



PINNACLE
COMMITTED TO EXCELLENCE

RESPONSE RFP No 24-044 MOORE'S CREEK REDEVELOPMENT PROJECT

(a.k.a Avenue D Model Block Project)

August 21, 2024

Pinnacle Communities II, LLC
9100 South Dadeland Boulevard, Suite 700
Miami, Florida 33156

Timothy P. Wheat
(305) 854-7100
TWheat@PinnacleHousing.com





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- Insurance Certificate reflecting all required coverages.
- RFP Affidavit
- RFP Affidavit of Solvency
- Drug Free Workplace Form
- Conflict of Interest Disclosure Form
- Claims/Liens/Litigation History
- Equal Opportunity Report Statement
- Certification Regarding Debarment, Suspension, Ineligibility, and Voluntary
- Exclusion – Primary Covered Transactions
- Certification Regarding Lobbying
- Non-Collusion Certification
- Acknowledged all Addenda



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EXECUTIVE SUMMARY

Pinnacle Communities II, LLC (Pinnacle) proudly submits its proposal for the Moore's Creek Redevelopment Project, also known as the Avenue D Model Block Project. Pinnacle is a best-in-class developer of both affordable and market-rate rental housing based in Miami with a twenty-six-year track record of constructing over 11,000 multi-family units in Florida, Texas, and Mississippi. Pinnacle is known for its design creativity, enduring quality of its products, and commitment to a quality resident experience amplified by its much-heralded Art in Public Places program.

Pinnacle and the development team's proposed development align seamlessly with the Fort Pierce Redevelopment Agency's (FPRA's) comprehensive four-point action plan: Restore Neighborhoods, Foster Arts and Culture, "Re-Set" the Economic Base, and Connect. Our team's objective is to physically revitalize the Moore's Creek block while preserving the community's ornate culture and history. Leveraging our extensive knowledge of the area Pinnacle envisions neighborhood revitalization through proven architecture and urban planning principles, as demonstrated in our company portfolios.

The Pinnacle team's expertise in architecture and urban planning, demonstrated through successful community revitalization projects, forms the foundation of our approach. The midrise and garden-style rental apartment buildings are characterized by Mediterranean architecture with a timeless color palette and forms inspired by the Old City Hall finished and Old Saint Anastasia Catholic Church architectural lines. The design integrates surrounding uses, such as the bus terminal, into the model block, enhancing access and connectivity for residents. The proposed pedestrian bridge over Moore's Creek enhances connectivity, cultural awareness and outdoor recreation. We will use these spaces to creatively pay homage to Ft. Pierce's cultural history, with particular emphasis on African-American changemakers such as The Highwaymen and Zora Neale Hurston.

The proposed development introduces 157 total units, midrise and garden-style development that complements existing building heights while being sensitive to human scale, which promotes walkability and landscape to provide shade and reduce heat. The development unit mix includes one, two and three bedroom residences and live-work spaces. This initiative contributes directly to the FPRA's goal of restoring neighborhoods and resetting the economic base. Our company's portfolios vividly showcase the transformative impact of our methodology on communities similar to Fort Pierce.

Pinnacle is committed to providing residents and visitors with a place to live, an exceptional sense of belonging, and community dignity.

PROJECT DESCRIPTION

The Moore's Creek Redevelopment project, led by the Pinnacle team, embodies innovative urban planning and community revitalization. With a wealth of experience in architecture and urban design, acquired through successful endeavors, we present a forward-thinking strategy to reshape Fort Pierce's urban landscape.

Central to our vision is a midrise-style rental apartment complex, infused with the enduring allure of Mediterranean architecture blended with elements reminiscent of Fort Pierce's cultural landmarks. This design seamlessly integrates with existing infrastructure, including a proposed pedestrian bridge over Moore's Creek, fostering connectivity and cultural appreciation. The proposed amphitheater is located north of Saint Moriah Primitive Baptist Church, with a frontage on N 8th street. Our development initiative introduces 157 units of affordable housing, divided over two phases of construction, including four market-rate commercial as live/work space, catering to the local entrepreneurs, businesses and the diverse needs of the community. Focused on walkability and human-scale design principles, our project enhances the neighborhood ambiance while honoring Fort Pierce's architectural heritage.

Collaboration with the Fort Pierce Redevelopment Agency (FPRA) is instrumental in our endeavor, shaping a unit mix that mirrors local demographics and aligns with the city's goals of neighborhood restoration and support for lower-income residents. Supported by our proposed 99-year lease agreement and Local Government Area of Opportunity from both City and County; our commitment to affordable housing and community development support is steadfast.

In addition to providing housing solutions, our project envisions a dynamic community resource center, fostering empowerment and social cohesion. From fitness facilities to communal spaces, our amenities are tailored to enrich residents' quality of life. Our meticulous planning underscores a commitment to timely delivery. We will actively pursue funding opportunities, including engagement with the Florida Housing Finance Corporation, ensuring the financial sustainability of the project.

Our approach prioritizes sustainability, resilience, and active community involvement. By embracing Fort Pierce's cultural heritage and addressing contemporary housing needs, the Moore's Creek Redevelopment project signifies a transformative initiative poised to elevate residents' lives and redefine urban living standards.

ORGANIZATION OF TEAM AND CAPACITY

ORGANIZATION OF TEAM & CAPACITY

Pinnacle Communities

The Respondent, Pinnacle Communities II, LLC, is part of the Pinnacle family of companies. Pinnacle is an industry leader, providing first-class affordable and market-rate housing. Pinnacle has experience in all facets of housing development, including affordable, mixed-income, senior, family and special needs housing. The ability to meet deadlines while delivering sustainable, high-quality affordable housing within the constraints of compressed timelines and challenging locations has made Pinnacle an industry leader. Pinnacle is noted for its quality of design, enhancement of the communities we serve and highest quality resident services, with a consistent average portfolio-wide occupancy of 99%.

Founded in 1997, Pinnacle is a Miami-based family of companies dedicated to full-service real estate development and construction. Pinnacle focuses on providing best-in-class multi-family luxury and affordable/workforce housing communities and has developed more than 11,000 apartment homes located in Florida and the southern United States, with a primary focus on southeast Florida. Pinnacle has extensive experience in all asset classes of multi-family including transit-oriented and urban in-fill redevelopment.

Pinnacle has a long track record of exceeding the expectations of its partners, lenders and investors and is uniquely skilled at executing successful public/private partnerships. Pinnacle is widely known for enhancing the communities it serves with unique designs and art in public places, as well as its commitment to the highest quality resident services.

Pinnacle has extensive experience in redevelopment ventures with communities, including CRAs and public housing authorities, having completed numerous developments involving a public agency or non-profit organization as a meaningful collaborative partner. Pinnacle has a long track record of satisfaction with respect to fulfilling the obligations and needs of both our non-profit and public sector partners and is a “user-friendly” organization with a positive, transparent and organized business approach.

More information about a ll o f Pinnacle’s numerous success stories i n community redevelopment and affordable housing can be found at www.pinnaclehousing.com

Pinnacle's Key Staff and Capacity

This highly qualified and experienced team at Pinnacle, with expertise spanning various disciplines, positions the company as well-prepared to successfully complete the proposed project, ensuring its excellence in planning, execution, and community impact. Pinnacle has a proven track record of managing redevelopment ventures with communities, including Community Redevelopment Agencies (CRAs) and public housing authorities, demonstrating its expertise in meaningful collaborative partnerships.

David O. Deutch, Co-Founder of Pinnacle, brings a wealth of experience, overseeing the day-to-day management of the company and ensuring its performance, sustainability, and compliance. Mr. Deutch's extensive experience with financial institutions showcases his adeptness in securing funding through successful collaborations with cities, counties, the Florida Housing Finance Corporation, banking institutions, syndicators, and legal entities, reflecting his comprehensive proficiency in navigating diverse funding channels for project success.

Timothy P. Wheat, a Partner at Pinnacle, serves as Principal in Charge and brings nearly 40 years of experience in community development, multi-family affordable housing, and public/private partnerships. His leadership has been instrumental in guiding Pinnacle's expansion, overseeing successful developments across the state. Mr. Wheat is acknowledged as an industry advocate and an expert in fostering collaborative efforts to create affordable housing. In recognition of these accomplishments, he was appointed to the Federal Home Loan Bank of Atlanta's Affordable Housing Advisory Council, where he served from 2013-2017, and was elected Vice Chairman in 2016.

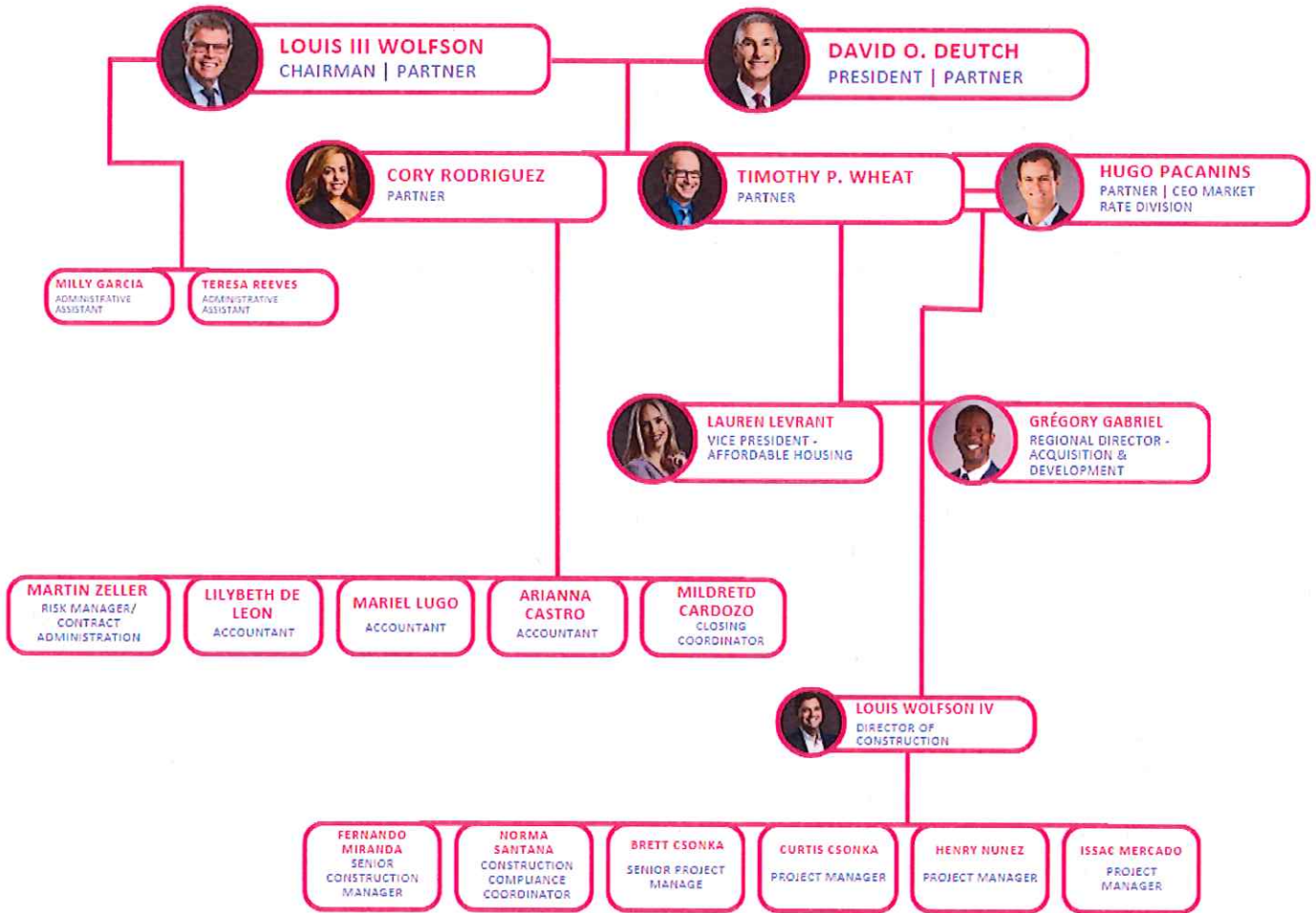
In 2011, Mr. Wheat received the key to the City of Lynn Haven, Florida, for his role in developing affordable housing in the area. He also actively engages with multiple community organizations focused on creating affordable housing opportunities. Mr. Wheat is a founding Board Member and President of the Community Land Trust of Palm Beach County and The Treasure Coast, formed in 2006, which develops and creates housing opportunities for both renters and homeowners utilizing a cutting-edge mechanism for preserving long term affordability. Mr. Wheat is also a Board Member and member of the Executive Committee of the Housing Leadership Council of Palm Beach County. The HLC's "Housing for All" plan and its advocacy for affordable and workforce housing was instrumental in the adoption of a \$200 million housing bond initiative approved by Palm Beach County's voters in 2022.

Louis "Luke" Wolfson IV, a Florida Licensed General Contractor, oversees construction-related activities for all Pinnacle developments, utilizing his background in Mechanical Engineering to ensure cutting-edge and successful project management. In addition to Curtis Csonka another PC Building certified general contractor (CGC 1531515). As depicted on the Pinnacle team org chart, PC Building has seven key competent staff experts with unique skills over the years who have all contributed to moving the multifamily project forward.

Lauren Levrant, Vice President of Affordable Housing Development, is responsible for pursuing and implementing affordable housing opportunities, shaping funding strategies, and has played a pivotal role in securing funding for numerous developments throughout Florida.

Gregory "Greg" Gabriel brings a wealth of knowledge ranging from community services, transportation planning, real estate, and urban planning. His background in community work is a key element in building community consensus.

Pinnacle Communities' Organization Chart



Pinnacle Communities Team

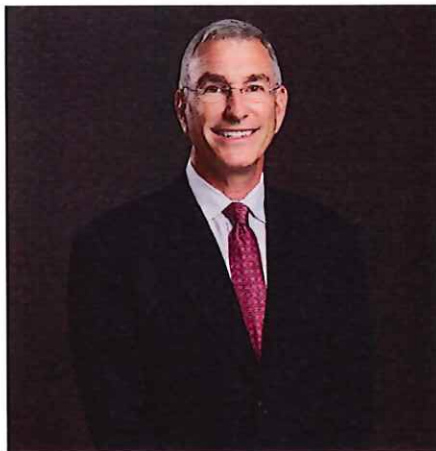


LOUIS WOLFSON, III
PARTNER & CHAIRMAN

As a fourth generation Miamian, Louis Wolfson has devoted his professional life working toward the betterment of South Florida. He is highly regarded for his work as a trustee of Miami Dade Community College, where as Chairman of the MDCC Foundation he helped build over \$20 million in endowments.

After graduating from the Stetson School of Business, Mr. Wolfson was employed in the family business, Wometco, a diversified entertainment conglomerate which included radio, television, cable operations, movie theaters and the Miami Seaquarium.

Mr. Wolfson compiled years of experience and gained an immense passion for affordable housing development, finance, management and community relations before becoming one of the founders of Pinnacle Housing Group. In 1984 Mr. Wolfson became a Board member of Greater Miami Neighborhoods (GMN), which eventually grew into the largest non-profit developer of affordable housing in South Florida. Under Mr. Wolfson's leadership as Board Chairman from 1988 through 1996, over 4,000 units of housing valued at over \$200,000,000 serving more than 11,000 residents were completed. Mr. Wolfson engages in public affairs aspects of Pinnacle's development programs, and oversees Pinnacle's landmark Art in Public Places program.

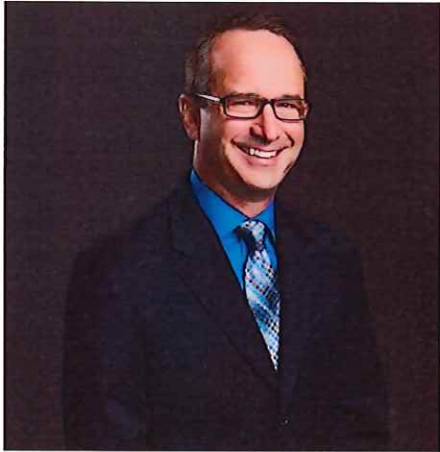


DAVID O. DEUTCH
PARTNER & PRESIDENT

Mr. Deutch co-founded Pinnacle in 1997. He brings a wealth of experience to the rental housing arena, including finance, accounting, asset management, and public policy.

Mr. Deutch is involved in the hands-on, day-to-day management of the Pinnacle family of companies, and oversees many facets of the business enterprise to ensure performance, sustainability and compliance. Mr. Deutch began his career in the Corporate Banking Division at Southeast Bank, where he served as Vice President, responsible for a large portfolio of corporate loans as well as new business development. Thereafter, he became Manager of Business Planning at Costa Cruise Lines where he played a role in enhancing the company's various business goals and objectives.

Mr. Deutch received his M.B.A. at the University of Miami Graduate School of Business and B.A. from the University of Texas at Austin. Mr. Deutch was Chairman of the Board of Directors of the Coalition of Affordable Housing Providers, Florida's statewide housing advocacy organization for the affordable housing industry, from 2011-2015. Mr. Deutch is a Member of the Board of Trustees at Mount Sinai Medical Center in Miami Beach.



TIMOTHY P. WHEAT
PARTNER

Mr. Wheat's professional career spans over 30 years and has almost entirely been dedicated to the development and preservation of quality housing for the workforce. Mr. Wheat began his career as a housing planner in Palm Beach County government, moved to the non-profit sector and then into private for-profit development.

Mr. Wheat has overseen the development, financing and management of thousands of rental housing units in Florida and throughout the United States. Mr. Wheat joined Pinnacle in 2002, and in his capacity he has overseen successful and trend-setting developments across the state, including Pinnacle's partnerships to redevelop publicly-owned land into new, modern rental communities using innovative public/private partnerships. Mr. Wheat is acknowledged as an industry advocate and an expert in managing successful public/private housing partnerships. In recognition of these accomplishments, Mr. Wheat was appointed to the Federal Home Loan Bank of Atlanta's Affordable Housing Advisory Council, where he served from 2013-2017, and was elected Vice Chairman in 2016.

He is also a founding Board Member and President of the Community Land Trust of Palm Beach County, formed in 2006, which develops and creates housing opportunities for both renters and homeowners. Mr. Wheat is a native Floridian and a Phi Beta Kappa graduate of Fordham University in the Bronx, New York.

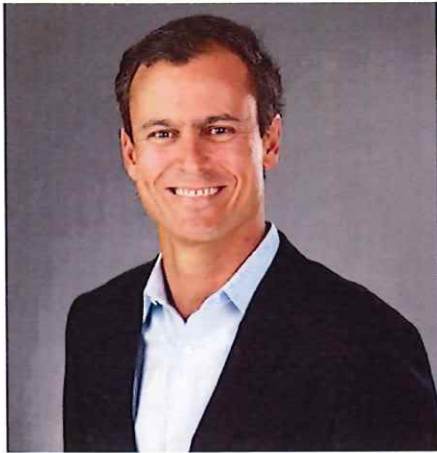


CORALY RODRIGUEZ
CPA, PARTNER

Ms. Rodriguez brings more than 15 years in diverse accounting, audit and financial experience to her role as Chief Accounting and Operating Officer. Ms. Rodriguez started her career at Pinnacle in 2000. In her role as Assistant Controller she managed the day-to-day accounting operations.

After obtaining her CPA license, she transitioned into public accounting and continued her career at Deloitte where she served various audit clients within the banking, gaming and real estate industries. After her tenure at Deloitte, Ms. Rodriguez joined the Claire's Stores corporate team where she managed various internal and operational audits and assisted in the implementation of various strategic initiatives throughout North America and Europe. Prior to rejoining Pinnacle in 2015, Ms. Rodriguez served as Accounting Director for TotalBank, a \$2.5 billion institution, where she was responsible for all aspects of the Accounting and Finance function handling budgeting, internal controls, financial reporting, technical accounting and strategic management. Ms. Rodriguez is licensed as a Certified Public Accountant in the state of Florida and is an active member of the American Institute of Certified Public Accountants and the Florida Institute of Certified Public Accountants.

Ms. Rodriguez earned a Bachelor of Business Administration in Accounting and a Master of Accounting Degree from Florida International University. In 2019, Ms. Rodriguez was recognized for her achievements by South Florida Business Journal, naming her to their Class of 40 Under 40.



HUGO PACANINS
PARTNER

Mr. Pacanins joined Pinnacle in 2023 to oversee the growing market rate division for the company. He brings over 17 years of multifamily development experience and has been involved in the development of over 7,000 residential units and 500,000 square feet of commercial uses, exceeding \$2 billion in total development costs.

The son of an affordable housing developer in Venezuela, Mr. Pacanins has been involved in real estate development and construction from a very young age, which led him to a career in Civil Engineering where he graduated with honors. Upon graduation, Mr. Pacanins worked as a management consultant for McKinsey & Company before working as a General Manager for an amusement park operator in Venezuela. Seeking a return to the Real Estate Industry, Mr. Pacanins received his M.B.A. with a concentration in Real Estate and Strategy from the University of California at Berkeley's Haas School of Business, where he was the recipient of the Haas Merit Scholarship. He then moved to Florida to start his real estate career where he has overseen and grown the market rate platforms of both Ram Realty services and Morgan Group.

Mr. Pacanins is an active member of ULI, a past member of the Broward MPO Community Involvement Roundtable and has collaborated with multiple municipalities on all aspects of planning and zoning for multifamily development.



LAUREN LEVRANT
VICE-PRESIDENT - AFFORDABLE HOUSING DEVELOPMENT

Ms. Levrant serves as Vice President of Affordable Housing Development for Pinnacle, responsible for pursuing and implementing affordable housing development opportunities as well as shaping funding strategies. Since starting her career at Pinnacle in 2006 and rejoining in 2023, Ms. Levrant has sourced and secured funding for numerous developments and overseen the financing applications for countless more throughout the State of Florida. Ms. Levrant previously served as a Senior Originator for PNC Bank, overseeing Low-Income Housing Tax Credit Equity Originations in the Arizona, Colorado and Arizona markets as well as sourcing deals for

PNC's Affordable Housing Preservation Group.

Prior to her move back to Miami, she served as the Vice President of McCormack Baron Salazar's Northern California office, overseeing the development of two Choice Neighborhood Developments (in the City of San Francisco and Sacramento) as well as multiple Acquisition / Rehab RAD conversions for the City of San Francisco's Public Housing portfolio as well as several new construction affordable developments throughout The Bay Area. She holds a Bachelor's degree in Civil Engineering from Northwestern University.



GREG GABRIEL
REGIONAL DIRECTOR - ACQUISITION AND DEVELOPMENT

Mr. Gabriel is responsible for identifying, evaluating and acquiring new development sites as well as developing private-public partnership opportunities involving public land surplus suitable for affordable housing projects. Based in the West Palm Beach office, Mr. Gabriel's focus is on the Broward, Palm Beach and Central Florida markets. Previously, Mr. Gabriel worked for the Palm Beach County TPA leading transit and land use initiatives and the Palm Beach County Youth Services Department facilitating the allocation of funds to community-based agencies.

Mr. Gabriel's dedication to urban development is underscored by his role as a board member of the City of West Palm Beach Downtown Action Committee, where he actively contributes to shaping the city's downtown. His passion for community, placemaking, walkable communities, and transportation-oriented development demonstrates his commitment to sustainable urban planning and thoughtful growth. Mr. Gabriel holds bachelor's and master's degrees in Urban Regional Planning and Architecture from Florida Atlantic University. Mr. Gabriel is an active member of the American Planning Association and the Urban Land Use Institute, member of Urban Land Use Institute and a cohort of the 2024 ULI Leadership Program.

