion County, Florida, Inc. and is authorized to sign all legal documents on behalf of the Developer.
3. Habitat acknowledges receipt and review of this ITN by the Developer including its Exhibits and any and all addenda, understanding that all terms and conditions contained herein may be incorporated into a resulting contract.
4. As our Owner/Developer/Contractor they
 - (a) have more than three years of relevant project experience involving development and construction of housing projects;
 - (b) have principally developed and completed no less than (3) separate housing projects of scattered single family homes;
 - (c) has the funds available to purchase the land and construct the home. We are credit worthiness and demonstrate the capacity to secure commitments proposed to complete this development, if necessary; and
 - (d) are individually registered to do business in the State of Florida. We are allowed to be the contractor through Florida Statute #489, Section 103 which will comply for the contractor

**B. TAB 1 –
DEVELOPMENT
TEAM
COMPOSITION,
ROLES &
AVAILABILITY**

B. Tab 1- Development Team Composition, Roles & Availability

(1-3) Rob Peters. President/CEO; 1321 SE 25th Loop Suite 103; 352-351-4663; rpeters@habitatocala.org; Manages the affiliate; University of South Florida BS Finance; Banking, Mortgage Lender, Pastor; Full Time

David Layman, CFO; 1321 SE 25th Loop Suite 103; 352-351-4663; dlayman@habitatocala.org CFO of Habitat; James Madison University BGS Accounting; Multi-million manufacturing companies. Full Time

Jeff Ruttenber, Senior Project Manager, 1321 SE 25th Loop Suite 103; 352-351-4663; jruttenber@habitatocala.org Responsible for coordinating efforts to secure funds to build; Full Time

Josh James, Construction Director, 1321 SE 25th Loop Suite 103; 352-351-4663, jjames@habitatocala.org Responsible for all construction efforts; formerly Adams Homes of NW Florida as a Construction Superintendent; Full Time

Hott Sun, Larry Hobson, 3760 NE 92nd PL, Anthony, FL 32617 352-620-0580 jottsun1@aol.com State License CAC18115811, County 11591

Godwin Encore Electric/ Jerald Godwin, 701 NW 2nd Street, Ocala 34475, 352-629-0503. State License EC0000478, County 225

Mike Scott Plumbing, Shawn Scott 6730 NW 1st Avenue, Ocala 34475 352-2337-2888; shawn@mikescottplumbing.com State License CFC1426202, County 3404

AGM Roofing, Thomas Lea III, 6730 NW 1st Avenue, Ocala 352-622-2766, tommyleaIII@gmail.com State License CCC1330059 County 14088

(4) None of our Development Team and/or subcontractors qualifies as a section 3 minority business concern.

C. TAB 2

**EXPERIENCE AND
QUALIFICATIONS OF
THE DEVELOPMENT
TEAM**

C. Tab 2 Experience and Qualifications of the Development Team

- (1) In 2023/2024 we produced 16 homes; In 2024/2025 This year we are on pace to build 18 homes; The majority of our builds are 3/2 for a 1,540 SF home with a carport. Builds consist of a blend of volunteer, paid staff and all subs.
- (2) 48 Pine Course, Ocala; SFR; 3/2 1,576 SF; 2023
2369 S 146th Loop, Ocala; SFR; 3/2; 1,576 SF; 2024
12149 San Mateo Blvd Dunnellon; SFR; 3/2; 1,690; 2024
14 Dogwood Terrace, Ocala; SFR; 3/2; 1,576; 2024
7 Hemlock Drive, Ocala; SFR; 3/2; 1,576; 2024
6 Larch Drive, Ocala; SFR; 3/2; 1,576; 2024
18 Bay Lane Loop, Ocklawaha; SFR; 1,576; 2024
16 Bay Lane Loop, Ocklawaha; SFR; 1,576; 2024
77 Locust Pass Run, Ocala; SFR; 1,576; 2022
25 Willow Run, Ocala; SFR; 3/2; 1,576; 2022
305 Locust Pass, Ocala; SFR; 3/2; 1,576; 2022
5106 Pecan Road, Ocala; SFR; 2/2; 1,473
43 Larch Radial, Ocala; SFR; 2/2; 1,4576; 2023
1732 SF Ft King Street, Ocala; 2/2; 905; 2021
23 Cedar Tree Pass, Ocala; 3/2; 1,576; 2021
19354 St. George Drive, Dunnellon; 3/2; 1793; 2021
8061 Juniper Road, Ocala; 3/2; 1,576; 2019
350 Emerald Road; Ocala; 3/2; 1,473; 2023