PC Building



LOUIS WOLFSON IV
DIRECTOR OF CONSTRUCTION

Mr. Wolfson oversees the pre-construction, bidding, subcontractor selection, field management and overall construction for all Pinnacle developments. He is a Florida Licensed General Contractor and the Qualifier for Pinnacle's construction affiliate PC Building, as well as Pinnacle's joint venture with D. Stephenson Construction, PCDS Construction.

Mr. Wolfson is a 2013 graduate of the Georgia Institute of Technology in Atlanta, Georgia with a Bachelor of Science degree in Mechanical Engineering, with a focus on Nanotechnology. Mr. Wolfson's educational experience refined his unique skills in time management, team-oriented goal setting, successful project management, computer coding and physical building. Mr. Wolfson uses these acquired skills and subsequent experiences to achieve success in construction ventures by using cutting-edge tools and technology to ensure predictive and positive outcomes. Prior to joining Pinnacle, Mr. Wolfson worked for several mechanical engineering firms, designing complex cooling and heating systems, airport fueling infrastructure, and fire suppression technology, and has a background in computer coding and writing for both a Texas website firm and a Miami-based lender. Mr. Wolfson joined Pinnacle in 2016, learning and then refining the construction process from the ground up, taking on successfully greater roles and responsibilities from assistant superintendent to project manager.

Mr. Wolfson is a fifth-generation Floridian and resides in Coconut Grove with his wife Cori and son Louis Wolfson V.

Housing Grants and Application Experience

Pinnacle is an industry leader in affordable housing and urban revitalization. Pinnacle has honed these skills with multiple successful developments throughout Florida, Texas and Mississippi. St. Lucie County, the City of Fort Pierce, and the Fort Pierce Redevelopment Agency should consider the following specific aspects of Pinnacle's resources, capabilities and assets when making a selection.

PINNACLE IS A LEADER IN STRUCTURING AND FINANCING PUBLIC/PRIVATE PARTNERSHIPS

Pinnacle engages in public/private partnerships on a daily basis. As such, Pinnacle knows how to leverage the resources necessary to have developed over 11,000 units using virtually all the available affordable, workforce and market rate housing financing resources offered in the industry. These include:

- Pinnacle has developed the vast majority of our rental portfolio properties with allocations of Housing Tax Credits from the Florida Housing Finance Corporation and other state allocating agencies, either 9% competitive allocations or 4% allocations in conjunction with tax-exempt bonds issued by Florida Housing or a local Housing Finance Authority. We have an excellent reputation with Florida Housing, and all of our communities maintain a spotless financial performance and compliance record.
- Pinnacle consistently enjoys one of the highest award success rates for securing these highly competitive awards of 9% Housing Tax Credits in the industry. This is a testament to Pinnacle's selectivity and strategy in its choice of development options. Unlike others in the industry, Pinnacle does not flood the system with numerous applications in the hopes of winning a few. The partners at Pinnacle have experience in securing and managing these valuable resources that even pre-date the formation of Pinnacle in 1997. For example, the principal in charge for this RFP Timothy P. Wheat, secured Housing Tax Credits for a development for the first time in 1993.
- Pinnacle has accessed on numerous occasions various city and county programs and other locally allocated resources as a source of subordinate "soft" financing to fund housing development activities including locally-funded Housing Trust Funds, special Federal allocations such as Neighborhood Stabilization Program (NSP), American Rescue Plan Act (ARPA) and HOME funds. We have also managed special allocations of funds from HUD such as Disaster Relief CDBG funds.
- Pinnacle blended tax increment financing (TIF) proceeds with the use of a local housing trust fund for Goodbread Hills, working closely with the Tallahassee Housing Authority, Tallahassee Community Redevelopment Agency, and City Department of Housing and Community Development, as well as Pinnacle at Peacefield with the City of Hollywood and the Hollywood Community Redevelopment Agency.
- Pinnacle has redeveloped numerous obsolete public housing developments using the "mixed finance development rule".
- Pinnacle has developed properties with the issuance of tax-exempt bonds, issued by both Florida Housing and local housing finance authorities, utilizing private credit enhancement programs and direct placements of bonds as well.

- Pinnacle executed a Preservation development with the Housing Authority of the City of Fort Myers, which involves the use of an existing Housing Assistance Payments contract, and the highly -innovative “splitting” of the HAP (as allowed under HUD Section 8bb regulations) between the Preservation transaction (called “Landings at East Pointe”) and the adjoining Redevelopment (demolition/reconstruction) of a public housing complex (“East Pointe Place”). Both received Housing Tax Credit allocations secured by Pinnacle. the Preservation transaction (called “Landings at East Pointe”) and the adjoining Redevelopment (demolition/reconstruction) of a public housing complex (“East Pointe Place”). Both received Housing Tax Credit allocations secured by Pinnacle.
- Pinnacle as leveraged subordinate public financing has come in the form of local and/or state SHIP, SAIL, RRLP, CDBG, HOME and NSP/NSP2 allocations, and waivers of fees.
- Pinnacle has secured impact fee waivers (and/or credits replacing a prior existing use) for numerous developments.
- Our successful farmworker housing development venture with Everglades Community Association in Fort Pierce, Live Oak Villas, secured a special allocation of funding from FHFC for farmworker emergency housing relief, and a Federal Home Loan Bank Affordable Housing Program (AHP) loan.
- Principal in charge Timothy P. Wheat served for four years on the Advisory Council for the Federal Home Loan Bank of Atlanta, providing guidance on many initiatives, including policy on the AHP.
- We are familiar with the latest mortgage products designed to facilitate the cost-effective financing of affordable housing from institutions such as Freddie Mac and Fannie Mae, and Pinnacle also works closely with Neighborhood Lending Partners (NLP), a consortium of banks dedicated to affordable housing lending. Not only has NLP provided favorable permanent financing to multiple Pinnacle developments, NLP also has allocated apart their first mortgage loan a separate Community Development Financial Institutions (CDFI) low interest subordinate loan to our Pinnacle at the Wesleyan development now under construction in Kissimmee, Florida.
- In 2010, Pinnacle secured one of the largest allocations of NSP funding in the United States for the purpose of redeveloping a 421 unit condemned property located in unincorporated Miami-Dade County. This community has become the 300-unit King’s Terrace, which was completed in 2012.
- Pinnacle’s market rate multi-family division has taken advantage of private equity raises, mezzanine financing, institutional investment of all kinds, and conventional financing from established lenders such as City National Bank and Pinnacle Financial Partners (not an affiliate) to finance recent successful developments such as La Vida, ELYPS and Ezelle.
- Pinnacle has engaged in traditional private soft financing for its developments, most recently UnitedWay, La Cabana.

All of the previously mentioned examples are just a sample of Pinnacle’s ability to appropriate the financing necessary to make development opportunities a success. Even more importantly, Pinnacle is a proven and trusted custodian of public funds.

DEVELOPMENT TEAM



As a full-service development consulting firm that has been serving Florida and beyond for the past 19+ years, MPLD can handle all aspects of your projects' timeline from beginning to end. Whether you are building a multi-family project or adding a new hospital wing, we are your trusted partners during every phase of the de-velopment process.

In our 19th year of business, MPLD Consulting continues to strive toward excellence in customer satisfaction throughout the development and project process. Whether you are an owner, developer, engineer, architect, builder, or contractor your project's priorities and goals will be met and exceeded through using M PLO for all of your development consulting, and permitting needs. Our expertise, accountability, relationships, knowledge and persistence will always put you on the winning side of a project. We are very pleased to say that most of our clients become our long-term associ-ates and friends building lasting relationships together in addition to buildings. Using our services on a project gives you the unfair advantage!

We specialize in Owner Representation, Medical Construction, Assisted and Congregant Living Facilities, Educational Facilities, New Commercial Development, SFR and Multi-Family Construction, Trades, Amenities, Site Plan Representation, Project Management, Tenant Improvements, Utilities, Engineering, Planning & Zoning, and Public Outreach. The bottom line of our clients has always been our top priority.



REBECCA MILLER,
FOUNDER AND PRESIDENT

Rebecca Miller is the Founder and President of MPLD Consulting (Miller Permitting & Land Development), a full-service development consulting firm that has been serving all of Florida for the past 20 years, with offices in West Palm Beach, Tradition and Fort Pierce. Her current projects exceed \$2.5 billion in value.

As a trusted industry leader who built her success based on subject matter expertise, relationship building, exceeding expectations, and on customer satisfaction, Rebecca is also known for being a true visionary. Due to her impeccable reputation, Rebecca has been asked to serve on many task forces and boards including for the City of Ft. Pierce, St. Lucie County, City of Port St. Lucie, City of West Palm Beach, and the St. Lucie County School Board. In 2010 and 2011, she served as Executive Vice President of the Economic Development Council of St. Lucie County. She is also the founder of a regional think tank for economic development called PREA that coalesces with business leaders to advance a regional economic development perspective. In addition to the above, Rebecca serves as Board Chair of the St. Lucie County Cultural Alliance, a public/private LAA. Lastly, she is a graduate of Leadership Palm Beach County Class of 2020. Through her private and nonprofit work and commitments, she maintains strong relationships with our region's key business leaders in both the public and private sectors.

Prior to moving to West Palm Beach, Rebecca held leadership positions with several divisions of American Express and Bear Stearns, and worked in Minneapolis, New York City, Miami, and Seattle. Rebecca grew up in South India, and Canada before moving to the United States. She graduated with a BA/MA from The University of British Columbia, in Vancouver Canada. She now resides in Old Northwood, in West Palm Beach.

PINNACLE'S "FINANCIAL ENGINEERING" LEADS TO PROSPEROUS DEVELOPMENTS

Pinnacle will assume the financial risk of successful completion once the development plan is underway. The security for this project completion would be demonstrated by Pinnacle posting guarantees where necessary to conventional lenders and equity investors in the implementation of the financing program. These guarantees include but are not limited to:

- Construction completion
- Operating deficits
- Conformance with financing program requirements and/or noncompliance.

Pinnacle's partners have the substantial financial capacity to accept this risk, which is noted by the willingness of lenders and investors to enter into business arrangements with Pinnacle on its many development ventures. Pinnacle is very conservative in its approach to new development ventures, and it recognizes that a failure to properly analyze market risks could collapse the development opportunity, and with it, Pinnacle's high standing in the investment community. Pinnacle accepts its financial risk and takes this process most seriously.

Pinnacle utilizes a number of methods to ensure financial security once a development venture is initiated, which include:

- Thorough analysis of the capital costs to initiate developments, particularly redevelopment/renovation in urban areas, using a conservative cost-estimating approach;
- Realistic projection of operating income and expenses for a development once "in service," using realistic market rents, and taking into account the latest data on rising expenses, vacancy rates and bad debts;
- Pragmatic interest and equity return projections, accounting for market fluctuation between the time a development is committed and the time it closes and "locks in" actual rates;
- Adequate budgeting for lease-up expenses and ample reserves for the lease-up period to cover operating losses until a development is completely occupied; and
- Contingencies for unanticipated costs, both construction costs and "soft" costs.

Lastly, Pinnacle's affiliated general contractor entity, PC Building gives us insight into real-time changes in construction costs, means and methods for our developments, even when PC Building is not the contractor of record. This gives us a further leg up on risk mitigation, which impacts our prospective developments from initial conception and design until completion and operational maintenance.

Pinnacle's reputation is based upon its ability to positively implement a development initiative with the lowest possible financial exposure. Such efforts have been a hallmark of our ventures and have led to a consistent positive working relationship with financial institutions and public entities.

ZYSCOVICH

Zyscovich is a 160-person, integrated architecture, interior design, and urban planning firm headquartered in downtown Miami with geostrategically located offices in Winter Park, Orlando, West Palm Beach, Tampa, Jacksonville, Fort Myers, Atlanta, New York City, and Boston. The firm has provided master planning and architectural services to a variety of institutions, private developers, government agencies, and municipalities throughout Florida, to include planning, schematic design, site analysis, design development, construction documents, and zoning and code analysis for residential, commercial, retail, and mixed-use projects. As one of the largest architectural firms in Florida, Zyscovich has the resources and experience to expeditiously complete any scope of work. Our ability to deliver as promised has established our firm as a leader, and we are committed to the definitive scheduling and timely performance of our services.

Zyscovich is recognized by the industry for both innovation and a practical approach to design. The firm has a robust portfolio of master planning and multi-family residential development projects, having worked on a number of new construction, renovation, and addition projects across the country. We excel at delivering buildings that exceed client design expectations while meeting strict budget and schedule constraints. In fact, we were nationally ranked as one of the “Top 100 Office Architecture Firms” by Building Design + Construction in the 2016 Giants 300 Report. Our record of performance is proven by the fact that the vast majority of our clients are repeat clients, not just for a project or two, but year after year because of our commitment to high-quality design and responsive customer service. Our extensive portfolio includes multi-family residential, mixed-use, retail, hospitality, corporate, commercial, medical, educational, governmental, financial, entertainment, and transportation facilities throughout the United States, the Caribbean, and South America.

BERNARD ZYSCOVICH, FAIA CHIEF EXECUTIVE OFFICE AND FOUNDER



Bernard is the founder of Zyscovich and over the past 45 years of experience, he has led creative teams on a wide range of projects including master planning, designing, and building complex residential and mixed-use projects implemented in the U.S. and Internationally. As the visionary on many high-profile projects, Bernard draws upon his extensive work with multiple stakeholders and broad-based public input. His successful creation of Master Plans meets the mission of its public and private sector clients as well as public / private partnerships entities. He practices a design philosophy that emphasizes the unique characteristics of neighborhoods—a philosophy that resonates with communities

because it recognizes the intrinsic value of each place. Bernard brings to each of the firm’s projects an instinctive understanding of architectural context and the connection to the surrounding environment as a result of his years analyzing the massing, forms, and features of the urban fabric. This holistic approach allows Zyscovich’s projects to enjoy continuity with the essential aspects of the environment.



JOHN A. CUNNINGHAM , AIA PROJECT DESIGN

John brings more than 39 years of experience leading teams on locally, regionally, and nationally recognized award-winning projects that integrate authentic architecture with art and landscape. John has worked on landmark projects throughout his career including The White House, The Old Executive Building (Office of the Vice President), and the Vietnam War Memorial in Washington, D.C, as well as significant projects for clients throughout Florida including, SunTrust Bank, Demetree, Nephron, HYATT, Ritz-Carlton, U.S. Post Office, City of Maitland, and Rollins College, among others. John brings an unparalleled dedication to his craft and his clients that inspire his project teams to create innovative and functional facilities that stay true to client goals, budgets, and schedules. A true leader in the field, John has lectured locally and nationally and has taught in the Master of Civic Urbanism Program as an adjunct professor at Rollins College in the theories and real-world applications of Vernacular Florida Architecture, including Placemaking, Design, Transit Oriented Development, and City Planning / Urban Design.



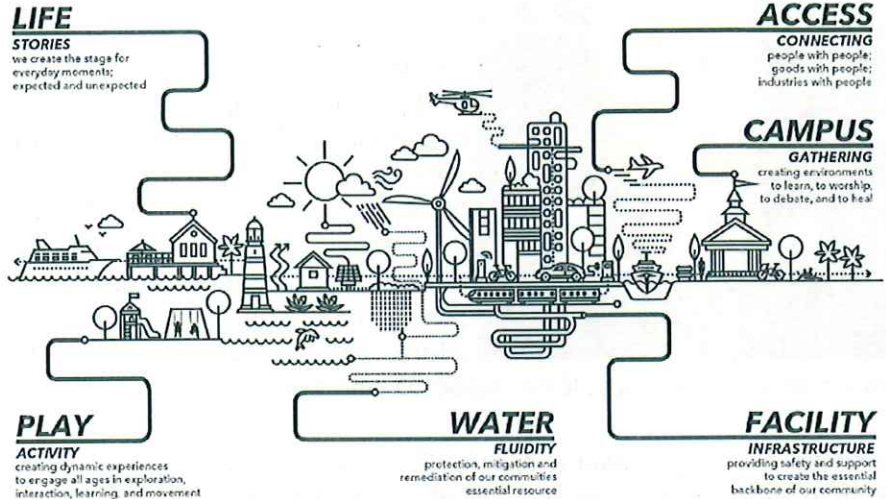
ALAN WOLFE. RA PROJECT MANAGER

Alan Wolfe has over 40 years of experience practicing architecture and is a licensed architect. His experience in leadership of professional teams has consistently been successful in maintaining construction costs within budget, limiting change orders, and exceeding client expectations. He is skilled at simultaneously directing multiple projects in different phases of design and construction and keeping them on schedule while maintaining concurrent deliverables. His in-depth understanding of contracts, design, building systems, and construction procedures enables him to provide effective direction and management of high-quality Architectural Services. He is experienced with taking projects from conception and programming through construction administration and completion. He is highly adept at coordinating and managing architectural and engineering teams and ensuring that the client's expectations are exceeded. Alan provided services in design, project management, production oversight, and construction administration for the selected projects listed below.

KEITH

PRACTICE LINES

Our Practice Lines were created to place an emphasis on the communities that we bring to life. Each Practice Line is interconnected, providing critical infrastructure, connectivity, and gathering places to allow meaningful life stories unfold. We focus on the unique and diverse needs of our clients and the communities in which they reside.



KEITH'S MISSION:

TO CREATE, EXPAND UPON, PRESERVE,
AND ENHANCE OUR COMMUNITIES.

For more than six decades, KEITH has been providing design solutions throughout the State of Florida, the Caribbean, and beyond. Our firm was built on the basic principle of serving as an advocate for the communities in which we build, we live, and we give back to. As a trans-disciplinary firm, KEITH provides creative solutions to each project and the communities in which they serve. The firm provides resilient and sustainable design solutions for municipal agencies, private clients, and the Florida Department of Transportation.

As a mid-size close-knit firm of over 200 professionals, KEITH provides surveying and mapping, subsurface utility engineering, planning, civil engineering, transportation engineering, landscape architecture, and construction management services with offices in Pompano Beach (HQ), Miami, West Palm Beach, Orlando, and Port St. Lucie. KEITH has collaborated with more than 75 municipalities throughout Florida. Through our work, we create the stage for everyday moments; expected and unexpected. Our holistic development solutions carefully blend technical expertise with creative problem-solving; a right-and left-brained approach, or what we call *Engineering Inspired Design*.

KEITH engages as an extension of our clients, with an analytical lens and a goal to resolve development issues in a collaborative way; one that goes beyond the disciplines we provide. KEITH takes what might be considered mundane and transforms it by considering it through our unique lens, reshaping each project so that it's more than just functional, it's sustainable.

Looking toward the future is best done with a sound knowledge of the past. Through founder Bill Keith's leadership, years of discipline and hard work, Bill was able to pass forward a growing enterprise to his daughter, our Chairman, Dodie Keith-Lazowick, PSM. And in turn, KEITH has grown into a third generation of talent with our CEO and President, Alex Lazowick, PE, PMP, ENV SP. KEITH, constantly building upon our history, stands today as a trans-disciplinary powerhouse shaping communities across Florida and beyond with state-of-the-art and sustainable solutions to address all of the needs of our clients.



JORGE VALLE-PELLOT, PE
SENIOR CIVIL ENGINEER

Mr. Valle-Pellot is a professional engineer with 24 years of experience in design, permitting, and construction inspection. Mr. Valle-Pellot's experience includes projects with Broward County, Miami-Dade County, Palm Beach County, and several private entities. His duties include design, drainage calculations reports, hydraulic analysis, plans preparation, permitting with regulatory agencies, site inspections, pre-construction meetings, shop drawings reviews and as-built reviews, responding to contractor's request for information, coordinating with plan reviewers and addressing comments. Jorge's software experience includes, but is not

limited to, Cascade 2001, ICPR, AutoCAD, and Civil 3D.

Berkeley Landing, Riviera Beach, FL: Project Manager/Civil Engineer. KEITH is assisting the Client in developing a KEITH Life project including two 3-story residential buildings containing 112 units, live/work loft units, community amenities, surface parking, and office space on the approximately 3-acre site. KEITH provides services to the Client including civil engineering, planning, survey/SUE, traffic engineering, landscape architecture, utility coordination, and construction program management. The KEITH Team is assisting the Client in boundary and topographic survey, tree survey, utility location, platting, horizontal designation and location services, SUE conditions and understandings, project planning and design coordination, civil engineering design, schematic design, FEMA Letter of Map Amendment, engineering permitting with City of Riviera Beach Engineering and Fire Rescue, Palm Beach County Health Department, South Florida Water Management District, and FDOT, FDOT landscape permitting, traffic impact study, site lighting and photometric plan, final engineering construction documents including paving, grading, and drainage, pavement markings and signing, and water distribution, sanitary sewer, and erosion control plans, construction observations, inspections, and certifications.



ANDREA HARPER
SENIOR PLANNER

Ms. Harper brings 33 years of experience reviewing and processing land development applications for municipalities ensuring compliance with land development codes. Andrea was previously employed as a Principal Planner for the City of Riviera Beach. In this capacity, she performed a multitude of planning assignments customarily associated with a municipality having beachfront properties, a thriving port, and a diverse population. Ms. Harper was an independent project manager for new developments including industrial sites, commercial sites, residential sites and a waterfront condominium. She reviewed all building permits for

compliance with the applicable codes. I prepared zoning verification letters and conducted zoning inspections. Independently researching various topics and drafting new ordinances and policies/procedures to address changing needs, she prepared staff reports and presentations for board meetings to convey project information to City officials. Ms. Harper has also served Palm Beach County Government for sixteen years as Site Planner II/Permanent On-Call Planner.



SAM HALL, PSM
VICE PRESIDENT, SURVEYOR AND MAPPER

Sam Hall brings 25 years of professional surveying, mapping, and project management experience to the KEITH Team. As Vice President, he has led multi-million-dollar municipal and private development geospatial projects throughout Florida. Throughout his career, Sam has demonstrated exceptional professionalism and project understanding, with a thorough understanding of Florida Statutes and Administrative Codes. He has led both large and small teams through the proper execution of proposals, contracts, and task work orders (TWOs). Sam has extensive technical knowledge and ensures all projects are delivered in the most efficient and

detailed manner.

Live! Pompano, Pompano Beach, FL: Surveyor. KEITH is assisting the Client in developing a KEITH Life/KEITH Play project that includes the redevelopment of a 225-acre site including nearly \$2 billion of investment including entertainment venue, offices, retail, industrial, and residential with 4,100 units integrated to the plan. KEITH is providing full services to the Client including geospatial, planning, civil, traffic, and transportation engineering, and landscape architecture. The KEITH Team is assisting the Client in the entitlement and development process to create a distinct zoning district, allowing the creation of a Live! branded entertainment district with the existing casino at the heart. KEITH also provided public engagement, platting/ plat note amendments, water and sewer modeling and planning, FEMA assessments, FDOT coordination, visioning, and utility coordination, roadway design, casino expansion, parking garage development, retail/grocery outlets, Live! entertainment venue and hotel, and the multi-family residential development. KEITH is involved in the design of all stages of development assisting the Client in navigating City, County, and State agencies to unlock the site's true development potential. Once completed, this project will create a destination that will continue to place Pompano Beach and South Florida on the map for residents and visitors alike.

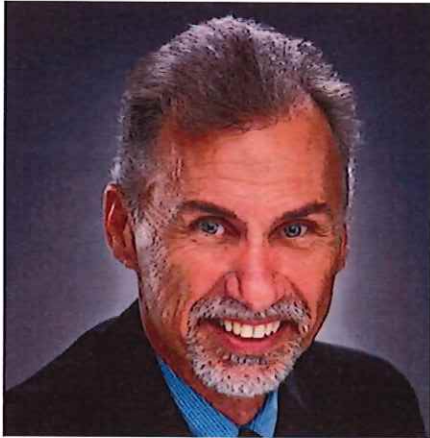


LUIS SANTALIZ, PSM
SURVEY PROJECT MANAGER

Luis Santaliz brings nearly a decade of experience in land surveying, including boundary, topographic, construction layout, GIS, and platting. He also has managed projects and field crew personnel and served as a client liaison.

A1A Ocean Blvd. at Jupiter Beach Road Intersection Improvement, Jupiter, FL: Project Manager. KEITH is assisting the Client in developing a KEITH Access project including improvements to a high-traffic intersection.

KEITH is providing the Client survey/SUE services. The KEITH Team is assisting the Client in survey and site work including establishing horizontal and vertical control, staking light poles, final as-built survey, staking drainage system, as-built drainage system, tin tabs at curbs, staking of concrete walks and ramps, and finished paving, grading and drainage as-built survey for this project improving the safety of the intersection for the community.



MICHAEL PHILLIPS
SENIOR LANDSCAPE ARCHITECT

Mr. Michael Phillips has 38 years of experience in the field of Landscape Architecture. Since 1986, Mr. Phillips has conceptualized, hand sketched and CAD drafted construction documents in the public and private sector. He has been involved with projects ranging from schematic design through final completion, including plant selection, field inspections and project certification. He has produced landscape architecture construction documents that encompass tree survey and tree disposition plans, hardscape layouts and details, grading plans, planting plans, lighting plans and irrigation plans. Additionally, he is well versed in LEED requirements,

'Florida Friendly Landscaping' guidelines, Green Book Standards and FDOT design standards and indexes. Additionally, his input is key in site inventory and analysis, coordinating with our Survey Department to establish the location and species of trees and appraising the dollar value of such trees, which is paramount in the process of developing tree disposition plans and arborist reports followed by landscape plans that preserve existing trees and vegetation.

Project O, Oakland Park, FL: Landscape Architect. KEITH is assisting the Client in developing a KEITH Life mixed-use project including a 10-story residential building including 274 units with a floor above for amenity space, a 500 space 8-story parking garage, and more than 19,000-SF of ground floor retail space. Amenities include a dog park, murals by local artists, and rooftop pool on the 4-acre site. KEITH provides services to the Client including civil engineering, landscape architecture, planning, survey/SUE, and construction program management. The KEITH Team is assisting the Client in resolving civil challenges included in the urban design of the site that had an existing unlimited stormwater outfall to Cherry Creek. KEITH's civil team designed and permitted a drainage system that includes drainage wells, exfiltration trenches, and a controlled outfall that limits discharge to the basin allowing volume, while providing water quality treatment and water quantity requirements within a very tightly designed development.



KELLIE SCHUELER
DIRECTOR OF LANDSCAPE ARCHITECTURE

An experienced landscape architect and dedicated project manager, Kelli Schueler provides planning, design and project management services for a wide variety of project types through all phases of the development process. Her knowledge of the local environment, innovative technologies and sustainable best practices is combined with a creative approach that is detail oriented, ensuring designs are implemented both efficiently and accurately. Kelli has a wide range of project experience, but is most motivated by the opportunity to create special moments within the urban environment where hardscape and architectural elements are

thoughtfully combined with green space to create impactful places of respite and community within the urban core.



MICHAEL J. VONDER MEULEN, AICP
VICE PRESIDENT OF PLANNING

Mr. Michael Vonder Meulen has 38 years of local, national, and international experience in urban planning, zoning, and project management systems. Since 1986, Mr. Vonder Meulen's experience has included many phases of public sector and private sector land planning, site planning, and permitting services. He has directed project services from planning, design, and construction management throughout the United States, Caribbean, and South America.

Block 57/Young Circle, Hollywood, FL: Planner. KEITH, as subconsultant, is assisting the Client in the development of this KEITH Life/KEITH Access project on Hollywood's iconic Young Circle that includes approximately 850 multi-family units, 125,000-SF of retail space, and 30,000-SF of Class A office space, and the realignment of approximately 2,000-LF of 12" DIP water main in the heart of downtown. KEITH provides services including civil and transportation engineering, planning, and landscape architecture. The KEITH Team is assisting the Client in coordinating closely with the City of Hollywood CRA and FDOT, the redevelopment of several roadways, including Hollywood Boulevard, Harrison Street, Tyler Street, and 17th Avenue, relocation of all underground infrastructure along 17th Avenue, and relocating all impacted utilities. The KEITH Landscape Architecture team provided urban streetscape design which is multi-functional. Block 57 is bifurcated with a new segment of Hollywood Boulevard allowing clear connection from downtown Hollywood to the beach giving it strategic importance to the community proving that careful Client, consultant, and government agency collaboration makes for spectacular projects.



STEPHEN D. WILLIAMS, SR., PE
VICE PRESIDENT OF CIVIL ENGINEERING

Mr. Stephen Williams has been engaged in civil and transportation engineering design and construction in South Florida since 1970. Mr. Williams has served as the record engineer for numerous transportation, utility, water management, municipal, aviation, recreation, roadway and land development (governmental, residential, mixed-use and commercial) projects in South Florida. These include projects at Florida's Turnpike, Miami International and Fort Lauderdale-Hollywood International Airports and multiple projects for the local municipalities, school districts and universities. Projects have included roadway and site engineering design and analysis (paving, grading, drainage, water and sanitary sewer design and construction administration) for both private and governmental clients. He has served as the general municipal civil engineering consultant to cities of Oakland Park, Miramar, Plantation, Fort Lauderdale, Sunrise, Pompano Beach and Tamarac throughout his career. Notably, Mr. Williams developed a SWMM EXTRAN computer model for the 55,000-acre Indian River Farms Water Control District. Mr. Williams also serves as the Firm's Senior Quality Assurance /Quality Control (QA/QC) Officer and continuously monitors all projects for compliance.

RURAL NEIGHBORHOODS

We proposed a strategic collaboration with Rural Neighborhoods, which continues Pinnacle's collaboration with Rural Neighborhoods that began with the development of the successful Live Oak Villas and Live Oak Villas Phase II affordable housing developments in Fort Pierce over 20 years ago. Rural Neighborhoods is an award-winning, not-for-profit Developer established under §501(c)(3) of the Internal Revenue Code and offers an unmatched record of excellence. It has developed more than 2,300 affordable and workforce rental units throughout 30 rental communities statewide. The Prior Experience Chart illustrates strong expertise in FHFC Low Income Housing Tax Credit (10 projects), SAIL (10), HOME (7), CDBG, and other Federal, state, and local programs. Tax credit investors include Alliant Capital, Citibank, City Real Estate Advisors, Fifth Third Bank, JP Morgan, and PNC Bank. In September 2021, FHFC approved three Monroe County CDBG-DR commitments expected to close and commence construction in November. Rural Neighborhoods has closed on 100% of FHFC awards and has had no defaults since its inception. Rural Neighborhoods is expert in land entitlement, site, and infrastructure development. Everglades Village, a 120-acre Miami-Dade campus, marks large-scale rezoning, site drainage, roads, water distribution and sewer collection success in a comparable flood plain. RN tackles difficult-to-develop parcels including those with environmental hazards, unsuitable soils or wetlands and retains biological consultants and legal counsel to manage environmental and water management issues. From time-to-time it has established special taxing and brownfield districts to meet site lighting, infrastructure needs and leverage additional capital.

Rural Neighborhoods is active in neighborhood revitalization that enhances racial equity and needs of existing residents. It is the neighborhood quarterback in the Latinx and Haitian Eden Gardens–Esperanza Place neighborhood in NE Collier authoring its EP2 Mi Casa – Kominote M Revitalization Plan. RN encourages EP2 investment, entitles land for homeownership, and conducts owner-occupied rehab and rental preservation. This approach ensures equitable housing opportunities for lower income minority residents. Our work entitles land for neighborhood facilities to increase opportunities that promote continued residency and offsets gentrification. In Gainesville, RN is building Deer Creek Senior Housing bordering Elder Care of Alachua County and Northside Park, a \$2M renovated park. Rural Neighborhoods' housing plan was competitively selected by the municipality based on its connectivity to adjacent public uses. Rural Neighborhoods has growing Florida Keys experience. It owns and manages Tradewinds Hammock, 62 LIHTC rental units in Key Largo, largely serving low-income BIPOC households between 28% - 60% AMI. Its FHFC-financed Seahorse Cottages I, II and The Avenues rental homes in the Lower Keys constructs 31 modulars replacing homes destroyed in Hurricane Irma. That \$14.7M CDBG-DR leveraged investment serves households from 28% - 80% AMI. RN is preparing to construct 88 rentals on Sugarloaf Key. Landings and Dockside obtained unanimous planning approvals and will use FHTC to spread workforce housing throughout the Lower Keys.

STEVEN CRAIG KIRK
PRESIDENT

Steven Kirk is President of Rural Neighborhoods since 1994 joining its predecessor organization in the aftermath of Hurricane Andrew. He began his work with migrant and seasonal farm workers in North Carolina in 1976 and served as a Robert F. Kennedy Memorial Fellow in 1978-1979. He received the Lyndhurst Foundation Young Career Prize in 1985 for civil rights work on behalf of rural workers in the South. Governor Jeb Bush appointed Kirk to the Florida Hurricane Housing Task Force in 2005. In 2006 he received the Housing Assistance Council's Skip Jason Award for Community Service and was named Miami-Dade Agriculturist of the Year in 2008. He received the Agriculturist of the Year award again in 2018 and was named LISC's Rural Champion in 2019.

ABNEY + ABNEY GREEN SOLUTIONS



KYLE ABNEY
LEED® ACCREDITED PROFESSIONAL
ASSOCIATE PRINCIPAL

Kyle Abney is a LEED® Accredited Professional (AP) and a state licensed General Contractor. As founding principal of Abney + Abney Green Solutions, Kyle has first-hand experience with all the green building certifications for both commercial and residential construction in Florida. He founded the firm in 2008. Kyle is immediate past-president of the Florida Green Building Coalition and is a long-standing board member of Solar Energy Loan Fund (SELF) where he served as president from 2015 – 2022. He has earned the prestigious accreditation of NGBS Green Master

Verifier and has been named a Partner of Excellence by Home Innovation Research Labs every year since the program's inception. Kyle is a graduate of the University of Florida with a Bachelor's in Architectural Design ('99) and a Master's of Building Construction with a concentration in Sustainable Construction ('01). He has the premier distinction of being the first person in the United States to receive a formal construction degree in green building.



HARMONY ABNEY
CO-FOUNDER

Harmony Abney co-founded Abney + Abney Green Solutions in 2008 and is primarily responsible for the firm's marketing and communications efforts. In addition to ongoing brand awareness activities, she serves as an integral part of the team responsible for coordinating, organizing, and assisting in the implementation of green certification criteria. Further, she is actively involved with owners, architects, and developers to assist in understanding the means, methods, and materials necessary to meet certification requirements.

She is a graduate of Stetson University with a degree in Communication Studies

PROFESSIONAL MANAGEMENT INC.

JAMES R. MITCHELL PRESIDENT

Professional Management, Inc. (PMI) was formed in 1969 by James R. Mitchell to provide capable and qualified real estate management for institutional and private investors throughout the entire state of Florida. Since its founding, the firm has owned and managed more than 10,000 apartment units, commercial office buildings, condominiums, warehouses, and shopping centers throughout the state of Florida.

He began with only three (3) employees but had a vision of the future. He built Professional Management, Inc. into a management company that today employs over three hundred (300) employees and manages more than 10,000 apartment units throughout the state of Florida. The company has the background and the experience to represent institutional lenders, administering large loan transactions related to low-income housing, rehabilitation, and construction lending.

Professional Management, Inc. has been a developer since the early 1970's and has acquired expertise in all facets of construction commencing with the selection of architects, general contractors, and engineers. Professional Management, Inc. has extensive experience in renovation and rehabilitation of multi-family residential housing as well as involvement in the construction of office buildings and has supervised construction or rehab of approximately 7,000 rental units in the State of Florida. Furthermore, Professional Management, Inc. has extensive experience in government rehabilitation construction programs such as HUD, Moderate Rehabilitation, HUD Co-Insured, Tax-Exempt Bond Programs and Low-Income Housing Tax Credit Programs, HOME and SHIP.

CARRIE L. BREWER CHIEF EXECUTIVE OFFICER

Oversee the operational, including building maintenance and financial performance of a portfolio of multifamily and mix-used properties to maximize NOI, mitigate risk, and enhance the customer experience for the state of Florida portfolio. Continually assess standard operating procedures to ensure business practices are both effective and efficient. Collaborate across the organization in developing and implementing processes and key initiatives to drive the success of the company. Evaluate each community continually to determine annual capital improvement needs and priorities. Actively participate in the recruitment of management to ensure success in hiring, mentoring and motivating managers. Conduct job performances and salary reviews, and make appropriate staff changes when necessary. Frequently analyze market data to ensure competitive pricing in all regions. Ensure assets are maintained, preserved, and projects are completed to the highest standards. Confirm federal, state, and local regulatory requirements are met, and all team members are well trained in compliance. Monitor and optimize on-site staffing, guide on-site leaders in performance management, recruiting, hiring, and developing team members. Observe occupancy, rent collection and cost to ensure the financial stability of properties. Identify and analyze problems and potential problems. Develop and implement decisions that help the properties achieve the owner's objectives and that are consistent with management company's policies and procedures.

TERRACON

Wherever you are on your project journey, Terracon's employee-owners are ready to meet you where you are and help you reach your goal. Since our founding in 1965, Terracon has grown and evolved to become a thriving, employee-owned, multidiscipline engineering consulting firm. Our more than 6,000 curious minds include engineers, scientists, architects, facilities experts, and field professionals focused on solving engineering and technical challenges from more than 175 locations nationwide including an 11-office Florida network. On-time and real-time data-driven insights, provided by our talented employee-owners, create an unmatched client experience that spans the lifecycle of any project from earth to sky.

Terracon consistently ranks as a top 25 design firm by *Engineering News-Record*. Our successful growth has included organic expansion and innovation as well as the acquisition of more than 60 firms with specialized capabilities. A focused and uncompromising dedication to safety has been integral to how we support our employees, clients, and communities.

Throughout the life of your project, we won't just point the way – we'll go with you. From site selection to the design and construction to maintaining the life of the structure, we'll help you achieve success through engineering and scientific expertise, a passion for problem-solving, and a drive to explore.

58 YEARS OF EXPERTISE

Terracon is a dynamic and growing engineering and scientific consulting firm providing multiple related service lines to clients at local, regional, and national levels. Founded as a single office, the firm began as Soil Testing Services of Iowa, Inc. in April 1965. In 1980, the company was renamed Terracon Consultants, Inc., and moved to the Kansas City metropolitan area. The firm is structured with board of directors, officers, executive committee members, executive vice presidents (VPs), senior VPs, VPs, and principals. Terracon is made up of three operating groups: Western, Central, and Eastern. Each operating group consists of divisions.

A Delaware corporation (type: C; large corporation) authorized to transact business in the State of Florida, the firm established its presence in South Florida in 1997 while its local subsidiaries were established in the early 1990s. Terracon is a State of Florida Department of Business and Professional Regulation licensed engineering, geology, and asbestos business; a Florida Department of Health (DOH) certified Radon Measurement Business; and is U.S. Environmental Protection Agency (EPA) certified to conduct lead-based paint (LBP) activities. Terracon is not a certified minority or woman-owned business enterprise; however, it is our policy to strongly support minority, disadvantaged and small business development programs sponsored by local, state, and federal agencies.

We currently have approximately 352 environmental staff members statewide that are licensed and certified. Our highly experienced professional staff include:

- Florida licensed professional engineers, geologists,
- Florida licensed mold assessors, standard inspectors
- Environmental scientists
- Ecologists
- Biologists
- Professional Wetland Scientists
- Foresters
- Marine scientists
- Archaeologists



BRIAN P. BRANDON, PWS
SENIOR ASSOCIATE/ENVIRONMENTAL
DEPARTMENT MANAGER

Brian is the Environmental Department Manager in Terracon's Winter Park Florida office. His role at Terracon is managing project assignments and budgets, preparing proposals and bids for environmental services, and developing clientele in the Central and South Florida markets. Brian also oversees a group of environmental scientists, engineers, geologists, and industrial hygienists and participates directly in various environmental projects. Brian's expertise includes wetland delineation, wetland permitting and compliance, wetland functional assessment and

mitigation plans, wetland monitoring, habitat assessments, habitat conservation plans, floral/vegetation surveys, threatened and endangered species surveys, migratory bird evaluations, wildlife monitoring, creation and maintenance of avian protection programs, tribal and agency consultation pursuant to the National Environmental Policy Act (NEPA). His experience also includes coordination with the USFWS, FWC, Federal Communications Commission (FCC), various state and tribal historic preservation offices (HPOs), the FDEP, United States Army Corps of Engineers (USACE), and all Florida Water Management Districts for various permitting projects.

Indrio Road Commercial Development – Fort Pierce, FL Senior Staff Scientist for a proposed commercial development. The scope of services includes a wetland assessment and delineation, listed species review, agency review of the wetland delineation, preparation of Uniform Mitigation Assessment Method (UMAM) data sheets, cultural resources review, and environmental permitting.

Kiwanis Park – Coral Springs, FL Senior Project Manager and Senior Scientist. Brian served as technical lead for wetland/drainage project in Broward County. Scope of services included wetland delineation, functional assessment, wetland permitting assistance, and listed species assessment.

Highlands Solar - South Florida Project Manager and Lead Ecologist for multiple natural resource assessments on 2,000-acre ranchland proposed for conversion to a solar farm. The scope of work included delineation and functional assessment of various wetland systems on the site, and coordination with South Florida Water Management District, USACE, and USFWS.

Yeewhaw Junction, FL Senior Staff Scientist and Project Manager for land analysis that includes demography of saw palmetto stands, agricultural soil analysis, and land use analysis to determine the correlation between palmetto densities and productivity and available soil nutrients on-site. The 12,000-acre project site was proposed to be utilized for saw palmetto propagation and harvesting.

Endangered Plant Surveys – Polk County, FL Conducted demography survey on the state-endangered blushing scrub balm at a confidential site. Surveys consisted of measuring and recording plant height and width, and counting stems, flowers, and seeds. The data was used to determine germination rates in response to the prescribed fire regiment of the area.

SHUTTS & BOWEN, LLP



ROBERT CHENG
PARTNER

Robert Cheng is a partner in the Miami Office of Shutts & Bowen LLP, where he is a member of the Real Estate Practice Group. Robert concentrates his practice in real estate development and finance. He's experienced in complex real estate transactions, including acquisition, development, construction and permanent loans and loan work-outs for office buildings, retail centers, industrial warehouses, hotels and multi-family residential properties. He represents landlords and tenants in leasing transactions as well as negotiates partnership agreements and limited liability company operating agreements. Robert represents for-profit and not-for-profit developers (including joint ventures with municipal housing authorities) in affordable housing matters throughout the State of Florida.

He counsels developers in all stages of the process, from negotiating purchase contracts or ground leases through the closing of financing necessary to complete the development. Robert frequently handles projects that include multiple layers of debt financing from public and private sources and equity investments from low-income housing tax credit syndicators. Robert is admitted to practice in Florida and New York.



QUALIFICATIONS & REFERENCES

QUALIFICATIONS & REFERENCES

Pinnacle Qualifications and References

CASAÑAS VILLAGE AT FRENCHTOWN SQUARE

Casanas is an 88 unit mixed-income workforce housing community in the heart of the Frenchtown neighborhood. Frenchtown is a historic area of great significance to the African-American community in Tallahassee, once known as a jazz mecca and home to icons Ray Charles and "Cannonball" Adderly. Casañas Village at Frenchtown Square contains an effective blend of one, two and three bedroom residences, with amenities that include a meeting/gathering room, cyber lounge, playground, outdoor covered picnic area and other resident-friendly features. Pinnacle developed Casañas Village at Frenchtown Square in partnership with the locally based non-profit Big Bend Community Development Corporation. The Big Bend Community Development Corporation, established in 2000, has been at the forefront for much of the community revitalization and new residential development throughout the Frenchtown community.



Big Bend CDC and Pinnacle had many important objectives, spurred by community input, in developing this community. First, the development needed to define the Frenchtown corridor given its location of significance on Macomb Street and Old Bainbridge Road, making it highly visible throughout the area. As a result, Casañas Village at Frenchtown Square was designed as a single five-story residential building, with a variety of design features found in Frenchtown such a red brick, bright colors and New Orleans-style balconies. Other common amenities, commercial bays for two 400 sq. ft. "live/work lofts" and under-the-building parking are contained on the first floor of the structure.

Also, Pinnacle and Big Bend CDC were mindful of the history of the community and the land on which it sits. The development itself was named after the Casañas family, and a faithful replica of the Casañas family home was reconstructed on its original foundation, which now serves as the development's leasing office. Pinnacle and Big Bend CDC also commissioned and unveiled a historic sculpture of Frenchtown pioneer Aurelio Angel Casañas. The bronze sculpture portrays Mr.

Casañas, an immigrant, community change-maker and part-time musician who emigrated to Frenchtown from Cuba in the late 1800s where he established his family and quickly became a leader in the community. Most notably, Casañas' daughter Aquilina Howell became the first African-American Assistant Superintendent of the Leon County Public Schools and was vital to the peaceful desegregation of Leon County schools throughout the 1960s and 1970s.

BERKELEY LANDING



Berkeley is a newly completed residential community in the City of Riviera Beach at U.S. Highway #1, just west of the Intracoastal Waterway and north of Blue Heron Boulevard. Berkeley Landing is a destination community for families and emerging members of the workforce along the revitalized Broadway corridor. Berkeley Landing consists of 110 affordable units, and two additional market-rate units attached to ground floor live/work spaces facing Broadway. This development is a showcase in the City's "Reimagine Riviera Beach" effort as high-quality affordable

housing is developed in proximity to world-class recreation, health care, employment, education and more within the city called "Palm Beach County's best kept secret." Berkeley Landing was built by PCDS Construction, a joint venture between Pinnacle's construction affiliate and D. Stephenson Construction, Florida's largest African American owned general contractor.

GIBSON PLAZA COMMUNITY AND EDUCATIONAL CENTER

In Miami's Coconut Grove community, Pinnacle demonstrated how to strategically merge together affordable housing with an educational component. The Gibson Plaza Community and Educational Center consists of 50 elderly affordable units and another 6 market-rate residential units. The development is located in Coconut Grove along Grand Avenue within a 5-story building. The unit mix consists of one and two bedroom units ranging in rents affordable to those at very low income up to market rate rents. Pinnacle joined with Collaborative Development Corporation, a Coconut Grove based 501(c)(3) non-profit organization reflecting the community improvement goals of the Gibson family, which has deep historical roots in Coconut Grove. Gibson Plaza also includes a 3,800 square foot classroom educational component operated by Miami-Dade College, which provides vocational and life skills training to the development's residents and the surrounding Coconut Grove neighborhood.