D. TAB 3

**DEVELOPMENT
APPROACH AND
PROJECT SUMMARY**

D. Tab 3 Development Approach and Project Summary

- (1) All of our Builds in Marion County are required to be in Habitat for Humanity Marion County Community Land Trust, Inc .(CLT). The CLT owns the land and leases it to the owner for \$35.00 a month for a 99-year lease, with a renewal of an additional 99 years. The improvements are owned by the family. Should the family desire to sell the home, the CLT has the first right of refusal to purchase the improvements and resell it with another affordable family at 80% or less AMI. If the CLT does not want to re-purchase the home the family can offer it for sale with the proviso that the home must be sold to an affordable family whose income is 80% or less of the area median income. This process allows homes to be affordable in perpetuity.
- (2-4) The two lots we are bidding on and selling is our standard 3/2 home with a garage. No off-site improvements are anticipated. Our building plan includes existing water and sewer. A copy of our site and construction plan is attached. We see no challenges or constraints that may require attention for site development.
- (5) As stated in Tab 3 (1) the length of affordability is permanently affordable through our CLT.
- (6) Request for Habitat homes are through our on-line application process. Having built over 250 homes in Marion County, our program for affordable homes is constantly receiving applications for a Habitat Home.

E. TAB 4

PROJECT

FINANCES

E. Tab 4 - Project Finances

(1) The two lots we are bidding on will be purchased with existing cash. We have a portfolio of mortgages that are paid monthly. For the construction of the homes Habitat uses several forms of subsidies which include HOP (Home Ownership Pool Program) a 25,000 50-year bullet loan with no amortization; SHIP funds from City of Ocala, CCTCP (Community Contribution Tax Program) with amounts up to 600,000 for building; Funds from the Strawberry Festival, Concert, Fishing Tournament, Bowling Tournament, and Concessions at the rodeo. In addition, we have income derived through monthly mortgages and other donations.

(2) Development Budget:

Land Acquisition	10,800
Pre-Construction Cost	5,000
Building Permits/impact Permits	12,000
Septic Permit/Goil Test	800
Architectural Plans	750
Survey	<u>400</u>
Pre-Construction Costs	29,750

Construction Costs

Material & Sub-Structures	85,000
Material & Subs-Finishes	40,000
Infrastructure	1,500
Site Improvements	13,000
Dumpsters, Toilets, etc.	<u>8,000</u>
Construction Costs	167,50

Grand Total 177,250

(3-4) Habitat uses several forms of subsidies which include HOP (Home Ownership Pool Program) a 25,000 50-year bullet loan with no amortization; SHIP funds from City of Ocala, CCTCP (Community Contribution Tax Program) with amounts up to 600,000; Funds from the Strawberry Festival, Concert, Fishing Tournament, Bowling Tournament, and Concessions at the rodeo. In addition, we have income derived

through mortgages and other donations. Habitat has funds available to construct the homes.