ART AND PUBLIC PLACES

Pinnacle enhances communities through our Art in Public Places program, wherein artwork is donated or leased by Pinnacle partners for each of our developments. This initiative extends to encompass community-wide art projects, such as the Puerto Rico Hope Mural in Miami's Wynwood community, the mural at the Liberty City Police Station in Miami, urban murals in Miami's Overtown community, and participation in the Sheridan Street "Paint the Ugly Wall" Mural Project in Hollywood. With a rich history in Fort Pierce, Pinnacle is dedicated to establishing a unique Art in Public Places program at the site.

The site plan illustrates a magnificent pathway that offers social, health, and physical benefits, connecting the development and fostering connectivity with adjacent properties like the bus terminal and the proposed community facility across the street.

Along the path, history markers (black dots) and art markers (red squares) are strategically placed, depicting the rich history of Fort Pierce. This transformative program celebrates local artists and unites the community through exquisitely crafted pieces throughout the property.

The artwork, generously donated by Pinnacle partners for each of our developments, distinguishes us in the industry. While others have recently emulated this approach, none of our competitors purchase this artwork out of pocket (not as a development expense), nor do they integrate it thoughtfully into the design of the development or the history of the community. We are committed to installing thoughtfully curated sculptures in each residential phase, easily visible to the public, as well as in the community park.



Berkeley Landing, Riviera Beach, FL.



Berkeley is a newly completed residential community in the City of Riviera Beach at U.S. Highway #1, just west of the Intracoastal Waterway and north of Blue Heron Boulevard. Berkeley Landing is a destination community for families and emerging members of the workforce along the revitalized Broadway corridor. Berkeley Landing consists of 110 affordable units, and two additional market-rate units attached to ground floor live/work spaces facing Broadway.

RESIDENCES	FEATURES	FINANCIAL PARTNERS
<p>TOTAL UNITS: 112</p> <ul style="list-style-type: none"> • 26—1 Bedroom/1 Bath • 61—2 Bedroom/2 Bath • 23—3 Bedroom/2 Bath • 2—Live/Work Spaces <p>AFFORDABILITY</p> <ul style="list-style-type: none"> • 30% , 60% & 80% of the Average Area Median Income • Market Rate 	<ul style="list-style-type: none"> • Clubhouse • Pool & Cabana • Fitness Center • Cyber Lounge • Covered Pavilion • Children's Playground • Enclosed Dog Park • Energy Star Appliances 	<ul style="list-style-type: none"> • Bank of America • National Equity Fund • Neighborhood Lending Partners • City of Riviera Beach • Palm Beach County <p>PUBLIC ART</p> <ul style="list-style-type: none"> • Mariner's Beach by Gregory Moran • Brito's Girl by Romero Brito

REFERENCE

Name and Organization	Project	Phone Number	Email
Jonathan Evans, Riviera Beach City Manager	Berkeley Landing	(561) 845-4000	JEvans@RivieraBeach.org

Gibson Plaza, Coconut Grove, FL.



Gibson Plaza consists of 56 residential units with an emphasis on housing for seniors 62 and older. The development is located in Coconut Grove along Grand Avenue within a 5-story building. The unit mix consists of one and two bedroom units ranging in rents affordable to those at very low income up to market rate rents. The final Certificate of Occupancy was received on 12/1/2015.

RESIDENCES	FEATURES	FINANCIAL PARTNERS
<p>TOTAL UNITS: 56</p> <ul style="list-style-type: none"> • 30—1 Bedroom/1 Bath • 26—2 Bedroom/ 2 Bath <p>AFFORDABILITY</p> <ul style="list-style-type: none"> • 30% Area Median Income • 50% Area Median Income • 60% Area Median Income • 80% Area Median Income 	<ul style="list-style-type: none"> • Energy Star appliances • Fitness center • Library • Computer lab • Community room <p>PUBLIC ART</p> <ul style="list-style-type: none"> • Coming together by Kench De-George • Reaching for the Stars by Clayton Swartz • Island Totem by Robert McKnight • Bahama Mama by Alex Yanes 	<ul style="list-style-type: none"> • Miami-Dade County • City of Miami • Florida Housing Finance Corp. • Wells Fargo Bank • Citibank

REFERENCE

Name and Organization	Project	Phone Number	Email
Joseph King, Thelma Gibson Health Initiative and Collaborative Development Corporation	Gibson Plaza	(305) 788-5412	JKing@TghiMiami.org

Casanas Village, Tallahassee, FL.



Casanas Village at Frenchtown Square is an 88 unit mixed-income workforce housing community within the historic Frenchtown neighborhood of Florida’s capitol city of Tallahassee. This development, a partnership with the non-profit Big Bend Community Development Corporation, is a single five-story residential building, with the leasing offices for the community contained within the multi-generational Casañas family home that has been preserved as part of the development. Additional common amenities, commercial bays for two “live/work lofts” and under-the-building parking are contained in the first floor of the structure, as well as design elements that harken back to Frenchtown’s days as a jazz mecca.

RESIDENCES	FEATURES	FINANCIAL PARTNERS
<p>TOTAL UNITS: 88</p> <ul style="list-style-type: none"> • 20—1 Bedroom/1 Bath • 53—2 Bedroom/2 Bath • 15—3 Bedroom/2 Bath <p>AFFORDABILITY</p> <ul style="list-style-type: none"> • 33% Area Median Income • 60% Area Median Income • Market Rate 	<ul style="list-style-type: none"> • Energy Star appliances • Fitness center • Library • Computer lab • Community room <p>PUBLIC ART</p> <ul style="list-style-type: none"> • Sculpture of Frenchtown pioneer Aurelio Angel Casañas 	<ul style="list-style-type: none"> • Miami-Dade County • City of Miami • Florida Housing Finance Corp. • Wells Fargo Bank • Citibank

REFERENCE

Name and Organization	Project	Phone Number	Email
Tom Lewis, Big Bend Community Development Corp.	Casanas Village	(850) 228-9756	Nupe1963@aol.com


















Pinnacle Experience

SEE NEXT PAGE

Pinnacle's library of developments, over 11,000 total units, 70 plus properties, with seven properties under construction currently. This table also capture the company funding ability, construction capability, green certification, and timely development completions ability.

Development	Address	Folio #	About	Financing Source	Total Dev Cost	Green Certification	General Contractor	Completion Timeline
	The Gardens at Casa Familia Phase 3 11025 SW 84th Miami, FL 33173	30-4031-0000-0170	50 units: 50 - 1BR	LIHTC \$20,157,984 NHFF \$1,600,000 Surtax (Miami-Dade) \$2,000,000 FHFC DD Grant \$4,600,000	\$ 28,978,168	LEED	PC Building, LLC	Start: February 2025 Completion: August 2026
	Residences at Casa Familia Phase 2 North of 84th and 109th Ave. Miami, FL 33173	30-4031-0000-0170	4 Unit: 6BR Homes	Legislative Appropriation Funding \$1,585,000	TBD	LEED	PC Building, LLC	Start: June 2025 Completion: July 2026
	Old Cutler Village Phase 2 10415 Old Cuter Rd., Miami, FL 33190	30-6017-021-0010	120 units: 29 - 1BR 54 - 2BR 37 - 3BR	LIHTC \$32,159,905 Conventional Loan \$9,075,000 Miami-Dade County Surtax Loan \$6,000,000	\$ 49,908,275	NGBS	PC Building, LLC	Start: June 2024 Completion: December 2025
	Pinnacle at La Cabana 8911 Miramar Prkwy., Miramar, FL 33025	5141-29-19-0010	110 units: 65 - 1BR 45 - 2BR	LIHTC \$27,376,262 NLP \$5,600,000 FHFC Viability Loan \$4,300,000 LGAO \$656,000 United Way of Broward Co. \$750,000	\$ 41,292,647	NGBS	PC Building, LLC	Start: January 2024 Completion: June 2025
	Caribbean Isles 19755 SW 110th Ct., Miami, FL 33157	30-6006-067-0010	104 units: 66 - 1BR 38 - 2BR	LIHTC \$35,454,692 Tax Exempt Bonds \$40,000,000 CDBG (Miami Dade) \$6,500,000 SURTAX (Miami-Dade) \$3,500,000	\$ 82,981,954	NGBS	PC Building, LLC	Start: November 2024 Completion: April 2026
	Pinnacle at the Wesleyan 4151 Wesley Creekside Dr., Kissimmee, FL 34741	18-25-29-2148-0001-0030	96 units: 12 - 1BR 60 - 2BR 24 - 3BR	LIHTC \$16,308,769 NLP \$,680,000 Viability Loan FHFC \$4,300,000 Osceola County \$4,500,000 City of Kissimmee \$500,000	\$ 33,952,618	NGBS	By Other	Start: December 2023 Completion: April 2025
	Pinnacle 441 PH 2 6028 Johnson St., Hollywood, FL 33024	5141-13-04-0080	100 units: 30 - 1BR 47 - 2BR 22 - 3BR	LIHTC \$19,293,920 Tax Exempt Bonds \$22,000,000 SAIL \$4,000,000 SAIL - EU \$750,000 NHFF \$1,850,000 Broward County \$10,000,000 City of Hollywood \$1,000,000	\$ 47,756,020	NGBS	PC Building, LLC	Start: October 2023 Completion: February 2025
	Ezelle Sinclair Rd., Kissimmee, FL 34747	22-25-27-5245-0001-0010	312 units: 24 Studio 96 - 1BR 156 - 2BR 36 - 3BR	LIHTC \$16,308,769 NLP \$5,783,600 FHFC Viability Loan \$4,300,000 Osceola \$4,500,000 Kissimmee \$500,000	\$ 77,459,759	NGBS	By Other	Start: April 2022 Completion: April 2024
	Pinnacle at Tropical Pointe SW 135th Ave & SW 252 St., Homestead, FL 33032	30-6926-000-0090 30-6926-000-0330 30-6926-000-0321	215 units: 33 - 1BR 130 - 2BR 42 - 3BR 10 - 4BR	LIHTC \$6,032,391 Tax Exempt Bond \$15,812,000	\$ 24,073,107	NGBS	PC Building, LLC	Start: April 2023 Completion: August 2024
	Pinnacle 441 Phase 1 890 N St Rd 7, Hollywood, FL 33024	5141-13-40-0010	113 units: 14 - 1BR 64 - 2BR 35 - 3BR 1 - Live Work 6,780sqft Retail	LIHTC \$31,787,621 NLP \$9,200,000 SHIP (Broward County) \$100,000 Broward County \$1,800,000	\$ 45,426,868	NGBS	PC Building, LLC	Start: August 2022 Completion: May 2024
	Berkeley Landing 3100 Broadway, Riviera Beach, FL 33404	56-43-42-28-71-001-0000	112 units: 26 - 1BR 61 - 2BR 23 - 3BR 2 - Live Work	LIHTC - 9% (FHFC) \$27,453,504 NLP \$7,800,000 County SHIP \$1,090,000 City of Riviera \$640,000	\$ 39,375,922	NGBS	PC Building, LLC	Start: September 2022 Completion: May 2024
	Bimini Cove 2500 SW 22 Terr Fort Lauderdale, FL 33312	5042-20-60-0020	140 units: 80 - 1BR 58 - 2BR 2 - 2.5BR New Construction High-rise Market Rate	Investor Equity - \$13,000,000 Construction Loan - \$24,000,000	\$ 37,000,000	NGBS	PC Building, LLC	Start: Estimated - May 1, 2021 Completion: Dec. 31, 2022
	Cannery Row at Redlands Crossing 14380 SW 261 Street, Naranja, FL 33032	30-6927-015-0010	112 units: 73 - 1BR 39 - 2BR New Construction High-rise/Elderly Affordable 28% & 60% AMI	LIHTC - 9% (FHFC) \$22,099,468 Surtax (Miami-Dade County) \$4,300,000	\$ 30,216,304	NGBS	PCDS Construction, LLC	Start: Oct. 5, 2020 Completion: Dec. 31, 2021
	The Grove at Sweetwater Preserve 125 SE 19TH PL Gainesville, FL 32641	15969-003-000	96 units: 24 - 1BR, 36 - 2BR, 28 - 3BR 8 - 4BR Redevelopment Garden Style/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$10,596,065 SAIL (FHFC) \$5,090,000 Gainesville Housing Authority \$455,000 City of Gainesville \$37,500	\$ 21,330,277	NGBS	By Other	Start: May 13, 2019 Completion: July 6, 2020
	Pinnacle at Peacefield 2314 Adams Street Hollywood, FL 33020	5142-16-01-1380	120 units: 72 - 1BR 48 - 2BR New Construction Garden Style/Elderly Affordable 30% & 60% AMI	LIHTC - 9% (TDHCA) \$23,942,955 City of Hollywood \$578,000	\$ 29,960,610	NGBS	PHG Builders, LLC	Start: Dec. 20, 2018 Completion: March 31, 2020

	Verbena	28250 S. Dixie Highway Miami-Dade County, FL 33033	30-7904-000-0231	110 units: 39 - 1BR 60 - 2BR 11 - 3BR New Construction Mid-rise/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$21,847,815 SURTAX (Miami-Dade County) \$4,100,000	\$ 29,693,346	NGBS	PHG Builders, LLC	Start: Dec. 24, 2018 Completion: March 31, 2020
	Caribbean Village	19755 SW 110th Ct. Miami-Dade County, FL 33157	30-6006-067-0010, 30-6006-067-0015	123 units: 85 - 1BR 38 - 2BR New Construction High-rise Elderly Affordable 30% & 60% AMI	LIHTC - 4%(FHFC) \$12,301,177 TAX EXEMPT BONDS - \$16,500,000 GOB GRANT - \$5,000,000 SURTAX (Miami-Dade County) \$6,737,937 HOME (Miami-Dade) \$500,000 SAIL (FHFC) \$5,362,400	\$ 32,667,582	NGBS	PHG Builders, LLC	Start: June 28, 2018 Completion: Oct. 31, 2019
	La Vida at Blue Lagoon	6600 Northwest 7th Street Miami, FL 33126	30-4002-049-0030	272 units: 112 - 1BR 144 - 2BR 16 - 3BR New Construction High-rise Market Rate	Investor Equity - \$25,200,000 Construction Loan - \$46,500,000	\$ 71,700,000	N/A	PHG Builders, LLC	Start: Dec. 15, 2017 Completion: July 23, 2019
	Casanas Village at Frenchtown Square	448 W. Georgia Street Tallahassee, FL 32301	21-3650-004-5080	88 units: 20 - 1BR 53 - 2BR 15 - 3BR New Construction Mid-rise/Family Workforce/Mixed-Income 33% & 60% AMI	LIHTC - 9% (FHFC) \$16,608,339 SAIL (FHFC) \$2,000,000	\$ 20,349,268	NGBS	By Other	Start: Nov. 15, 2016 Completion: Sep. 27, 2018
	LaMadrid Apartments	11320 Manchaca Road Austin, Texas 78748	513532	95 units: 12 - 1BR, 48 - 2BR, 10 - 3BR 25 Townhomes: 6 - 1BR, 5 - 2.5BR, 14 - 3/2.5BR New Construction/Family Garden Style & Townhomes Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$13,380,000 City of Austin (RHDA) \$3,300,000	\$ 20,400,000	NGBS	By Other	Start: Oct. 31, 2016 Completion: Sep. 21, 2018
	Pinnacle at Hammock Crossings	2212-2218 Hammock Square Drive Lynn Haven, FL 32444	11667-280-007	92 units: 14 - 1BR 60 - 2BR 18 - 3BR New Construction Garden Style/Family Affordable 40% & 60% AMI	LIHTC - 9% (FHFC) \$12,252,775 SAIL (FHFC) \$2,290,000	\$ 16,408,127	FGBC	By Other	Start: Dec. 20, 2016 Completion: July 13, 2018
	Pinnacle Heights	3530 NW 36 St. Miami, FL 33142	01-3128-014-0060, 01-3128-014-0080	103 units: 25 - 1BR 66 - 2BR 18 - 3BR New Construction High-rise/Family Affordable & Market Rate 30% & 60% AMI	LIHTC - 9% (FHFC) \$28,423,147	\$ 31,531,969	NGBS	PHG Builders, LLC	Start: Jul. 25, 2016 Completion: Dec 22, 2017
	Stillhouse Flats	2926 Cedar Knob Road Harker Heights, Texas 76548	470242	96 units: 22 - 1BR 50 - 2BR 24 - 3BR New Construction/Family Garden Style & Townhomes Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$14,180,000 Local Government Contribution \$352,000	\$ 16,800,000	NGBS	By Other	Start: Mar. 30, 2016 Completion: Dec. 12, 2017
	Oakland Preserve	3600 NE 2 Ave, Oakland Park, FL 33334	494-222-540-010	80 units: 12 - 1BR 48 - 2BR 20 - 3BR New Construction Garden Style Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$14,994,250 HOME (Broward County) \$100,000	\$ 17,062,517	NGBS	PHG Builders, LLC	Start: July 20, 2016 Completion: Sep. 14, 2017
	Villages at Tarpon	500 S. Walton Avenue Tarpon Springs, FL 34689	12-27-15-89982-049-0400	95 units: 26 - 0BR 69 - 1BR Rehab Garden Style Elderly 40% & 60% AMI	LIHTC - 9% (FHFC) \$12,095,990 LCHC Grant (Pinellas County) \$500,000	\$ 13,805,015	N/A	PHG Builders, LLC	Start: Oct. 2015 Completion: Mar. 29, 2017
	Art at Bratton's Edge	15405 Long Vista Drive Austin, TX 78728	363315	76 units: 16 - 1BR 44 - 2BR 16 - 3BR New Construction Garden Style/Family Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$11,086,891 Travis County Housing Finance Corporation \$122,400	\$ 14,300,800	NGBS	By Other	Start: Mar. 1, 2015 Completion: Jan. 5, 2017
	Barron's Branch I & II	817 Colcord Ave Waco, Texas 76707	375102, 375103, 376505, 376506	168 units: 30 - 1BR, 86 - 2BR, 48 - 3BR, 4 - 4BR New Construction Garden Style/Family Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$20,331,756	\$ 16,741,808	NGBS	By Other	Start: Jul. 1, 2014 Completion: March 3, 2016
	Liberty Pass	17321 Lookout RD Schertz, TX 78154	391130	104 units: 12 - 1BR, 62 - 2BR, 26 - 3BR 4 - 4BR New Construction Garden Style Family Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (FHFC)	\$ 19,600,574	NGBS	By Other	Start: March 1, 2015 Completion: March 1, 2016

	Tupelo Vue	525 NW Avenue G Winter Haven, FL 33881	26-28-20-568500-004220	70 units: 16 - 1BR 38 - 2BR 16 - 3BR New Construction Mid-rise/Family Affordable 40% & 60% AMI	LIHTC - 9% (FHFC) \$12,200,360	\$ 15,000,000	NGBS	PHG Builders, LLC	Start: Jan. 31, 2015 Completion: Mar. 1, 2016
	Brickell View Terrace	117 SW 10th Street Miami, Florida 33130, FL 33130	01-4138-170-0010, 01-4138-170-0050	176 units: 36 - 1BR 100 - 2BR 40 - 3BR New Construction High-rise/Family Affordable & Market Rate 28% & 60% AMI	LIHTC - 9% (FHFC) \$25,607,439 SURTAX (Miami-Dade County) \$1,825,000 HOME (City of Miami) \$2,000,000	\$ 31,980,986	LEED Silver	PHG Builders, LLC	Start: July, 2013 Completion: April 12, 2016,
	Summit Parque	12777 Merit Drive Dallas, Texas 75251	007729000C0040000	100 units: 30 - 1BR 49 - 2BR 19 - 3BR New Construction Mid-rise/Family Affordable & Market Rate 30% 50% & 60% AMI	LIHTC - 9% (TDHCA) \$14,870,000	\$ 23,900,000	NGBS	By Other	Start: March 1, 2014 Completion: March 1, 2015
	Gibson Plaza	3629 Grand Avenue Coconut Grove, FL 33133	01-4121-007-3850	56 units: 30 - 1BR 26 - 2BR New Construction Mid-rise/Elderly Affordable 30%, 50%, 60% & 80% AMI	Building Better Communities General Obligation Bond (GOB) \$8,500,000	\$ 14,700,000	N/A	PHG Builders, LLC	Start: June 2013 Completion: March 2015
	Salge Meadows	13488 HWY 69 N. Tyler, TX 75706	150000300000001000	92 units: 22 - 1BR, 44 - 2BR, 26 - 3BR 22 Townhomes: 6 - 2.5BR, 16 - 3/2.5BR New Construction/Family Garden Style/Townhome Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$11,870,348	\$ 9,401,010	NGBS	By Other	Start: April 1, 2014 Completion: Jan. 31, 2015
	Pinnacle at Tarpon River	805 SE 3rd Ave Fort Lauderdale, FL 33316	5042-10-28-0860	112 units: 27 - 1BR 65 - 2BR 20 - 3BR New Construction High-rise/Family Affordable 75% & 60% AMI	LIHTC - 9% (FHFC) \$27,143,885 Broward County \$125,000	\$ 31,222,809	LEED Silver	PHG Builders, LLC	Start: Feb. 3, 2014 Completion: April 2015
	East Pointe Place	3501 Dale Street Fort Myers, FL 33916	2417-111-0002-000-10, 18-44-25-P3-03518.0010, 18-44-25-P3-03519.0010	105 units: 10 - 1BR 46 - 2BR 30 - 3BR New Construction Garden Style/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$15,853,415	\$ 17,696,476	LEED Platinum	By Other	Start: Feb. 15, 2013 Completion: Dec. 31, 2013
	Landings at East Pointe	3701 Nelson Tillis Blvd Fort Myers, FL 33916	17-44-25-P4-00300.0100, 17-44-25-P4-00300.0210	126 units: 20 - 1BR, 52 - 2BR, 36 - 3BR 18 - 4BR New Construction/Rehab Garden Style Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$15,777,922	\$ 19,702,131	LEED Platinum	By Other	Start: Dec. 19, 2012 Completion: Dec. 31, 2013
	Amberwood Place	411 W Hawkins Pkwy Longview, TX 75605	1173088	78 units: 12 - 1BR, 32 - 2BR, 32 - 3BR, 2 - 4BR New Construction Garden Style/Family Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$8,740,526	\$ 10,000,000	N/A	By Other	Start: Mar. 2012 Completion: May 2014
	La Ventana	2109 Hwy 351 Abilene, TX 79601	986208	84 units: 16 - 1BR, 36 - 2BR, 28 - 3BR 4 - 4BR New Construction Garden Style/Family Affordable & Market Rate 30%, 50% & 60% AMI	LIHTC - 9% (TDHCA) \$6,462,643	\$ 9,500,000	N/A	By Other	Start: Mar. 2012 Completion: May 2014
	Amistad Apartments	571 SW 9th Street Miami, FL 33130	30-7904-000-0239	89 units: 44 - 1BR 36 - 2BR 9 - 3BR New Construction High-rise/Homeless Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$18,888,736 HOME (FHFC) \$4,450,000 HOME (Miami-Dade County) \$1,000,000	\$ 24,531,484	N/A	PHG Builders, LLC	Start: Dec. 2012 Completion: Dec. 2013
	Tylor Grand	3702 Rolling Green Drive Abilene, Texas 79606	983076	120 units: 32 - 1BR, 64 - 2BR, 20 - 3BR 4 - 4BR New Construction Garden Style/Family Affordable 30% 50% & 60% AMI	LIHTC - 9% (TDHCA) \$13,914,133	\$ 16,000,000	NGBS	By Other	Start: Mar. 29, 2012 Completion: April 2, 2013
	Kings Terrace	12555 NW 27th Avenue, Miami, FL 33167	30-2127-026-0010	300 units: 40 - 1BR, 156 - 2BR, 72 - 3BR 32 - 4 BR New Construction Garden Style/Family Affordable 50% & 60% AMI	Multifamily Mortgage Revenue Bonds (MMRB) \$24,000,000 LIHTC - 4% (FHFC) Neighborhood Stabilization Program (NSP) \$17,000,000 HOME (FHFC) \$5,000,000	\$ 53,405,000	N/A	PHG Builders, LLC	Start: Oct. 7, 2011 Completion: Sep. 26, 2012

	Pinnacle at North Chase	3851 N. Broadway Ave Tyler, TX 75702	150000050012001000	120 units: 32 - 1BR, 64 - 2BR, 20 - 3BR 4 - 4BR New Construction Garden Style/Family Affordable 33% 50% & 60% AMI	LIHTC - 9% (TDHCA) \$12,596,114	\$ 14,793,000	N/A	By Other	Start: May 2, 2011 Completion: June 18, 2012
	Pinnacle at Avery Glen	3801 N. Pine Island Road Sunrise, FL 33351	49-4120620010	140 units: 35 - 1BR 68 - 2BR 36 - 3BR New Construction Garden Style/Family Affordable 28% & 60% AMI	LIHTC - 9% (FHFC) \$17,198,280 Tax Credit Exchange Program (TCEP) \$6,190,000 HOME (Broward County) \$250,000	\$ 26,446,882	FGBC	PHG Builders, LLC	Start: Dec. 2010 Completion: Jan. 2012
	Oak Ridge Estates	343 S. Gross Ave Tarpon Springs, FL 34689	12-27-15-89982-042-0300	62 units: 8 - 1BR 42 - 2BR 12 - 3BR New Construction Townhouses/Garden Family Affordable 30% 35% & 60% AMI	LIHTC - 9% (FHFC) \$7,495,050 Pinellas County Grant Program \$600,000 Tax Credit Exchange Program (TCEP) \$3,100,000	\$ 11,373,000	FGBC	PHG Builders, LLC	Start: Nov. 1, 2010 Completion: Sep. 14, 2011
	Pinnacle at Hammock Square	2200 Hammock Square Drive Lynn Haven, FL 32444	11667-280-006	100 units: 16 - 1BR 60 - 2BR 24 - 3BR New Construction Garden Style/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$8,133,187	\$ 15,700,000	FGBC	By Other	Start: Oct. 14, 2010 Completion: Aug. 31, 2011
	Vista Mar	3606 NW 5th Avenue Miami, FL 33127	01-3124-039-0012	110 units: 11 - 1BR, 64 - 2BR, 35 - 3BR New Construction High-rise/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$21,765,500 Tax Credit Assistance Program - (TCAP) \$2,884,100 HOME - (FHFC) \$115,900 SURTAX - (Miami-Dade County) \$1,609,336 NSP \$733,333	\$ 27,800,000	LEED Silver	PHG Builders, LLC	Start: May 14, 2010 Completion: Aug. 25, 2011
	Pinnacle at Mariner's Village	18400 28th Street Long Beach, MS 39560	06100-01-011.001, 0610K-01-001.004	108 units: 18 - 1BR 54 - 2BR 36 - 3BR New Construction Garden Style/Family Affordable & Market Rate 80% & 100% AMI	CDBG Disaster Recovery (Mississippi Development Authority) \$7,020,000	\$ 12,900,000	N/A	By Other	Start: Aug. 4, 2010 Completion: July 29, 2011
	Orchid Grove	750 NW 8th Street Florida City, FL 33035	16-7824-004-0290	80 units: 8 - 1BR, 32 - 2BR, 24 - 3BR 16 - 4BR New Construction Garden Style Family Affordable 33% 40% & 60% AMI	Tax Credit Exchange Program (TCEP) \$12,674,248 Tax Credit Assistance Program (TCAP) \$3,430,567 HOME (FHFC) \$115,900	\$ 16,600,000	FGBC	PHG Builders, LLC	Start: April 30, 2010 Completion: Feb. 11, 2011
	Cypress Cove	930 5th Street Winter Haven, FL 33881	262817-000000-013010	80 units: 12 - 1BR, 40 - 2BR, 24 - 3BR 4 - 4BR New Construction Garden Style/Family Affordable 40% & 60% AMI	Tax Credit Exchange Program (TCEP) \$10,242,500 Tax Credit Assistance Program (TCAP) \$2,995,167 HOME (FHFC) \$130,000	\$ 14,500,000	FGBC	PHG Builders, LLC	Start: April 14, 2010 Completion: Dec. 23, 2010
	Camacol Tower	1401 W. Flagler Street Miami, FL 33135	01-4102-087-0010	100 units: 54 - 1BR 45 - 2BR 1 - 3BR New Construction High-rise/Elderly Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$21,382,212 SURTAX (Miami-Dade County) \$4,972,134	\$ 28,538,441	N/A	PHG Builders, Inc.	Start: Dec. 30, 2008 Completion: Mar. 5, 2010
	Pinnacle Plaza	3650 NW 36th St. Miami, FL 33142	01-3128-014-1830	132 units: 23 - 1BR 96 - 2BR 13 - 3BR New Construction High-rise/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$23,852,068 SURTAX (Miami-Dade County) \$6,209,529 HOME (City of Miami) \$949,938	\$ 34,641,291	N/A	PHG Builders, Inc.	Start: June 19, 2008 Completion: Sep. 11, 2009
	Pinnacle Place	5600 NE 4th Ave Miami, FL 33138	01-3113-065-0330	137 units: 37 - 1BR 80 - 2BR 20 - 3BR New Construction High-rise/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$24,043,220 SURTAX (Miami-Dade County) \$5,671,004	\$ 33,794,212	N/A	By Other	Start: Aug. 16, 2007 Completion: Aug. 6, 2009
	Golden Square	1415 NW 18th Drive Pompano Beach, FL 33069	4842 34 18 0030	182 units: 10 - 1BR, 86 - 2BR, 74 - 3BR 12 - 4BR New Construction Garden Style/Family Affordable 30%, 35% & 60% AMI	LIHTC - 9% (FHFC) \$20,939,000 CDBG Disaster Recovery (City of Pompano Beach) \$610,703 Affordable Housing Program (Broward County) \$125,000	\$ 28,000,000	N/A	By Other	Start: April 2008 Completion: Oct. 2009
	Golden Villas	1325 NW 18th Drive Pompano Beach, FL 33069	4842 34 18 0031	120 units: 40 - 1BR 56 - 2BR 24 - 3BR New Construction Garden Style/Family Affordable 25% 30% & 60% AMI	LIHTC - 4% (FHFC) \$11,000,000 Rental Recovery Loan Program (FHFC) \$11,474,872 Affordable Housing Program (Broward County) \$250,000	\$ 20,800,000	N/A	By Other	Start: April 2008 Completion: Oct. 2009

	Postmaster Apartments	8800 SW 8th St. Miami, FL 33174	30-4009-004-0200	55 units: 48 - 1BR 7 - 2BR New Construction Mid-rise/Elderly Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$4,546,205 SURTAX (Miami-Dade County) \$5,000,000	\$ 9,796,686	N/A	PHG Builders, Inc.	Start: Mar. 31, 2008 Completion: Mar. 31, 2009
	Friendship Tower	1551 NW 36th Street Miami, FL 33142	01-3123-019-0120	92 units: 54 - 1BR 38 - 2BR New Construction High-rise/Elderly Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$22,399,760 Rental Recovery Loan Program (FHFC) \$5,024,813	\$ 27,977,667	N/A	PHG Builders, Inc.	Start: Dec. 14, 2007 Completion: April 10, 2009
	Pinnacle at Magnolia Po'nte	1240 Parklane Dr. McComb, MS 39648	582871-F, 582871-FA	108 units: 12 - 1BR 60 - 2BR 36 - 3BR New Construction Garden Style/Family Affordable 50% & 60% AMI	LIHTC - 9% (FHFC) \$14,293,662	\$ 16,691,000	N/A	By Other	Start: Oct. 26, 2007 Completion: Dec. 8, 2008
	Highland Gardens	333-335 NE 48th Street Deerfield Beach, FL 33064	4842 12 30 0020, 4842 12 30 0010	100 units: 65 - 1BR 35 - 2BR Rehab/Garden Style Elderly/Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$14,398,560	\$ 17,000,000	N/A	PHG Builders, Inc.	Start: Oct. 2007 Completion: Nov. 26, 2008
	Pinnacle Square	8300 NE 1 Place Miami, FL 33138	01-3112-008-0160	110 units: 38 - 1BR 52 - 2BR 20 - 3BR New Construction High-rise/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$22,729,733 SURTAX (Miami-Dade County) \$3,178,496 Affordable Housing Trust Funds (City of Miami) \$943,498	\$ 28,336,499	N/A	By Other	Start: July 9, 2007 Completion: Jan. 23, 2009
	Live Oak Villas II	919 S. 25th Street Fort Pierce, FL 34947	2417-111-0002-000-1	30 units: 17 - 1BR 24 - 2BR 39 - 3BR New Construction Garden Style/Family Affordable 35% & 60% AMI	LIHTC - 9% (FHFC) \$11,449,205	\$ 14,000,000	N/A	PHG Builders, Inc.	Start: Jan. 29, 2007 Completion: Dec. 28, 2007
	Pinnacle Park	7901 NW 7th Ave Miami, FL 33150	01-3112-099-0010	135 units: 23 - 1BR 101 - 2BR 11 - 3BR New Construction High-rise/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$23,782,646 SURTAX (Miami-Dade County) \$2,448,608 HOME (City of Miami) \$674,000	\$ 31,154,529	N/A	PHG Builders, Inc.	Start: Aug. 30, 2006 Completion: June 12, 2008
	Goodbread Hills	950 Edgehill Circle, Tallahassee, FL 32303	21-25-20-981-0000	93 units: 9 - 1BR, 48 - 2BR, 18 - 2/2.5BR, 18 - 3/2.5BR New Construction Townhouses/Family Affordable & Market Rate 30% & 60% AMI	LIHTC - 9% (FHFC) \$10,096,990 Community Redevelopment Agency Grant (City of Tallahassee) \$925,000	\$ 13,600,000	N/A	By Other	Start: July 3, 2006 Completion: Aug. 16, 2007
	Crystal Lakes	2900 N. 24th Ave Hollywood, FL 33020	5142-04-19-0010, 5142-04-01-4490	190 units: 18 - 1BR, 96 - 2BR, 60 - 3BR 16 - 4BR New Construction Garden Style/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$17,376,000 State Housing Initiative Program (SHIP) \$371,550 HOME (Broward County) \$250,000 HOME (City of Hollywood) \$500,000	\$ 28,200,000	N/A	By Other	Start: Dec. 29, 2006 Completion: Jan. 2008
	Corinthian	7725 NW 22nd Avenue Miami, FL 33147	30-3110-077-0010	126 units: 27 - 1BR, 61 - 2BR, 35 - 3BR 3 - 4BR New Construction Garden Style/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$10,393,961 SURTAX (Miami-Dade County) \$5,400,000	\$ 20,157,233	N/A	PHG Builders, Inc.	Start: Feb. 6, 2006 Completion: July 2007
	Los Suenos	500 NW 36th St. Miami, FL 33127	01-3125-021-0050	179 units: 18 - 1BR 112 - 2BR 49 - 3BR New Construction High-rise/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$20,540,346 HOME (City of Miami) \$1,990,000 SURTAX (Miami-Dade County) \$4,500,000	\$ 33,708,902	N/A	PHG Builders, Inc.	Start: July 22, 2005 Completion: July 2007
	Pinnacle at Hammock Place	2909 Minnesota Ave Panama City, FL 32444	11801-005-010	132 units: 24 - 1BR 72 - 2BR 36 - 3BR New Construction Garden Style/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$6,760,777	\$ 11,300,000	N/A	PHG Builders, Inc.	Start: July 19, 2004 Completion: June 2005
	Live Oak Villas	919 S. 25th Street Fort Pierce, FL 34947	2417-111-0002-000-1	104 units: 12 - 1BR, 12 - 2BR, 64 - 3BR 16 - 4BR New Construction Garden Style Family/Farmworker Affordable 50% & 60% AMI	LIHTC - 9% (FHFC) \$7,295,173 State Housing Initiative Program (SHIP) \$75,000	\$ 11,000,000	N/A	PHG Builders, Inc.	Start: May 18, 2004 Completion: Mar. 2005

	Pinnacle at Abbey Park	1921 Abbey Road West Palm Beach, FL 33415	00-42-44-11-35-003-0000	160 units: 112 - 2BR 48 - 3BR New Construction Garden Style Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$3,610,787 Multifamily Mortgage Revenue Bonds (MMRB) \$10,950,000	\$ 16,090,983	N/A	By Other	Start: Mar. 17, 2003 Completion: June 2004
	Pinnacle Pines	501 Live Oak Ave Haines City, FL 33844	27-27-29-778600-000011	150 units: 48 - 1BR 72 - 2BR 36 - 3BR New Construction Garden Style/Family Affordable 30% & 60% AMI	LIHTC - 9% (FHFC) \$9,358,992	\$ 13,800,000	N/A	By Other	Start: Feb. 23, 2005 Completion: Jan. 2006
	Pinnacle Village	801 N. Powerline Road Pompano Beach, FL 33069	4842-33-54-0010	148 units: 9 - 1BR 95 - 2BR 44 - 3BR New Construction Townhomes/Family Affordable 60% AMI	LIHTC - 4% (FHFC) \$6,678,562 Multifamily Mortgage Revenue Bonds (MMRB) \$9,200,000	\$ 15,800,000	N/A	PHG Builders, Inc.	Start: July 17, 2003 Completion: Dec. 2005
	Pinnacle Grove	1810 Woodland Circle Vero Beach, FL 32967	49979	234 units: 78 - 1BR, 108 - 2BR 48 - 3BR New Construction Garden Style/Family Affordable 50% & 60% AMI	LIHTC - 9% (FHFC) \$5,736,222 HOME \$3,000,000 Tax Exempt Bonds \$8,350,000 Good Faith Deposit \$91,000	\$ 18,030,657	N/A	By Other	Start: Jan. 2003 Completion: Dec. 2003
	Pinnacle Pointe	13301 Amber Lake Blvd. Orlando, Florida 32824	25-24-29-0000-00-011	268 units: 60 - 1BR, 88 - 2BR, 80 - 3BR 40 - 4BR New Construction Garden Style/Family Affordable 60% AMI	LIHTC - 9% (FHFC) \$5,599,730 Tax Exempt Bonds \$15,815,000 SAIL \$2,000,000	\$ 22,772,306	N/A	By Other	Start: July 2003 Completion: July 2004
	Old Cutler Village		30-6017-021-0010	288 units: 32 - 1BR, 160 - 2BR 64 - 3/2BR 32 - 4/2BR New Construction Garden Style/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$13,526,959 1st Mortgage (Fannie Mae) \$10,900,000 HOME (Miami-Dade) \$2,005,000 SURTAX (Miami-Dade) \$1,250,000	\$ 27,913,748	N/A	By Other	Start: Aug. 15, 2002 Completion: Nov. 2003
	Pinnacle Palms	601 Executive Center Drive West Palm Beach, FL 33401	74-43-43-20-01-006-0010	152 units: 76 - 1BR 76 - 2BR New Construction Mid-rise/Elderly Affordable 25% & 60% AMI	LIHTC - 9% (FHFC) \$3,389,901 SAIL \$1,579,000 Tax Exempt Bonds \$8,500,000	\$ 16,417,890	N/A	By Other	Start: May 2001 Completion: February 2003
	Pinnacle Lakes	18701 NE 3 CT. Miami, FL 33179	30-2206-000-0110	226 units: 38 - 1BR, 142 - 2BR, 39 - 3BR 7 - 4BR New Construction Garden Style/Family Affordable 60% AMI	LIHTC - 9% (FHFC) \$4,453,391 Tax Exempt Bonds (Miami-Dade) \$8,650,000 SURTAX (Miami-Dade County) \$750,000	\$ 16,014,681	N/A	By Other	Start: Feb. 2002 Completion: Feb. 2003
	Rayos del Sol	185 NW 13th Ave. Miami, FL 33128	01-4102-005-9300	199 units: 139 - 2BR 60 - 3BR New Construction High-rise/Family Affordable 33% & 60% AMI	LIHTC - 9% (FHFC) \$11,989,623 1st Mortgage (Fannie Mae) \$6,900,000 SAIL Loan \$2,000,000 SURTAX (Dade County) \$1,750,000	\$ 23,434,276	N/A	By Other	Start: June 2001 Completion: Mar. 2003
	Pinnacle Cove	525 Pinnacle Cove Boulevard Orlando, Florida 32824	25-24-29-5561-00-030	420 units: 36 - 1BR, 216 - 2BR, 144 - 3BR 24 - 4BR New Construction Garden Style/Family Affordable 28% & 60% AMI	LIHTC - 9% (FHFC) \$15,360,553 1st Mortgage (Conv.) \$16,950,000	\$ 33,481,792	N/A	By Other	Start: June 2001 Completion: March 2002
	Pinnacle View	225 NE 23rd St. Miami, FL 33137	01-3230-064-0010	186 units: 130 - 2BR 56 - 3/2BR New Construction High-rise/Family Affordable 40%, 50% & 60% AMI	LIHTC - 9% (FHFC) \$11,597,986 1st Mortgage (Fannie Mae) \$4,900,000 SAIL Loan \$1,750,000 HOME (City & County of Miami-Dade) \$1,000,000 SURTAX (Dade County) \$1,928,973	\$ 21,270,694	N/A	By Other	Start: June 2000 Completion: Dec. 2001
	Hidden Grove	27085 SW 138 CT Miami, FL 33032	30-6934-019-0580	222 units: 130 - 2BR 92 - 3BR Garden Style 57 Res Bldgs - 1 CH Multi-Family Affordable	LIHTC - 9% (FHFC) \$6,901,633 Tax Exempt Bonds - \$9,225,000 HOME Grant (Dade County) - \$600,000 GMN/SDRC Sub LOAN - \$310,000	\$ 19,064,862	N/A	By Other	Start: 2000 Completion: 2003
	Douglas Pointe	3800 NW 183 St Miami, FL 33055	34-2108-022-0010	176 units: 72 - 2BR 104 - 3BR Garden Style 8 Res Bldg - 1 CH Multi-family Affordable	LIHTC - 9% (FHFC) SAIL LOAN	\$ 14,700,000	N/A	By Other	Start: 1999 Completion: Sep. 2001



Tequesta Knoll	1629 NW 14th Street Miami, FL 33125	01-3135-032-0340	100 units: 9 stories High-rise	LIHTC- 9% (FHFC) Tax Exempt Bonds	\$ 15,000,000	N/A	By Other	Start: 1998 Completion: 2000
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ZYSCOVICH EXPERIENCE



WESTGATE VILLAGE WEST PALM BEACH, FL

The Westgate village is intended by the owners in the community for the revitalization of Westgate Blvd. The 100 unit apartment facility includes first level office, retail, and apartment amenities for the budding urban landscape. Westgates dynamic modern style is intended to be an uplifting experience for the residence and the community alike. this is a prime example of Zyscovich creation of people places.



ONE NORTH LAKE PAHOKEE, FL

This 100 unit workforce housing project has two living unit types in a 4 story product with amenities both on the ground floor and the roof top. The parking ratio of 1.2 spaces per unit. The project is located in downtown Pahokee and will be the first new building in the revitalization in this small historic Florida town. The area is designated an opportunity zone and our client sees it as such. They have purchased much of downtown and will be looking to Zyscovich to either rehabilitate the existing structures or infill new. We are currently in the Design Development Phase.



VOLUSIA MULTI-FAMILY HOUSING DAYTONA BEACH, FL

The Volusia Multi-Family Housing is designed on the Macy's store site at the Volusia Mall across from the Daytona International Speedway. It is a family-oriented facility with one-, two- and three-bedroom apartment facilities. The synergy between the apartments, the Volusia Mall and the Speedway will contribute to the success of all three. This is a innovative redevelopment for

a community in need of excellent housing and takes advantage of underutilized retail facilities. The Facility has 352 living units and all surface parking. Other amenities include passive courtyards and active courtyard with swimming and other recreational facilities. The residents will have the benefit of a dog spa, dog recreation area, libraries, meeting rooms, and luxurious community gathering areas. There have been numerous challenges with the site development not limited to relocation of major underground utilities and demolition of the aging department store. The City of Daytona Beach is welcoming the facility and glad to see the revitalization of one of the city's retail cores.

VIBE QUADRANGLE STUDENT HOUSING DEVELOPMENT ORLANDO, FL

Vibe is the newest off campus living environment designed specifically for a wide range of lifestyles of the University of Central Florida Student. Located within convenient walking or bicycle distance from the University, it offers all the current living, study, and recreational opportunities for the UCF student.



Apartments types include 4 bedroom/ 4 bathroom, 3 bedrooms/ 3 bathroom, 2 bedroom/ 2 bathroom, 1 bedroom/ 1 bathroom, and studio units. The living units include full size balconies or Juliette balconies overlooking the site. The 4-story property includes 374 Living units and over 600 parking spaces for almost a 2:1 parking ratio including surface and structured parking. There are multiple recreational amenities not limited to an active courtyard with swimming and sports, passive courtyards for relaxation, pickleball, a fully outfitted fitness center, coffee and refreshment bars, large screen television, pool, table tennis, and socializing spaces. Study halls are located on all floors for group study and smaller carrels for one or two individuals.



FSU PANAMA CITY CAMPUS P3 STUDENT HOUSING DEVELOPMENT *PANAMA CITY, FL*

The new residence hall at Florida State University Panama City (FSUPC) campus will provide a welcoming, comfortable, and safe environment for students to call home. The residence hall will be all apartment-style housing containing a total of 125 units with 380 beds. This new development will create a new

hub of student housing on campus by making strong pedestrian and bike connections to the existing classroom building, recreation areas and the dining center.



PINEDA VILLAGE HOUSING DEVELOPMENT RENOVATIONS *COCOA, FL*

Pineda Village comprises four communities named ABC, Barlow, Fern, and School. The intent of the renovations is to create more desirable living units with higher energy-efficiency and modern appliances to better serve residents. Several of the living units and the community building are

being upgraded to meet Fair Housing and ADA requirements. To the greatest degree possible, all of the living units have "visitable" or "universal design" features. Renovations to the 144 affordable living units and associated site work includes new roofing, upgraded attic insulation and ventilation, new energy-efficient, double-glazed low-e windows, repainting of all buildings on the interior and exterior, new exterior and interior doors, new or refurbished VCT and terrazzo flooring, new cabinetry, new water-conserving plumbing fixtures, new energy efficient air-conditioning systems including ducting in the conditioned envelope of the living unit, new or upgraded electrical services, panels and breakers, upgraded site work and the community center. Site upgrades include the replacement of problematic sanitary lines, eliminating accessibility barriers, repairing existing walks, drives, and associated exterior improvements.