- (5) Rental Project Information – The homes will be sold to an affordable family whose income is 80% or less of the AMI
- (6) Home Ownership Project Information – Habitat Homes are sold for the cost of the home to the family, which is projected to be \$177,250. Families must go online to apply for a home. If they qualify, they must serve 350 hours and \$1,200 towards closing costs. The home will be constructed
- (7) N/A

F. TAB 5

DEVELOPMENT

SCHEDULE

F. Tab 5 – Development Schedule

1&2. After deeding the land to Habitat we will commence the following phases:

First Phase – permitting, site preparation, foundation, recording fees – 2 Months

Second Phase – Lay block, interior framing, roof framing, single installation and beginning of rough in – 2 Months

Third Phase – Complete rough in to include plumbing, mechanical, and electrical work – 2 Months

Fourth Phase – Completion of dry in, stucco, ductwork, insulation, drywall, exterior doors – 2 Months

Final Phase – Interior cabinets, appliances, driveway, sod & clean-up – 2 Months

A total of 10 months to complete, at the latest

3. We will easily be able to complete it by eighteen months

HABITAT BLUEPRINTS
3 BEDROOM, 2 BATH,
SINGLE GARAGE

HABITAT FOR HUMANITY

Typical Habitat Block House with a Single Car Garage

NEW 3/2/1 CARPORT MONO/ HIP/ RIGHT SFR

HOUSE
PID:

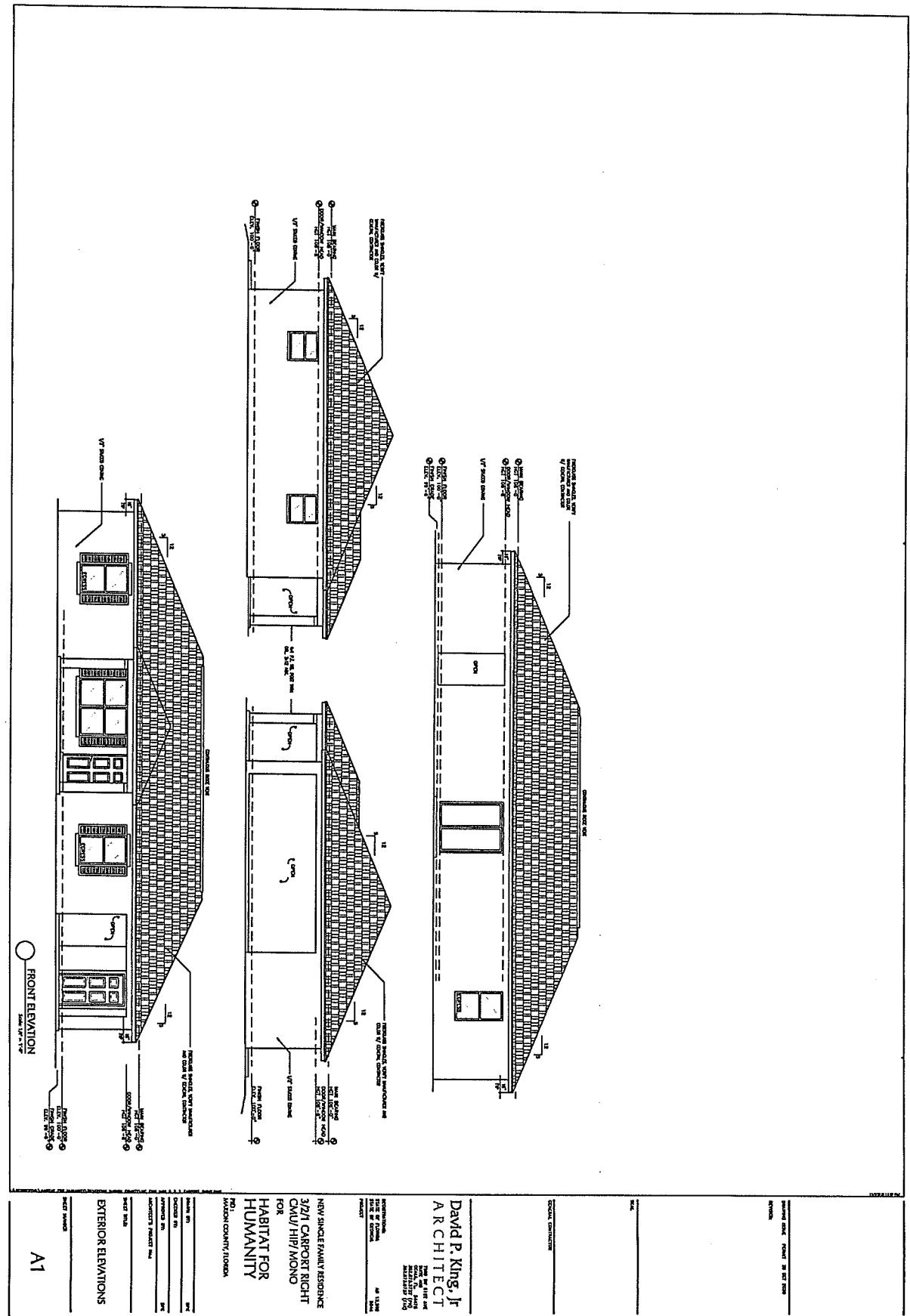
MARION COUNTY, FLORIDA

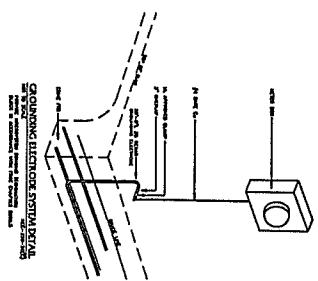
FACILITY DESCRIPTION

DRAWING INDEX
ARCHITECTURAL

2

STRUCTURE, POLYMER CHEMISTRY, AND PHYSICAL PROPERTIES OF POLY(1,4-PHENYLENE TEREPHTHALIC ACID).

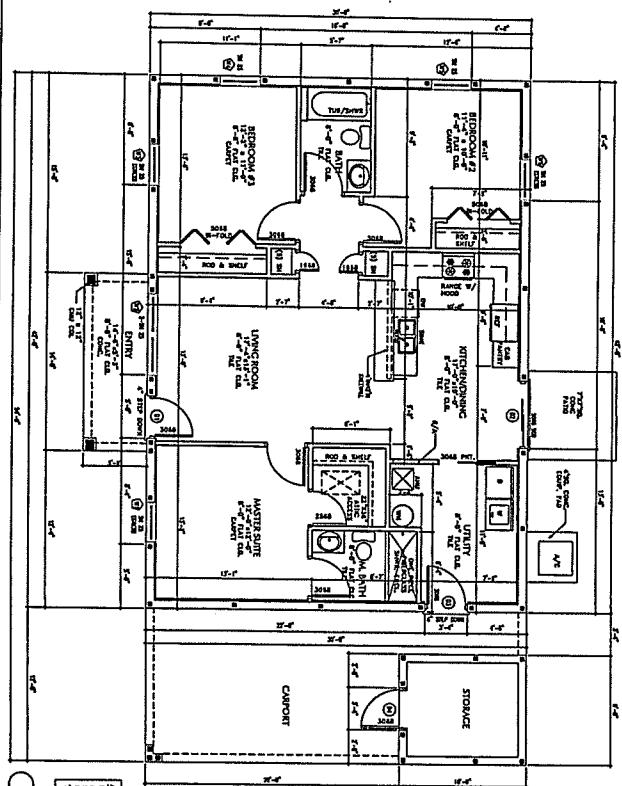




GROUNDING ELECTRODE SYSTEM DETAIL

MAX	DESCRIPTION	KNOCK HOST
1	WINDW SCHED	

DOOK SCHAED



A circular icon with a horizontal line extending from the bottom, labeled "FLOOR PLAN" vertically and "Scale: 1:50" horizontally.