RURAL NEIGHBORHOODS EXPERIENCE

Rural Neighborhoods Prior Experience Chart					
Project Name	Location	Project Type	# of Units	Funding	Year Completed
Casa Amigos	Collier County	Garden	96	FHFC + FHLB	Construction
Deer Creek Senior Housing	Alachua	Mid-Rise	62	LIHTC + CDFI	Construction
Cannery Row	Miami-Dade	Mid-Rise	112	LIHTC+ Citibank	Construction
Casa OMICA	Miami-Dade	Garden	128	FHFC SAIL	2021
Tradewinds Hammocks	Monroe	Garden	66	LISC + LIHTC + MCLA	2019
Pollywog Creek Senior	Hendry	Garden	29	HUD 202	2018
Hatchers Preserve	Collier	Single-Family	18	HOME	2017
Timber Ridge Sanders Pines	Collier	Garden/Single-Family	75	LIHTC + HOME+SHIP	2016
Esperanza Place	Collier	Garden	48	FHFC SAIL + USDA	2016
Scattered Site	Collier	Single-Family	5	HOME	2014-2017
Everglades Migrant Housing	Miami-Dade	Townhomes	30	FHFC SAIL + USDA	2012
Cypress Cove	Polk	Garden	80	LIHTC + HOME	2011
Orchid Grove	Miami-Dade	Garden	80	LIHTC + HOME	2011
Pollywog Creek Commons	Hendry	Garden	40	FHFC SAIL + USDA	2011
Pollywog Creek Commons II	Hendry	Garden	24	FHFC SAIL + USDA	2011
Manatee Village 4	Hillsborough	Garden	27	FHFC SAIL + USDA	2010
Eden Gardens II	Collier	Garden/Townhomes	37	FHFC SAIL + USDA	2009
Everglades Supportive	Collier	Single-Family	4	FHFC + HOME + CDBG	2009
Eden Gardens Apartments	Collier	Garden/Townhomes	51	LIHTC + USDA	2009
Oaks at Shannon's Crossing	Okeechobee	Townhomes	100	LIHTC + USDA	2008
Casa Cesar Chavez	Miami-Dade	Garden	144	FHFC SAIL + FHLB	2007
Live Oak Villas II	Saint Lucie	Garden	80	LIHTC + FHFC SAIL	2007
Everglades RRH	Miami-Dade	Townhomes	15	USDA	2006
Live Oak Villas	Saint Lucie	Garden	104	LIHTC	2005
Manatee Village	Hillsborough	Garden	62	USDA	2005
Manatee Village SRO	Hillsborough	Garden	128	DCA + USDA	2005
Main Street Village	Collier	Garden	79	FHFC HOME + USDA	2003
Everglades Village	Miami-Dade	SF, Duplex Townhome	466	USDA	1996
			2190		
Homestead Housing Authority	Miami-Dade	Garden	40	USDA	2006
Diocese of St. Petersburg	Hillsborough	Garden	80	DCA + USDA	2005
			2,310		

KEITH EXPERIENCE

Client:

Pinnacle Communities LLC

Timothy Wheat, Partner

305-854-7100, twheat@pinnaclehousing.com



Project Description:

KEITH is assisting the Client in developing a KEITH Life project including two 3-story residential buildings containing 112 units, live/work loft units, community amenities, surface parking, and office space on the approximately 3-acre site. KEITH provides services to the Client including civil engineering, planning, survey/SUE, traffic engineering, landscape architecture, utility coordination, and construction program management. The KEITH Team is assisting the Client in boundary and topographic survey, tree survey, utility location,

planning, horizontal designation and location services, SUE conditions and understandings, project planning and design coordination, civil engineering design, schematic design, FEMA Letter of Map Amendment, engineering permitting with City of Riviera Beach Engineering and Fire Rescue, Palm Beach County Health Department, South Florida Water Management District, and FDOT, FDOT landscape permitting, traffic impact study, site lighting and photometric plan, final engineering construction documents including paving, grading, and drainage, pavement markings and signing, and water distribution, sanitary sewer, and erosion control plans, construction observations, inspections, and certifications. The completed project will provide much needed access to accommodation for residents within the community.

Client:

BH3 MANAGEMENT LLC

Charles Carreno

954-416-3140, ccarreno@bh3llc.com



Project Description:

KEITH provided professional services for a mixed-use development project in Delray Beach. The project is a multi-story campus with a blend of residential, office, and retail space including a grocery and liquor store. Additionally, the site includes a multi-level parking facility and a unique multi-level public space. The project is located on parcels assembled by the City of Delray beach Community Redevelopment Agency (CRA) and spans three city blocks. KEITH provided planning, civil engineering, traffic engineering and

landscape architectural design.

Client:

Seminole Tribe of Florida
Cecilio Collado, Senior Project Manager
954.894.1060, ceciliocollado@semtribe.com



Project Description:

KEITH is assisting the Client in developing a KEITH Play project that includes a community play-space on the Fort Pierce Reservation of the Seminole Tribe. KEITH provides services to the Client including civil engineering, landscape architecture, and construction program management. The KEITH Team assisted the Client in planning due diligence, design build assistance, updated final engineering documents, engineering permitting, landscape conceptual design, design development, and

landscape construction documents, cost estimating, bidding assistance, construction observation for civil, landscape, and MEP for light/water feature. The successfully completed project will provide an inspirational space for recreation, learning, and growth for residents and guests of the community.

Client:

Affiliated Development
Kemissa Colin, Vice President of Development
954-588-5915, kcolin@affiliateddevelopment.com



Project Description:

KEITH is assisting the Client in developing a KEITH Life mixed-use project that includes an 8-story building containing approximately 264 residential units, amenities, offices, retail, restaurant, and a parking garage structure. KEITH provides civil engineering and construction program management services to the Client. The KEITH Team is assisting the Client in civil engineering design, including design, and permitting, construction administration, and close-out. KEITH identified City of Boynton Beach CRA, City

of Boynton Beach Engineering Division, City of Boynton Beach Utilities, SFWMD, Boynton Beach Fire Rescue, Palm Beach County Health Department, and FDOT as agencies requiring coordination, submittals, and permitting. The KEITH Team will be involved in and provide support for the project's Value Engineering efforts. Through careful coordination the project is becoming a safe, attractive addition to the housing needs of the community.

ABNEY AND ABNEY EXPERIENCE

Hammock Square: 100 Low-Rise Units (Affordable Housing) – Lynn Haven, Florida

- Client: Pinnacle Housing Group
- Certified: Florida Green Building Coalition Bronze

Hammock Ridge: 104 Low-Rise Units (Affordable Housing) – Spring Hill, Florida

- Client: Housing Trust Group
- Certified: National Green Building Standard Bronze

Hammock Ridge II: 92 Low-Rise Units (Affordable Housing) – Spring Hill, Florida

- Client: Housing Trust Group
- Certified: National Green Building Standard Bronze Certification

Hampton Village: 100 Mid-Rise Units (Affordable Housing) – Miami, Florida

- Client: Landmark Development Corp.
- Certified: National Green Building Standard Silver

Hamptons at Palm Beach Gardens: 222 Low-Rise Units – Palm Beach Gardens, Florida

- Client: ZOM Florida
- Certified: Florida Green Building Coalition Bronze

Indigo Station: 226 Mid-Rise Units – Deerfield Beach, Florida

- Client: Ram Reality Services
- Certified: National Green Building Standard Silver

Keys Crossing: 103 Mid-Rise Units (Affordable Housing) – Naranja, Florida

- Client: Landmark Development Corp.
- Certified: National Green Building Standard Silver

Las Olas Walk: 465 Mid-Rise Units – Fort Lauderdale, Florida

- Client: ZOM Florida
- Certified: National Green Building Standard Silver Certification

Luna Trials: 86 Low-Rise Units (Affordable Housing) – Titusville, Florida

- Client: Housing Trust Group
- Certified: National Green Building Standard Bronze Certification

Maizon: 262 High-Rise Units – Miami, Florida

- Client: ZOM Florida
- Certified: National Green Building Standard Silver

TERRACON EXPERIENCE

LJA RAIL BRIDGE REPLACEMENT, ST. JOHNS COUNTY, FL

This project consisted of the replacement of a railway bridge over the San Sebastian River in St. Augustine Florida. Terracon's scope of services included a wetland delineation and listed threatened and endangered species survey; an archaeological and historical preservation survey, regulatory agency coordination and permitting with the St. Johns River Water Management District and permitting with the United States Army Corps of Engineers.

The wetland permits obtained from SJRWMD and USACE required the design and construction of a salt marsh mitigation area which is currently constructed and is being monitored by Terracon at scheduled intervals. No impacts to listed threatened or endangered species were anticipated as part of the project.

The cultural resources assessment survey (CRAS) identified twelve historic properties: two archaeological sites, one historic district, five historic structures, one bridge, and three resource groups within the area of potential affect.

The results of all Terracon's assessments and regulatory agency coordination resulted in all permits being issued without need for further assessment. The project was completed on time and on budget.

SOUTH FORK HIGH SCHOOL STUART, MARTIN COUNTY, FL

The site is comprised of a ±60.06-acre portion of a 147.00 ±acres of land located west of Interstate 95 in Stuart, Florida.

A Natural Resources Assessment dated September 22, 2022, was completed at the site by Terracon, which identified multiple wetland and surface water systems across the site. In total, Terracon identified roughly ±1.78 acres of wetland and ±1.38 acres of surface waters during our assessment. In addition to identifying these wetland and surface water systems, Terracon also performed a functional assessment utilizing the Uniform Mitigation Assessment Methodology (UMAM) on each individual system. We then identified several mitigation options that included, but not limited to, credit purchase, onsite preservation, onsite enhancement, and wetland creation.

Terracon also assisted the Martin County School Board to remove a portion of their conservation easement and place it over another portion of their property. This process involved detailed analysis on the existing conservation easement to ensure that there was no net loss of wetland function within the easement. As part of this easement shift, Terracon developed a wetland creation area on the property adjacent to the current wetland system.

In addition to our field assessments, Terracon also provided this client with several different development options that limited impacts to all wetland/surface water and listed species habitats on site. Terracon was able to assist the client in determining which path forward was the most appropriate in terms of timelines, pricing, and the most practical design for the conservation easement areas.

ATC WATERTOWN

MIAMI GARDENS, MIAMI-DADE COUNTY, FL

The site is composed of two parcels together totaling ± 82.01 acres, located at 1255 NW 210 ST, Miami Gardens, Florida.

An environmental planning assessment dated April 26, 2022, was conducted on the site, which included a wetland delineation, listed species habitat assessment, and functional assessment which identified multiple large wetland and surface water systems across the site. In total, Terracon identified and delineated ± 28.88 acres of wetland and ± 12.08 acres of surface waters during our assessment. In addition to identifying these wetland and surface water systems, Terracon also performed a functional assessment utilizing the UMAM on each individual system. We then identified several mitigation options that included, but not limited to, credit purchase, onsite preservation, onsite enhancement, and wetland creation.

In addition to the environmental planning assessment, Terracon consulted with U.S. Fish and Wildlife Service under section 7 of the Endangered Species Act to determine the effects of the project on wood storks, and Everglade snail kites. Terracon also explored mitigation options and determined the cost and feasibility of onsite wetland preservation and enhancement as a mitigation strategy, due to the scarcity of wetland mitigation credits available within the area. Furthermore, we were able to leverage our relationships with the last mitigation bank which had credits to obtain the necessary number of credits for site development.

In addition to our field assessments, Terracon also provided this client with several different development options that limited impacts to all wetland/surface water and listed species habitats on site. Terracon was able to assist the client in determining which path forward was the most appropriate in terms of timelines, pricing, and the most practical development site plan.

DEVELOPMENT VISION AND APPROACH

DEVELOPMENT VISION AND APPROACH

EXISTING CONDITIONS

The Pinnacle team conducted site evaluations of Moore's Creek to assess its physical characteristics and relationship to the surrounding area. These visits took place during the work week and within work hours. Photos are included in this analysis for reference.

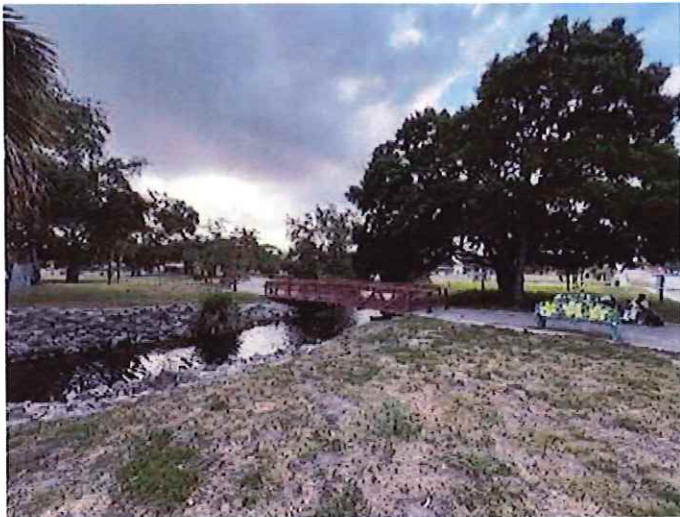
It was noted that the government building parking lot was nearly empty, with only two government vehicles present. The surrounding streets and two-lane roadway lacked "Complete Streets" features and amenities. However, the bridge and a decorative bench are in good condition, and garbage pails and mature trees provide shade. Despite these features, the site lacked the cohesion needed to regularly attract residents and visitors for civic, social, and business gatherings. The area is characterized by an array of vacant properties, infill opportunities, and underutilized structures.

A police cruiser was observed at the Fort Pierce Bus Terminal, which was attended by local law enforcement. The bus terminal was experiencing low ridership at that time. Additionally, the Community Services building at the intersectional corner of Avenue D had few activities. Public safety is crucial, and the St. Lucie County Fire Station 15's location is advantageous, especially considering that Avenue D is well-suited for street festivals, parades, farmer's markets, and art and cultural events. Indeed, a banner advertised the Freedom Celebration on May 18th from 10:00 am to 4:00 pm at Moore's Creek Linear Park.

The surrounding neighborhood primarily consists of low-density residential areas marked by economic deprivation and a lack of curb appeal. Observed children playing and biking through the neighborhood, one can envision the potential for future improvement. However, the current conditions, if unchanged, may hinder the children's prosperity.

Moore's Creek canal is serene, and the sound of the water while walking across the bridge is soothing and provides a serene backdrop for a potential urban oasis. The rock barriers on both sides of the canal provide safety for visitors and protect the environment from erosion. Additionally, Moore's Creek is vital to the local and regional ecosystems, flowing from west to east, extending from the Florida Turnpike to the bay and the Atlantic Ocean.

The proposed development by Pinnacle and the Development Team aims to honor Fort Pierce's African-American history, revitalize the neighborhood, enhance the art and public spaces designed to spark a sense of belonging and pride, boost the local economy, and set Moore's Creek on a path to success.



VISION AND APPROACH OVERVIEW

Pinnacle's development plan for the Moore's Creek Redevelopment envisions a harmonious blend of timeless architecture, remembrances of Lincoln Park's unique history, economic vitality, and community engagement. This development aims to seamlessly integrate residents, visitors, and businesses while fostering a sense of pride, economic growth, and cultural celebration.

This Moore's Creeks development draws inspiration from early Florida vernacular colonial styles, offering three residential structures with a maximum of five floors. The design reflects the neighborhood's existing charm, with ample windows maximizing natural light and light-colored finishes ensuring year-round comfort. The simplicity and timelessness of the design utilize top-quality materials to withstand Florida's weather, ensuring longevity and resilience.

Our team is committed to creating a positive economic impact. The project will generate numerous construction and permanent jobs, attracting locals and visitors to patronize a beautified Moore's Creek. The successful live-work spaces created by Pinnacle in the past have proven beneficial for businesses of all sizes.

The orientation of the structures promote walkability, safety, and a pleasant neighborhood atmosphere. Adequate lighting in the parking lot enhances public safety, contributing to a secure environment for residents and visitors alike. The proposed plan thoughtfully considers the existing Fort Pierce Redevelopment Agency plan and current resident behavior, particularly walkability, connectivity, and mobility. Observing that residents on 8th Street are making optimal use of on-street parking, Pinnacle is incorporating recommendations from the FPRA to introduce on-street parking. This addresses resident preferences and aligns with safety measures for pedestrians, cyclists, and micro-mobility, serving as a traffic-calming mechanism that enhances the experience for residents and visitors utilizing the open space. 8th Street, spanning 30 feet from curb to curb, is a focal point in this mobility-focused approach. However, it's essential to note that while this development proposal considers mobility aspects, the projected development cost does not encompass roadway improvements.

Strategically, the largest parking area is intentionally situated near the terminal hub, which also contains the greatest residential density. This serves multiple purposes, offering additional parking for residents and visitors and potential overflow parking during special events. Lastly, the proposal identifies an opportunity for future development intensity on Avenue D, indicating a forward-thinking approach to accommodate potential growth and evolving community needs.

PROGRAM DETAILS

Pinnacle proposes to retain control over the development throughout its lifecycle with a 99-year lease with the City of Fort Pierce, Fort Pierce CRA, and St. Lucie County for its respective parcels that comprise the development. Pinnacle will also maintain the open space set aside for the history trail along Moore's Creek and the proposed small amphitheater.

Pinnacle's goal is to ensure ample parking for residents while extending the opportunity for visitors to park on-site when accessing the open space. In the interest of public safety, St. Lucie County Fire Station 15 could potentially utilize the parking lot for fire rescue social events and training. Pinnacle firmly believes that these harmonious special uses will enhance the development and contribute to the benefit of the community as a whole.

The development offers a diverse housing stock with two phases totaling 157 affordable units: one phase serving a general population with 85 units and another phase for seniors age 62+ totaling 72 units and four market-rate live/work units. Both the unit mix and income set-asides will be market-tested to ensure it meets local demand and demographics. The development targets the 30% to 70% range of area median income, providing a variety of affordability options for the community. The scattered lots, totaling 4.97 acres, aligns seamlessly with Pinnacle's extensive experience in effectively developing scattered sites. Even with this development intensity, open space is provided along Moore's Creek, contributing to the aesthetic, entertainment and recreational aspects of the development.

On North 8th Street, an additional 0.68 acres could house the Community Resource/Family Success Center (the "Center") offices. While we cannot leverage the entire capital cost of constructing such a Center to meet the needs of the community through the execution of our housing development strategy, we can offer as follows:

- 1) Capital lease payment of \$10,000 for each residential unit that could be programmed to construct the Center;
- 2) Ability to enter into an agreement with the public stakeholders for a separate "design/build" agreement to construct this space if the public stakeholders can identify the specific resources necessary to build the Center;
- 3) Working with the public stakeholders to secure New Markets Tax Credits or other resources to provide necessary revenue.


This approach not only enhances the functionality of the development but also demonstrates Pinnacle's commitment to effectively accommodating the community's needs.

The development goes beyond providing housing; it envisions a linear park along Moore's Creek featuring an art and fitness history walk. We are committed to celebrating the rich cultural heritage of Fort Pierce by placing local historical and cultural art pieces along the path. The proposed bridge over Moore's Creek connects both sides, enhancing connectivity and providing a scenic backdrop for the community. We also propose a small amphitheater (seating +/- 100 persons) suitable for lectures and performances at a small scale for residents and the broader community to further learn and grow.

Moore's Creek Development is not just a housing project; it's a vision for a vibrant, economically thriving, and culturally rich community. Pinnacle aims to set a benchmark in architectural design, community engagement, and economic development, making it a landmark development in Fort Pierce, Florida.

This development is exclusively designed as a rental property, with no plans to sell units. Recognizing the pressing demand for rental housing, Pinnacle is committed to significantly augmenting the rental housing inventory in the Fort Pierce market. Professional Management, Inc (PMI) has been entrusted with this responsibility to oversee the property's management, managing the Pinnacle portfolio since the company's inception 25 years ago. PMI, an industry expert, excels in marketing, leasing, tenant screening, and property maintenance.

To sustain the enduring attractiveness of the development, PMI strongly emphasizes maintaining its curb appeal. Onsite management offices are readily available to cater to the needs of both current residents and potential tenants. This strategic approach ensures efficient service and fosters a strong community presence. PMI is dedicated to upholding excellence in property maintenance, underscoring its commitment to providing a high-quality living experience for all residents.



If selected, Pinnacle is committed to fostering grassroots development participation to engage the local community actively. Our aim is to involve local tradespeople, both men and women, identify potential early-stage entrepreneurs qualifying for the live-work spaces, and collaborate with business owners aligning with the neighborhood's culture for key tenancy, thereby promoting economic upward mobility. Our community outreach and level of support for this proposal from community stakeholders is proof of this commitment. Through effective marketing and outreach initiatives, Pinnacle seeks to harness local involvement, ensuring the maximization of development opportunities within the Moore's Creek block.

Furthermore, we plan to establish connections with young leaders in the area, actively seeking their participation in the development process wherever feasible. By creating these partnerships and encouraging local engagement, Pinnacle aims to create a development that not only meets the community's needs but also reflects its unique character and aspirations.

Pinnacle boasts an extensive track record of construction excellence, and it is under the leadership of PC Building, LLC., that the development of Moore's Creek will be spearheaded. Luke Wolfson IV, Director of Construction, leads the construction team, whose expertise spans various construction best practices and thorough knowledge of the Florida Building Code. The team brings a wealth of experience in garden-style, midrise, and high-rise developments, with completed, ongoing, and upcoming projects in their portfolio.

Presently, PC Building is actively engaged in ongoing construction projects valued in excess of \$330,000,000. PC Building has also previously entered into a joint venture with D. Stephenson Construction, Florida's largest African-American-owned contracting firm, demonstrating their commitment to excellence and community impact. Together, they form PCDS Construction, LLC, specifically focusing on urban redevelopment construction ventures in South Florida. This collaboration leverages the combined skills of Pinnacle and D. Stephenson Construction to enhance economic impacts within communities where new developments are underway.

Notably, PCDS Construction served as the General Contractor for two of Pinnacle's prominent developments – Cannery Row at Redlands Crossing and Berkeley Landing in Riviera Beach, Florida. This strategic partnership reinforces both entities' commitment to delivering exceptional construction projects while positively influencing the economic landscape of the communities they serve.

MOORE'S CREEK COMMUNITY ENGAGEMENT

The objective for Pinnacle's outreach efforts in Fort Pierce for the Moore's Creek Model Block development has been to identify the values and priorities of the community, gather community input to implement within the proposed development, and create a safe space for ongoing long-term collaboration with community members whether through in-person or virtual interactions. Pinnacle aims to learn from the community's experiences and values while sharing its vision, ultimately striving for a consensus on the development of a shared vision. Pinnacle's point person in these outreach efforts has been Greg Gabriel, Pinnacle's Regional Director of Acquisition and Development.

OUTREACH EFFORT AND DISCOVERY


Recognizing the importance of community input, Pinnacle is implementing a grassroots strategy to interact directly with Fort Pierce residents. It is a tenet to meet with community members within their environment and allow community members to share their views candidly and authentically. Fort Pierce, with its rich history dating back to its foundation in 1838 and incorporation in 1901, has a deeply embedded artistic heritage, ranging from Albert Ernest Backus to the 26 original Highwaymen. The Moore's Creek Model Block development proposal aims to capture as much of this artistic history as possible.

To initiate the outreach process, Pinnacle reached out to interested community members and stakeholders via phone calls, emails, and text messages, compiling a list of those individuals willing to share their perspectives. Pinnacle staff made numerous visits to Fort Pierce, with initial visits focused on touring the development site, landmarks, and surrounding neighborhoods to gain a comprehensive understanding of the community. This exercise provided insights into local architecture, real estate conditions, existing infrastructure, art, retail, and entertainment opportunities. During these visits, Pinnacle staff also explored key historical sites such as the Highwaymen Obelisk, Granny's Kitchen old location, Fort Pierce Memorial Hospital (which since has been converted into a senior housing complex), and the self-guided tour of Zora Neale Hurston Dust Tracks Heritage Trail. Our team member Rebecca Miller, President of MPLD Consulting, has intimate knowledge of Fort Pierce and has provided her unique expertise in guiding our outreach efforts.

SOLUTION AND COMMUNITY FEEDBACK

Following these exploratory visits, Pinnacle engaged in face-to-face interactions with community members. Meetings were held in local venues, including the Historic Platts-Backus House (now known as Main Street, Fort Pierce), Lincoln Park Main Street, and the Zora Neale Hurston Library. Pinnacle also presented to key local organizations such as Mount Olive Baptist Church, Lincoln Park Main Street, Main Street Fort Pierce, Project LIFT, and SEFL. These meetings provided an opportunity for Pinnacle to gather further insight and feedback from community members and influential local business owners and figures like Peggy Harris of Sarah's Memorial Chapel, whose business has been in operation for 100 years. Ms. Harris gave the staff at Pinnacle a chronological historical depiction of the level of commerce and activity on N 8th, 7th, and Avenue D. Other individuals who have been of great help are Ms. Doretha Heir, Pamela Carithers, and Doris Tillman.

Pinnacle's extensive outreach efforts is a demonstration of the company's vested commitment to understanding and incorporating local history and culture into the proposed development. The feedback gathered from community members informed the design and planning of the development, leading to several key proposals. For instance, Pinnacle proposes a small amphitheater strategically located near the historic St. Moriah Primitive Baptist Church to serve as a venue for events like the Jazz on Moore's Creek festival and the Martin Luther King Junior parade. This suggestion was well-received by community stakeholders, as it provided a much-needed stage for local artists and performers.



The community has also recommended the installation of historical markers to honor significant landmarks, events, and people who contributed to the community. Proposed markers include the former Fort Pierce Memorial Hospital (now a senior housing development), Granny's Kitchen, Fire Station #15 (named after the first African American firefighter), Lincoln Theater, Blessed Martin Catholic School, and the Old Police Station and Jail. The community emphasized the importance of incorporating local flora, such as Royal Poinciana and Jacaranda trees, which held historical significance for the original 26 Highwaymen artists. In terms of our proposed development's name, the community suggested "The Parks at Lincoln" or "The Parc at Lincoln." Additionally, Pinnacle carefully considered the integration of the development's surface parking, ensuring that it complemented existing structures like the fire station, Mount Olive Baptist Church, and St. Moriah Primitive Baptist Church without disrupting the community experience.

COMMUNITY SUPPORT FOR THE PROPOSED DEVELOPMENT

The proposed development seeks to embrace Fort Pierce's culture, history, and authenticity, aligning with the community's vision for the future. Pinnacle's four live-work units were seen as a positive step toward promoting entrepreneurship and revitalizing once-vibrant centers of commerce like 8th Street, Avenue D, and 7th Street. The community envisions a return to similar economic vibrancy.

The RFP suggests the development of a new Family Success Center. Mr. Gabriel visited the existing complex to understand the services provided, including Community Services, Veterans Services, Women, Infants, and Children (W.I.C.) offices, and obstetrician-gynecologist medical services. Pinnacle's understanding of the Family Success Center's role and responsibilities, along with Mr. Gabriel's experience working with similar organizations in Palm Beach County: Community Services Department, Youth Services Department and ChildNet, Children Service Council of Palm Beach County, ensures that Pinnacle can add value in serving the community's needs should a new Center be financed and constructed.

Overall, our proposed development has garnered significant support from stakeholders, who appreciate the architectural coherence and cultural relevance of the design. Pinnacle's commitment to ongoing engagement with the community has resulted in a development plan that reflects the values and priorities of Fort Pierce residents, ensuring that the Moore's Creek Model Block becomes a shared vision for all. Please find attached in our proposal letters of support from various community stakeholders.



Means Court Center

532 N. 13th Street

Fort Pierce, Florida 34950

(772) 462-2481 (ph) (772)-462-2483 (fax)

Email: lincolnparkmainstreet@live.com

Website: www.historiclpms.org

August 7, 2024

Desiree Cimino, Purchasing Manager
St. Lucie County Purchasing Division
2300 Virginia Avenue, Room 228
Fort Pierce, FL 34982

**Letter of Support: Pinnacle Communities, RFP No. 24-044 Moore's Creek Redevelopment Project
(a.k.a. Avenue D Model Block Project)**

Dear Ms. Cimino,

I am writing to express my support for Pinnacle's proposal in response to Request for Proposals No. 24-044 for the Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project) in Historic Lincoln Park, Fort Pierce, Florida.

Pinnacle has made commendable efforts to engage with stakeholders, gather community input, and align with the shared vision of revitalizing the Avenue D Model Block. Their commitment to preserving Lincoln Park Community's rich history through the proposed pathway and trail concept, which incorporates public art and historic markers, resonates deeply with the community's aspirations.

Mr. Gabriel has engaged in face-to-face meetings, as well as email and phone correspondence, with business owners, non-profits, faith leaders, and residents to ensure that Pinnacle's proposal reflects the community's needs and desires. Pinnacle's planned multi-million dollar investment in the Moore's Creek Redevelopment is a significant contribution to the ongoing rebirth of the Historic Avenue D Corridor and Lincoln Park neighborhood.

In conclusion, Lincoln Park Main Street strongly support Pinnacle Communities' proposal for RFP No. 24-044 Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project). We believe their development will serve as a catalyst for economic growth, cultural enrichment, and increased connectivity for our community.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. E. Carithers'.

Pamela E. Carithers
Executive Director



122 A. E. Backus Avenue, Fort Pierce, FL 34950

August 7, 2024

Desiree Cimino, Purchasing Manager
St. Lucie County Purchasing Division
2300 Virginia Avenue, Room 228
Fort Pierce, FL 34982

Letter of Support: Pinnacle Communities, RFP No.24-044 Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

Dear Ms. Cimino,

I am writing to express support for Pinnacle's proposal in response to Request for Proposals No.24-044 for the Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project) in Fort Pierce, Florida.

We recently met with Mr. Gabriel, of Pinnacle, to hear about their project. We encouraged them to meet with several people in the community as well as offering some suggestions and ideas, such as retail space on the bottom floor. They are very receptive to stakeholders and other community input. The heritage of the neighborhood is very important, and a true treasure to our community.

I support Pinnacle Communities in their effort to bring their project into full circle with the neighborhood.

Sincerely,

A handwritten signature in cursive script that reads "Doris Tillman".

Doris Tillman
Director

Winner of the 2011 Great American Main Street Award

Main Street Fort Pierce, Inc. • Main Street Focus, Inc.
Phone: (772) 466-3880 • Fax: (772) 466-3917

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PINNACLE'S APPROACH TO MINORITY/WOMEN-OWNED BUSINESSES

Pinnacle knows the importance of community engagement, both in terms of building a community consensus for its developments, but also to ensure that the economic investment is profoundly felt within the communities it develops in. Pinnacle takes a proactive approach on every development to meet with, engage, solicit opinions and to coordinate with community stakeholders. We proactively host community meetings regardless of whether such meetings are required by the local jurisdiction. Also, we have a consistent track record of engaging local non-profit community development organizations as our partners in development. Whether it be the Collaborative Development Corporation for Gibson Plaza, Caribbean Village and the upcoming Caribbean Isles with the South Miami Heights Community Development Corporation or Casanas Village at Frenchtown Square with the Big Bend Community Development Corporation, or the many public housing authorities and their affiliated non-profit organizations and resident associations, Pinnacle strives to join hands with our neighbors in mutually beneficial partnerships.

Pinnacle has a proven record of successfully attracting local Minority/Women-Owned Businesses to its development projects. It is part of our commitment to allowing the benefits of our investment ripple through local communities to enact real change. Some representative examples of our success in local hires and recruiting small business to participate in our developments are outlined in this section. With the development of Landings at East Pointe and East Pointe Place with the Housing Authority of the City of Fort



Pinnacle team members Norma Santana (left) and Fernando Miranda (right) attended [The City of Miramar, Florida](#) Business Inclusion & Diversity (BID) Program's 2nd Annual Construction Contractor Fair hosted by the Economic Development & Housing Department. This program was designed to help small businesses grow and thrive! Kudos to the City of Miramar for embracing its diverse business community and always looking for ways to provide the right tools to help them succeed.

Myers, Pinnacle refined the concept of utilizing locally-sponsored job fairs to secure hires in the communities where the developments actually occur. At the time, Fort Myers had been particularly hard hit by the effects of the Great Recession, the effects of which are multiplied in the lower-income communities. Working closely with the selected contractors and the local branch of the NAACP, Pinnacle secured unprecedented participation in the job fairs for both developments, with a combined participation of over 1,400 jobseekers. Over 200 local hires were made. The program continued after the job fair, with the stakeholders continuing to seek hires, both skilled and unskilled, for each trade while providing the necessary mentorship to allow for long-term employment for these workers.

Both Oak Ridge Estates and Villages of Tarpon, joint ventures with the Housing Authority of Tarpon Springs, and Pinnacle's Kings Terrace located in North Miami are other quality examples. For both properties Pinnacle's construction subsidiary PHG Builders, LLC actively recruited SBE/MBE/WBE and "Section 3" subcontractors and tradesman (those who live locally and are either low or very-low income residents of the community) and subsequently monitored the results through periodic subcontractor compliance reporting. More recently, the same strategy for incentivizing contractors and tradesmen and hold job fairs was used at Pinnacle at Peacefield in Hollywood, The Grove at Sweetwater Pointe in Gainesville, and Casanas Village at Frenchtown Square in Tallahassee and is currently being used with our Berkeley Landing development in Riviera Beach, where we are coordinating our efforts with the City of Riviera Beach and Pinnacle at La Cabana, where we are collaborating with the City's diversity representative.

Pinnacle will actively locate and qualify certified CBEs and "Section 3 workers" (as generally defined by HUD) to the greatest extent feasible, providing job training employment and contracting opportunities to ensure the following work tasks are completed, thereby meeting the above-referenced goals. Pinnacle is committed to spreading the economic benefits of its activity within the local community and expanding economic opportunities for local businesses.

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PMI'S PROPERTY MANAGEMENT PLAN

Professional Management, Inc. (PMI) was formed in 1969 by James R. Mitchell to provide capable and qualified real estate management for institutional and private investors throughout the entire state of Florida. Since its founding, the firm has owned and managed more than 10,000 apartment units, commercial office buildings, condominiums, warehouses, and shopping centers throughout the state of Florida.

He began with only three (3) employees but had a vision of the future. He built Professional Management, Inc. into a management company that today employs over three hundred (300) employees and manages more than 10,000 apartment units throughout the state of Florida. The company has the background and the experience to represent institutional lenders, administering large loan transactions related to low-income housing, rehabilitation, and construction lending.

Professional Management, Inc. has been a developer since the early 1970's and has acquired expertise in all facets of construction commencing with the selection of architects, general contractors, and engineers. Professional Management, Inc. has extensive experience in renovation and rehabilitation of multi-family residential housing as well as involvement in the construction of office buildings and has supervised construction or rehab of approximately 7,000 rental units in the State of Florida. Furthermore, Professional Management, Inc. has extensive experience in government rehabilitation construction programs such as HUD, Moderate Rehabilitation, HUD Co-Insured, Tax-Exempt Bond Programs and Low-Income Housing Tax Credit Programs, HOME and SHIP.

Professional Management, Inc. has been involved in Section 8 and other FHA Government Financing programs and is familiar with all aspects pertaining to the administration of loan responsibilities as required in the bid proposal.

The main office of Professional Management, Inc. is in Miami, Florida with a branch office located in Orlando, Florida. Properties currently managed in Florida are in:

Coconut Grove	Coral Gables	Davie	Florida City	Fort Lauderdale
Gainesville	Haines City	Hialeah	Hollywood	Lynn Haven
Miami	Miami Springs	Orlando	Pompano Beach	Sunrise
West Palm Beach	Winter Haven	Winter Park	Tallahassee	Tampa
Wimauma				

MANAGEMENT PHILOSOPHY

The purpose of our business is to maximize the owner's profit on real estate investments. In addition to maximizing return while preserving and improving the property's appeal, sales potential, attain full occupancy, develop superior Resident Management relationships, we apply effective accounting and control procedures, and lower operating costs. In order to achieve those goals, Professional Management, Inc. applies prudent but productive planning, control, directions and management. Extensive knowledge and skills are required to maximize profits. In order to maintain consistency and knowledge, Professional Management, Inc. exerts an enormous amount of energy in the process of hiring and training qualified employees.

PERSONNEL POLICY

Equal opportunity requirements will be heeded in hiring all employees. It is the intent of the Owner and

and Managing Agent to adhere to all equal opportunity standards; Federal, State and Local.

Drug testing and background checks are required for all new personnel upon employment. The results of the drug test and background check will be the basis for hiring employees. All new personnel will be informed at the time of hiring of random drug testing and if anyone refuses may be cause for termination. If an employee suffers an accident during working hours, he/she will be required to have a drug test and based on the results, the employee will remain employed or will be terminated and no workman's compensation or unemployment compensation would be awarded.

Employees are trained in all aspects regarding fair housing guidelines and requirements. All employees complete a Fair Housing course online through Grace Hill at the time of hire. On an annual basis, all employees will take an online fair housing refresher training, or the company will engage with a local agency to provide an in-person training. For employees who take the online course in a group setting and may not have their own certificate, the certificate will be issued in the person's name who navigated through the course.

EQUAL EMPLOYMENT OPPORTUNITY

We strive to advance existing employees and have a strong history of promoting from within.

Professional Management, Inc. believes in equal employment opportunity for all individuals without regard to race, color, religion, sex, age, national origin or disability. This policy extends to all terms, conditions, and privileges of employment as well as the use of all company facilities and participation in all company-sponsored activities, including the following:

- Hiring
- Promoting
- Transfer
- Recruitment or recruitment advertising
- Layoff or termination
- Compensation of any kind
- Selection for training
- Educational programs
- Company-sponsored recreational and social activities

Harassment, retaliation, coercion, interference, or intimidation of any employee because of that employee's race, religion, color, national origin, sex, age, or disability is strictly forbidden. Any employee who experiences such activity should report it immediately to his/her supervisor.

We earnestly seek the cooperation of all employees in helping to maintain this policy.

EXPERIENCE

Since 1981, Professional Management, Inc. has been working with different city and county housing agencies throughout the State of Florida, for properties that participate in different assistance programs, such as Housing Choice Voucher (HCV), HUD Moderate Rehabilitation; HUD Co-Insured, Tax-Exempt Bond Programs and in 1995 Professional Management, Inc. acquired their first LIHTC property.

For over five decades, Professional Management, Inc. has had a proven success track record because we work closely with the Florida Housing Finance Agency, First Housing, Seltzer Management Group and other financial monitoring agencies within the federal, state and local governments.

In addition, Professional Management, Inc.'s versatility allows it to equally manage a robust portfolio comprised of LIHTC, conventional and commercial properties throughout the State of Florida, while applying the same management principles and strategies across the board.

COMPANY CERTIFICATION

Professional Management, Inc. possesses all the required licenses and certifications to be an established, reputable Real Estate / Management Company in the State of Florida. In addition, Professional Management, Inc. is a financially established and sound company which would make us a suitable candidate to continue to manage subject property.

Professional Management, Inc. has been providing management services in the State of Florida for over 50 years and currently manages over 9,000 units comprised of LIHTC, HOME, SHIP, Tax Exempt Bond, Moderate Rehabilitation, Commercial, Retail and Market Rate properties.

During this time Professional Management, Inc. has adhered to all local and State regulations required to conduct property management in the State of Florida. In addition, all company principals possess and maintain a current Florida Brokers' license.

TECHNICAL APPROACH / STRATEGY

Professional Management, Inc. has a full-time highly experienced and qualified in-house Compliance Department that began in 2004. Professional Management, Inc. specializes in Affordable Housing including Low-Income Tax Credit, HOME, SAIL, SHIP, BOND, AHL, FDIC/RTC, the Department of Housing and Urban Development and many other financial programs.

All personnel are required to attend training workshops on an annual basis to ensure familiarity with compliance procedures. In addition, we have a full-time Compliance Director and Compliance Manager certified as HCCP by the NAHB, to ensure that all aspects of the individual program requirements are met.

Consequently, we have partnered with Preferred Compliance Solutions, a firm that specializes in monitoring and advising for developers and management companies of the multi-family affordable housing industries that use Low-Income Housing Tax Credits. The firm is comprised of nationally recognized National Compliance Pro-Executives, Certified Property Managers, Certified Occupancy Specialists, and Housing Credit Certified Professionals. They have worked with many management companies, housing authorities, developers, investors, and syndicators, providing compliance consulting and/or monitoring.

Through their services, our managed properties and team members receive any needed assistance with site inspections, on-going compliance monitoring, compliance pre-approvals, file reviews of current tenants, per-file compliance monitoring, compliance reports and approvals, state audit preparation assistance and owner representation, in-house compliance manuals and forms, compliance guidance and advice, review of management compliance program, staff training and support, among other invaluable services.

Professional Management, Inc. has established procedures that have proven to be successful in fulfilling all the LURA requirements, including resident services the owner elects to provide.

The Compliance Department has created procedures for reporting and maintaining the required documentation to prove compliance.

Professional Management, Inc. works for the owner, managing day-to-day activities and decisions: paying operating expenses, attracting, and qualifying residents, compliance with program requirements, supervising maintenance, safeguarding the property, and other actions necessary for the building's successful operation. All normal daily operations are under the direct supervision of the managing company.

Below is a general outline of our management practices that describe the firm's technical capabilities to provide management services to subject property:

COMPLIANCE PROVISIONS/TENANT SELECTION AND LEASING

Professional Management, Inc.'s first responsibility is to achieve full occupancy and to maintain compliance with program requirements at all times. The Compliance Department reviews all applications, lease renewals and verifies program compliance for all applicable communities to ensure household's qualification with program requirements.

Professional Management, Inc. uses a variety of methods to achieve full occupancy with qualified applicants as quickly as possible. An example of these methods is:

Sister property referrals: Property Managers refer prospective residents to buildings where vacancies exist. This cooperative and extensive network of managers helps "cross sell" owner's units.

We erect signs and place advertisements in local publications to increase awareness of the property as needed. Our rental management software has a sophisticated lead tracking system that allows the properties to follow up on the leads from the property website via any advertising source. This system allows the property employees to follow up on leads to convert them into visits and a final qualified resident.

Professional Management, Inc. employs a Leasing & Marketing Director to provide leasing and marketing assistance to properties that include but is not limited to training personnel to comply with Fair Housing Laws and follow our company Policy and Procedure Leasing Guidelines, prepare advertisements, create property marketing flyers, assist with market surveys, property shops and design property websites to enhance Professional Management, Inc.'s competitive edge.

Applicants complete a Welcome Card to determine eligibility to assist in the initial interview with the applicant and to assist with the pre-qualification process. Topics such as household size, computing annual gross income compared to maximum allowable income limits, income verification and student eligibility is determined.

A Resident Selection Criteria form is presented that outlines the guidelines for applying to a community, occupancy standards, and employment/income verification requirements.

If the applicant meets the pre-qualification items and they choose to proceed, they will need to complete the Application form and an application fee is collected.

Resident eligibility is determined by both the Property Manager and the Compliance Department following verification of employment, student status, credit, and background checks. The Property Manager has full knowledge of the required criteria for resident certification and conforms to all equal housing requirements.

Vacant units are inspected by the Property Manager and Regional Manager to assure cleanliness and readiness for occupancy. Any deficiencies found are noted and corrected prior to move in .

SECURITY DEPOSIT / TENANT COMPLIANCE / LEASE RENEWALS / MOVE OUTS / LEASE TERMINATIONS

Once an applicant is approved, the Property Manager and prospective resident will inspect the specific unit to be occupied prior to accepting any move in funds, signing a lease, or anything that might obligate prospective resident to a given unit until they move in.

The resident and Property Manager will sign a Move in Check List regarding the apartment's condition. Any remaining move in funds, either prorated rent or/and security deposit, would be paid at this time and prior to receiving keys, the lease, its language and all other rules, regulations, maintenance requests, rental payments, late fees, policies, and procedures, etc. are thoroughly reviewed with the resident. During this time, the property employee(s) begin creating resident relations which prove invaluable in the goal of resident retention.

A "Welcome" package will be given to the new resident at the time the lease is signed. This package includes a copy of the entire lease package and helpful information relevant to the resident.

Professional Management, Inc. understands that the lease renewal process is very important to retain the current resident. By retaining the current resident, the property will save money in turnover costs, since a high percentage of lease renewals decreases property expenses. Professional Management, Inc. has established a goal of renewing 100% of expiring leases.

All renewal letters are sent to the residents at the required intervals to ensure compliance, beginning 120 days before the lease expires. This allows for ample time for residents to gather and submit all necessary documentation for the lease renewal.

If the resident decides not to renew and move out, resident will need to notify the office in writing 30 days prior to the lease expiration date when resident plans to move out.

Prior to the move out date, a management representative will complete an assessment of what will be needed in the unit at the time the resident vacates to ensure all work is completed in the least amount of time possible so that the unit can be ready for a new move in. Once the previous resident turns in the keys, a Notice to Impose a Claim is sent notifying resident of all charges that are to be made against the security deposit account as per findings noted on the Move Out Form.

During the lease term, it is also Management's job to ensure residents are in compliance with the lease agreement, guidelines and rules and regulations of the community. If a resident is causing a disturbance or in violation of their lease agreement, they will be given proper warning via a discussion, letter or if necessary, a 7 Day Notice to Cure, etc., in order to rectify the objectionable activity or condition. If the issue continues, a Notice to Vacate will be given to the resident terminating tenancy.

RENT COLLECTION

Rents are due and payable on the first of each month. Partial payments will not be accepted. If not received by the fifth of the month, a late charge is assessed. On the sixth day, the Property Manager generates a list of delinquent residents and personally visits each, presenting them with a “3 Day Notice” to pay or vacate.

If three days pass with no payment, or communication with the office personnel, eviction proceedings begin on the 20th of the month to safeguard the owner’s interest.

In the event a resident is evicted, skips without proper notice, or owes any rent or damages, Professional Management, Inc. works with a collection agency in order to recoup any monetary loss to the owner.

Professional Management, Inc. insists on timely payment of rent, and stresses this policy to all prospective residents.

VACANT UNITS / TURNS

Once a resident moves out, any necessary repairs, clean-up work will be noted on the move-out form. Getting vacant units ready for a new resident is a crucial task that requires planning and creating a logical order for work to be completed within a quick time frame to minimize any rental loss to the owner. The projected turn around for all work to be completed is 5 business days or less. Once the manager gives maintenance a unit to be turned, the maintenance supervisor oversees the scheduling for the unit, including the work to be performed and the order it needs to be performed in.