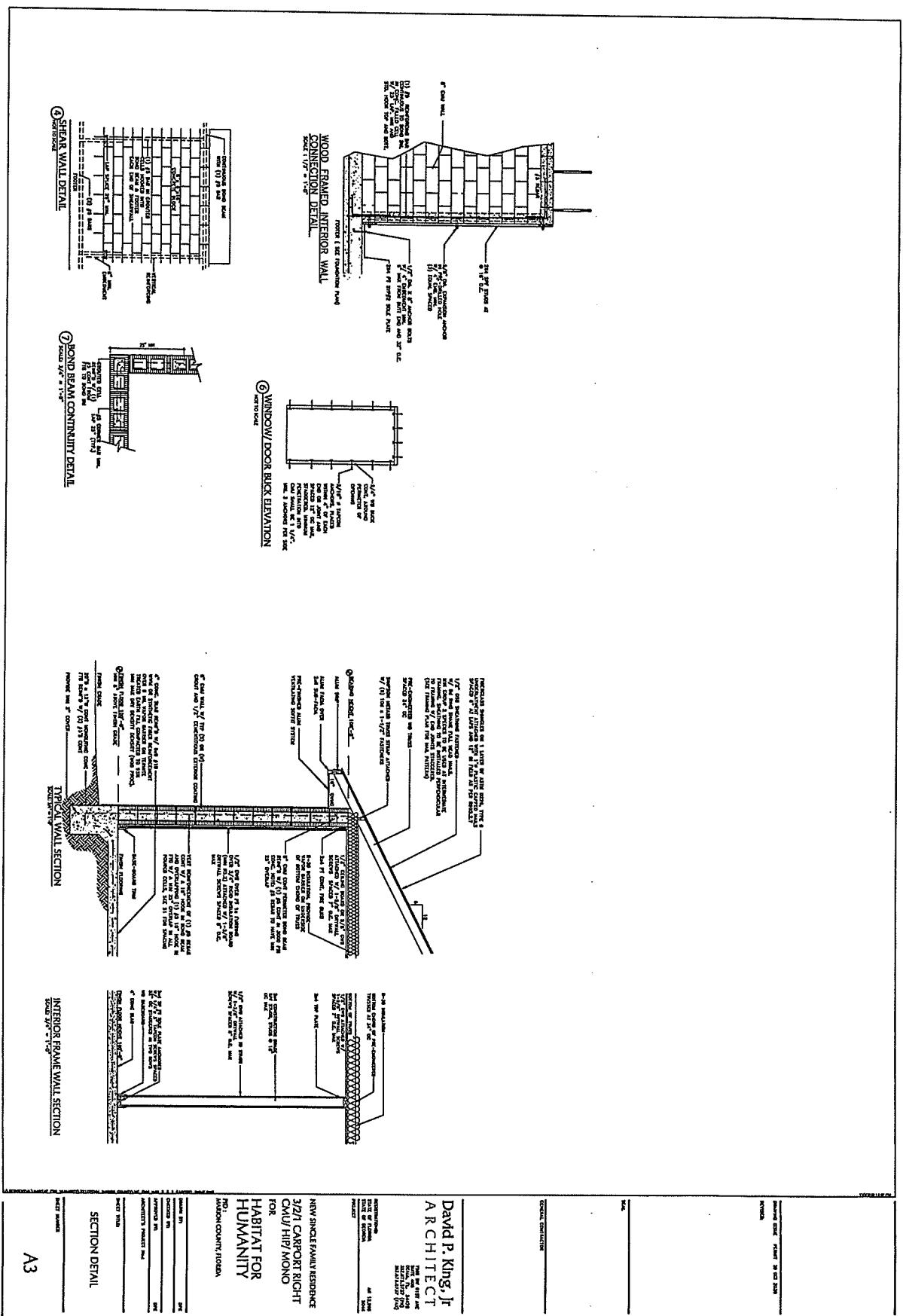
ELECTRICAL PLAN

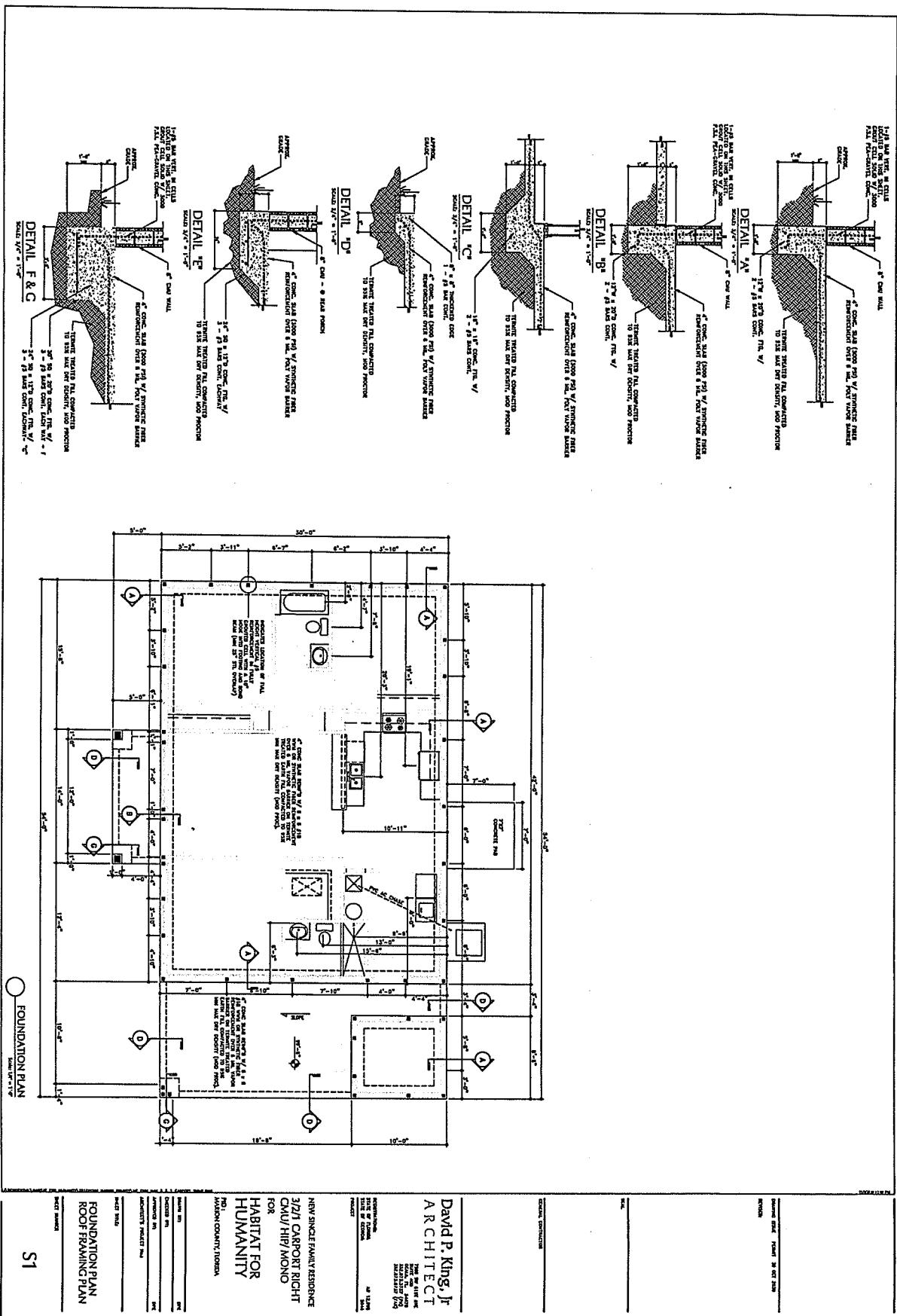
David P. King Jr.

AREA CALCULATIONS	
UNFC AREA	1,168 SF
ROOF FOLIAGE	70 SF
STORAGE	67 SF
CUPBOARD	373 SF
TOTAL =	1,578 SF

**FLOOR PLAN
ELECTRICAL PLAN**

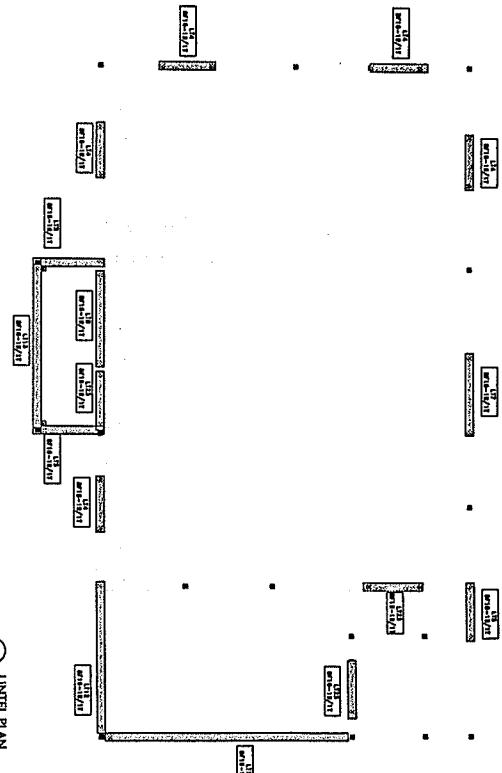
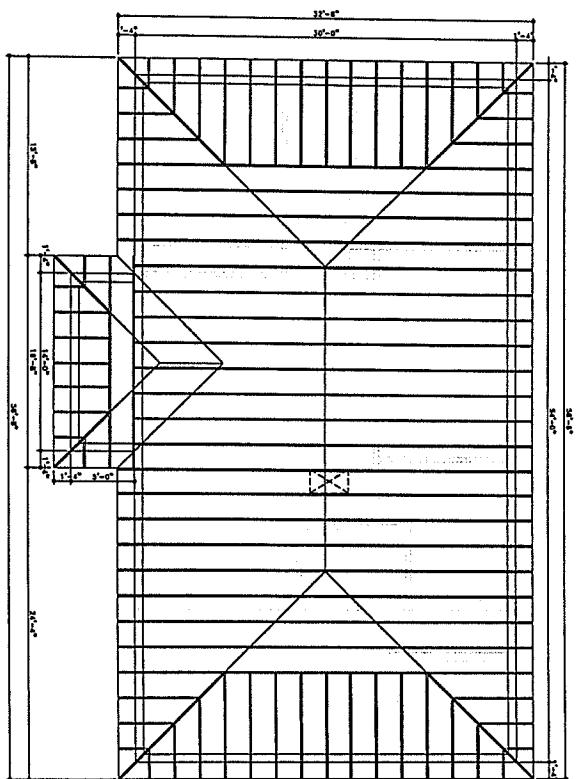
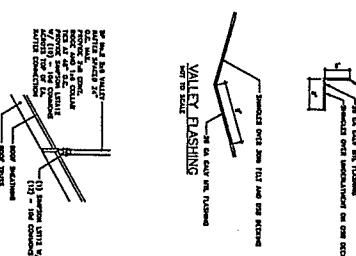
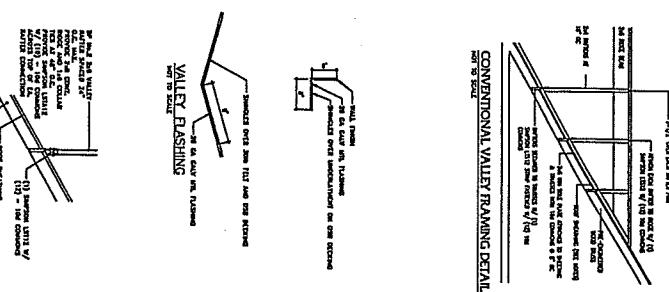
A2





David P. King, Jr.
A R C H I T E C T
INTERIOR DESIGN
STRUCTURAL ENGINEERING
TIME OF CONSTRUCTION

51



David P. King, Jr.
A R C H I T E C T