MAXIMUM RENTS

When the Florida Housing Finance Corporation publishes new rental amounts, the Compliance Department prepares a Rent Schedule with new rents minus utility allowances. In addition, a market survey is conducted to make sure that the new Maximum Rents can be implemented if the market around the property sustains it or if the rents will have to be lower than the Maximum Rent. Consultation with the owners for approval takes place to determine the new rent amounts. Pertinent notification letters are sent to the residents 30 days in advance to notify them of any changes. This not only allows ample time for residents to plan for the new rental costs but also to return the signed letter acknowledging the impending change.

RESIDENT AND COMMUNITY RELATIONS

Professional Management, Inc. has established procedures that have proven to be successful in fulfilling all the LURA requirements, including resident services the owner elects to provide. The compliance team monitors that the communities are providing the programs and services as required. The Compliance Department has created procedures for reporting and maintaining the required documentation to prove compliance. The properties are provided logs, sign-in sheets, instructions, and binders.

In addition to the required LURA activities, properties budget to conduct further resident activities such as holiday celebrations, community gatherings and raffle events, amongst others, which encourages positive resident relations.

MANAGEMENT REVIEWS AND INSPECTIONS

In relation to any housing inspections, Professional Management, Inc. has established procedures that have

proven to be successful in preparing and achieving “perfect” inspections. The policy includes procedures that must be completed before, during and after the inspections. From previous experiences we have established preparation lists with guidance on what management and maintenance must do to prepare the property for the inspection. Items include property walks, unit by unit inspections and preparing action lists of items needing attention prior to the inspections. In addition, prior preparation and reviews are completed on resident files to ensure all compliance regulation requirements are met and filed accordingly. During the inspections, the Compliance Director and Property Manager as well as the Regional Maintenance Supervisor are present to assist the property and the inspector for a “smooth” visit.

MAINTENANCE

There is a leasing office on the premises. The office and maintenance staff can be contacted between the hours of 9:00 a.m. and 6:00 p.m. and on a 24-hour basis in the event of an emergency.

Service requests are accepted by the office staff between the hours of 9:00 a.m. and 6:00 p.m. or residents have the option to enter their work order request through the Resident Portal 24 hours per day (if available). Maintenance is performed following the system generated work orders assigned by the Property Manager, Assistant Property Manager or Maintenance Supervisor.

Prompt action is taken to investigate service requests even though the repairs may have to be scheduled at a later date. The following procedures are used in responding to a resident’s request for service:

- Maintenance receives a copy of the work order.
- If the request is justified, taken care of immediately or as soon as can be scheduled, generally within 24 hours.
- If major repairs are required, Property Manager will call for outside assistance. If request is questionable, it is referred to the Regional Manager for that determination.

We stress versatility in the hiring of maintenance employees, but major repairs that cannot be handled by the on-site maintenance team will be subcontracted.

The Maintenance Supervisor will determine the proper corrective action after consultation with the Property Manager / Regional Manager and approval by the Owner. A minimum of 3 bids is required depending on the extent and cost of the work to be completed.

Routine cleaning will be completed to laundry rooms, lobby, common areas / amenities and grounds by either property employees or an outside cleaning vendor.

Trash collection is contracted by private firms to assure frequent, controlled service.

Maintenance employees are responsible for maintaining an inventory of all property maintenance equipment and supplies and are also responsible for replenishing needed items within set budget amounts. In addition, before conducting replacement of any property/unit equipment, maintenance employees are responsible for confirming whether the equipment is still under warranty before proceeding with any purchases or repairs. If the equipment is under warranty, the office will contact the vendor for repairs.

ROUTINE AND PREVENTATIVE MAINTENANCE

All properties have an annual routine and preventative maintenance schedule that includes daily, weekly, monthly, quarterly, semi-annual, and annual inspections and maintenance of all property components and major equipment. For example, cleaning, fire prevention equipment, HVAC equipment, plumbing equipment, common areas, building exterior, just to name a few. Professional Management, Inc. believes the key to a good preventative maintenance program is to keep everything clean, maintained and inspected. By inspecting regularly, property employees become familiar with equipment and surroundings, and can notice and address any issues as soon as they arise.

MOISTURE MANAGEMENT

Each property has a Moisture Management Plan which outlines the protocol for preventing and addressing any moisture issues in the units. In addition, a Mold & Mildew Addendum to the Lease is part of the lease package and kept in each resident's file. This addendum ensures the residents clearly understand what is required of them to control moisture in their apartment and obligates them to notify management of any moisture issues in their apartment as soon as they are observed.

During the monthly unit inspections, routine monitoring will include checking ventilation and plumbing systems and checking around all windows for signs of moisture. Any time a maintenance representative is addressing a service request, they also take the time to check for any signs of water leaks, be it plumbing, windows or roofs.

EMERGENCY REPAIRS

Any immediate safety or health hazard to the people and/or potential costly damage to the property are considered an emergency.

Priority 1 – Immediate danger to people/property – in this case steps are taken to keep residents calm and evacuate safely if necessary. i.e., fire, hurricane etc., or notify the proper authority, i.e., illness or death of tenant. Priority 1 matters may be consulted with the owner if available for immediate consultation otherwise, Professional Management, Inc. will take the appropriate action to reduce loss and liability.

Priority 2 – Minor damage to property and inconvenience to the tenant. These issues are handled on the basis of how much damage or inconvenience would be caused if left unchecked for longer than 24 hours.

MAJOR SYSTEMS AND EXTRAORDINARY MAINTENANCE

Upon inspection of any major systems including but not limited to fire alarm systems, security alarm systems or cameras in which a major costly repair is needed, management will obtain three proposals to present to the owner for review and approval.

SECURITY/LIFE SAFETY

Professional Management, Inc. practices a proactive approach vs. reactive approach when it comes to the safety of the residents, employees, and liability prevention.

Exterior lights are inspected on a weekly basis to ensure that outside areas will be well lit; any lights that are not working will be replaced immediately.

For properties that have cameras and DVR equipment, they are checked on a daily basis; any cameras or equipment that is not working properly will need to be inspected by the vendor that services them as quickly as possible.

Crime watch meetings are conducted on a quarterly basis and resident participation will be promoted. In the event any incidents occur at the property or the surrounding areas, management will be responsible for notifying and communicating any pertinent information to guide residents accordingly.

Monthly resident newsletters are sent to residents with important reminders and general tips, including safety topics such as fire prevention tips, egress, community awareness, etc.

Meter room, phone room, elevator room or mechanical equipment doors will be kept locked at all times.

Resident Security Acknowledgement and tips are part of the lease package and are provided at the time of move-in. This form expresses to residents that crime has no address and cannot be fully prevented. In addition, there are resident awareness tips included regarding general precautionary measures such as keeping doors and windows locked and not leaving valuables inside vehicles.

Annually, Professional Management, Inc. provides properties with hurricane preparedness guides, correspondence and procedures aimed to protect the residents and owner's assets. In addition to preparedness guides and strategy plans, property specific manuals are updated with pertinent information and made available to property employees. Finally, in the event of an impending storm, main office personnel are responsible for monitoring and providing property specific instructions for preparations at the property level, encompassing guidelines for office and residents alike, including evacuation orders where applicable.

Courtesy personnel services may be used accordingly to monitor the properties after hours. These personnel are responsible for providing incident monitoring, addressing, and reporting any occurrences on site and working together with Management to note any findings with residents for Management to handle as needed. Daily reports are submitted and filed in the office.

Any incidents that may occur at the property level are to be documented and reported to the Risk Management Department immediately. An incident report, witness statement(s) (if applicable) and appropriate photographs are required to document the event and provide pertinent details that may be of use later if needed.

Professional Management, Inc. has a partnership with a third-party human resources company, CoAdvantage. This company conducts site inspections to confirm that any required safety equipment and procedures are being followed by property employees as outlined in an agreement. In addition, CoAdvantage representatives conduct an annual presentation regarding safety procedures and reminders for all personnel. Topics such as ladder safety, chemical usage, what to do when an employee is injured on the job, are discussed during these presentations.

FINANCIAL MANAGEMENT

Professional Management, Inc. has extensive experience in budget preparation and analysis and has historically developed budgets over the past 45 years to review objectives, plan operations and monitor expenses. Below is our approach for preparing financially sound budgets:

- Analysis of past operating history
- Analysis of resident lease turn over
- Analysis of property trends in the immediate vicinity
- Analysis of building components needs resulting from unit/property inspections
- Estimate of building replacement reserve components
- Analysis of all existing contract services to ensure best pricing and service is provided
- Property improvement planning
- Preparation of the actual budget

Property monthly financial reports are generated by the Accounting Department. These reports outline any changes in cash, variances in budget vs. expenses, and in turn, these are explained in detail by Property Manager. On a quarterly basis, a budget variance memo is provided including explanations for accounts that have exceeded the budgeted amounts up until that period.

Professional Management, Inc.'s Accounting Department prepares year-end files on an annual basis with all relevant financial information and back-ups needed.

PURCHASING AND SUBCONTRACTING

All properties utilize the Resman Property Management Software. Resman provides a purchasing system which allows Property Managers to work alongside the in-house Accounting Department in preparing Purchase Orders, maintaining budget balances and submitting invoices to main office for payment.

Purchase orders are generated at the property level for any purchases or services provided and invoices are transmitted to the Accounting Department at the main office for processing and payment. All purchases and expenses, except for unforeseen circumstances, are completed within budget limitations. Any expenses over the set budget or spending limit will require a Regional Manager's approval.

Before using outside vendors, they must first become approved. To achieve this, vendors must submit the required documentation, including acceptable certificate of insurance coverage to our Risk Management department before completing any work.

Any special projects, not including emergency repairs, recurring routine operating or maintenance service contracts, will require owner approval. In addition, a General Service Agreement must be used for all work costing more than \$2,500.00. Exceptions would be for kitchen cabinet work, elevator repairs, termite warranty renewals, special projects from owner, etc. General Service Agreements are approved by either a District Manager or Vice President depending on the total amount of work cost.

STAFFING

Professional Management, Inc. has engaged in a contract with CoAdvantage, a Human Resource company that subleases all property and office employees. Professional Management, Inc. is responsible for recruiting, training, directing, and evaluating its employees. CoAdvantage is responsible for filing and paying payroll taxes applicable to Federal and State Labor laws. Properties are responsible for paying an administrative fee for these services as well as reimbursing CoAdvantage for salaries, benefits, and payroll taxes.

Professional Management, Inc. places advertisements for any open positions. Resumes are reviewed, and interviews are conducted in order to find the candidate that best fits the position.

Minimum Qualifications required for employment:

Property Employees:

Property Manager – 2 years of previous property management experience

Assistant Property Manager – 1 year of previous property management experience

Leasing Consultant – previous customer service experience

Maintenance Supervisor – HVAC certification and previous maintenance experience

Maintenance Technician – previous maintenance experience

Central Office Employees

Regional Manager – 3 years previous experience in property management

District Manager – 5 years previous experience in property management

Property Accountants – 3 years previous experience in accounting

Accounts Payable – data entry experience

Administrative Support – 1 year previous experience

Compliance Support – 2 years previous experience in LIHTC

Upon hiring, training is conducted on all aspects relating to the job. There is a 90-day probationary period where the employee must display aptitude for the position. After the 90-day probationary period ends, the employee is reviewed and if all job requirements are met, the employee will convert to a permanent basis. On an annual basis, employees are reviewed based on their performance for a salary increase of 4%.

In addition to employee salaries, incentive bonuses are paid as follows:

Office Staff:

Move In \$60 per move in (to be distributed amongst office employees)

Renewals \$100 per renewal (to be distributed amongst office employees)

Occupancy \$1 per unit per month (98% or better)

Delinquency \$1 per unit per month (if 2% or less)

Performance Bonus – based on performance

Holiday Bonuses – total amount based on years of service for a maximum of \$250

Maintenance Staff:

Move Ins \$10 per move in (for each maintenance employee)

Renewals \$10 per renewal (for each maintenance employee)

Performance Bonus – based on performance

Holiday Bonuses – total amount based on years of service for a maximum of \$250

Each property has an on-site office to conduct management activities. Regular business operating hours are Monday through Friday, from 9:00 AM – 6:00 PM. In addition to regular business operating hours, many of the leasing offices are open on Saturdays.

INSPECTIONS

To safeguard the property and to properly budget for future expenditures, Professional Management, Inc. performs weekly inspections of all common areas and building exteriors. Apartment interiors are inspected on a quarterly basis at minimum. Inspection reports are filed and provided to the property owner as requested. In addition to “Curb Appeal” inspections, potential insurance liability items are noted and corrected as needed. Any findings will be noted and attended to. Emergencies or liability issues are handled immediately.

Property employees complete daily inspections, Regional Managers complete bi-weekly inspections and District Managers conduct quarterly inspections. In addition, semi-annual inspections are required by Risk Management which are completed by the Regional Managers. This schedule ensures that nothing can be overlooked and anything that needs immediate attention will be addressed in a timely manner.

PROPERTY RECORDS

Professional Management, Inc. will maintain consistent, organized record keeping procedures that are effective for all the properties. This allows ease for employee coverage, if needed, from sister properties. These records are maintained in subject specific electronic binders, bins or files and are kept for a determined amount of years as required.

In addition, first occupant files are securely kept in a fire-proof file cabinet indefinitely.

Individual files are kept for all residents and include all pertinent documentation and/or correspondence (ie. lease agreement, rental/late payments, legal notices, letters, renewal letters, etc.)

August 21, 2024

Timothy L. Wheat
Moore's Creek
701 Northpoint Parkway, Suite 218
West Palm Beach, Florida 33407

Re: Proposed "Moore's Creek" Development- Design Vision

Dear Tim,

We are very excited to be working with you and your team on this exciting and much needed development utilizing the Live Local affordable and workforce housing Act.

At Zyscovich we approach our designs mindfully and purpose driven with the following words and drivers that develop into threads to inform the design:

"To give hope, self-worth, self-respect, dignity, a sense of wellbeing, safety and the ability to relax, reflect, rejuvenate and reimagine ones self."

These drivers coupled with the cultural heritage of the neighborhood form the fabric we weave from these threads.

We have chosen a playful style, a relaxed style that is familiar to the beginning of the settlement and development of Florida. We have anchored many of the corners with gable ends to firmly anchor the corners of the buildings, to look like beacons, beacons of hope and permanence. The buildings are classically composed with a base, middle and top.

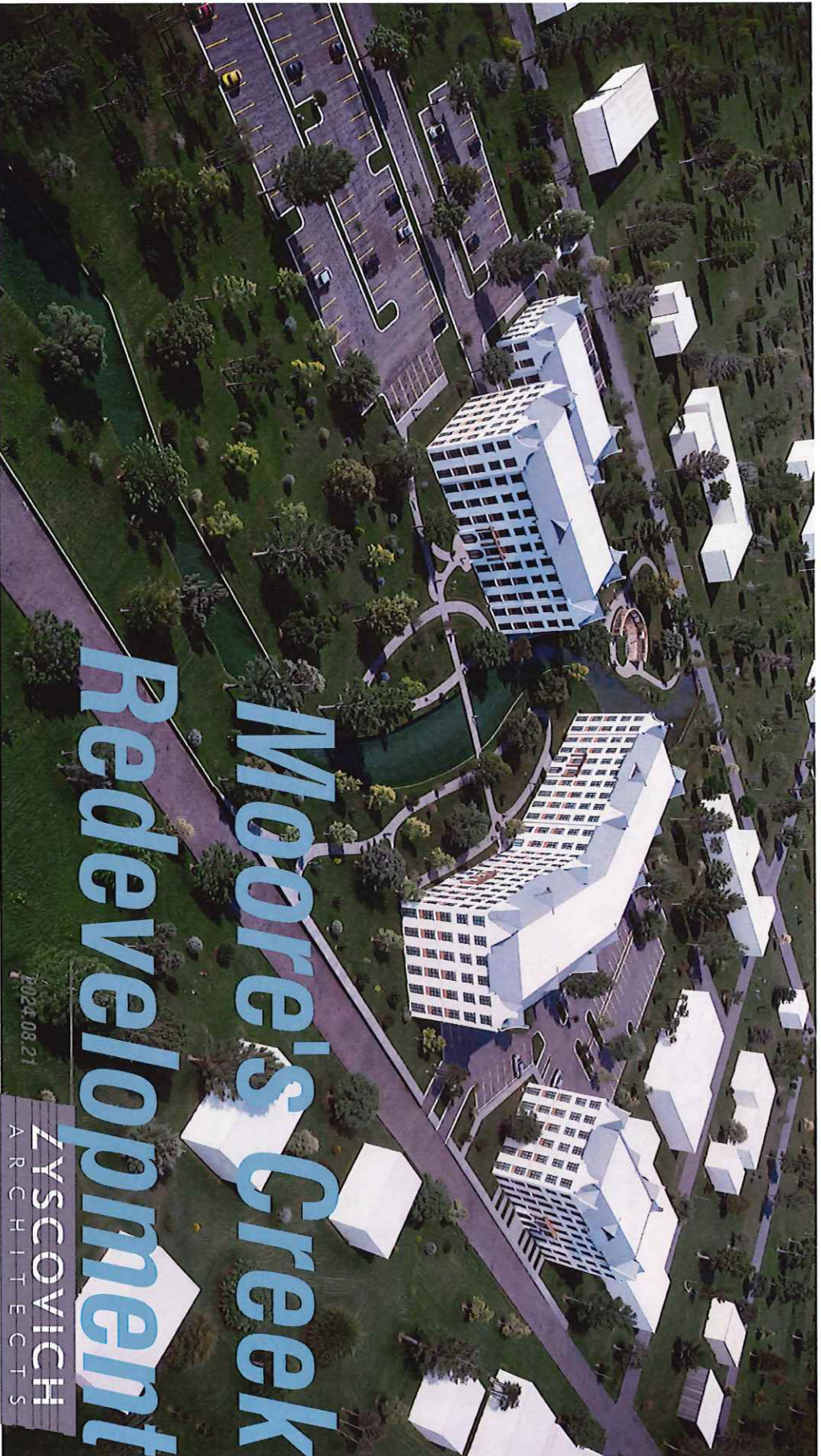
The design will look and feel no different than typical luxury market-rate housing product. The primary exterior materials are tilt-up concrete or traditional masonry with precast plank floors, painted stucco, vinyl or aluminum windows, with a TPO roof for flat roof areas.

We are also very excited about the site, where we envision creating a park with an art and cultural heritage walk nestled and defined by the new buildings and the creek. Additionally, we see having an amphitheater, a sloped grass area with a circular concrete or paver pad for performance and oration. We look forward to a hopeful win to bring this exciting vision to reality.

Sincerely,
ZYSCOVICH, LLC

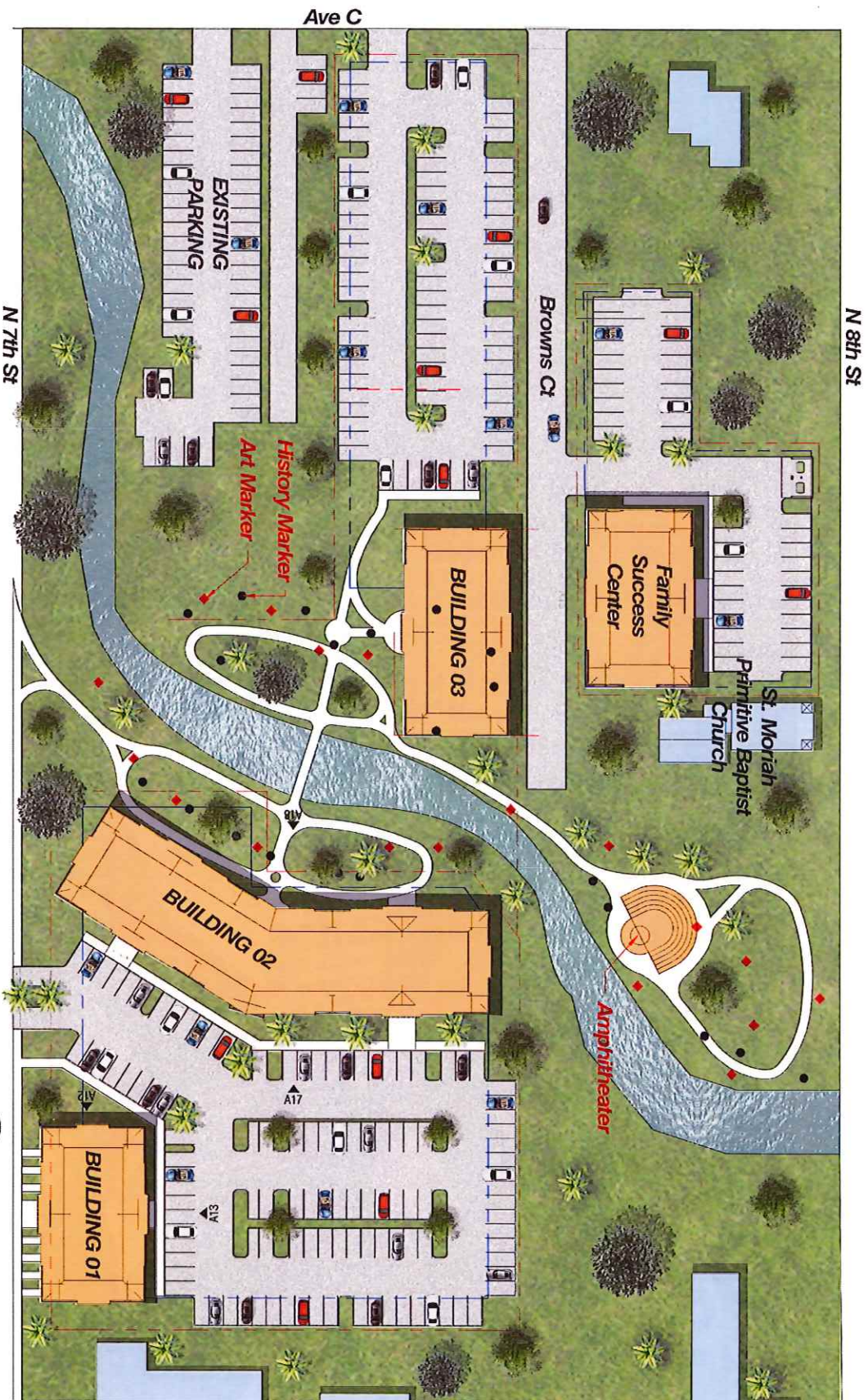
John Cunningham, AIA, NCARB
Managing Director-Partner, Central Florida

ILLUSTRATION



Moore's Creek Redevelopment

PO24.08.21
ZYSCOVICH
ARCHITECTS



All measurements are subject to change. Not for construction.

Moore's Creek Redevelopment

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Project Site Rendered

ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
Winter Park, FL 32789
1-407-574-1939

0 info@zyscovich.com
1 www.zyscovich.com

08.20.2024



Architectural Site Plan

A2



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Building 01 - South Elevation

ZYSCOVICH
ARCHITECTS

290 S Park Ave, Suite 510
Winter Park, FL 32789
1.407.674.1939

info@zyscovich.com
www.zyscovich.com

08.21.2024

A12

- Level 7
El. + 67'-0"
- Level 6
El. + 57'-0"
- Level 5
El. + 47'-0"
- Level 4
El. + 37'-0"
- Level 3
El. + 27'-0"
- Level 2
El. + 17'-0"
- Level 1
El. + 0'-0"



- Level 7
EL. + 53'-0"
- Level 5
EL. + 53'-0"
- Level 5
EL. + 43'-0"
- Level 4
EL. + 33'-0"
- Level 3
EL. + 22'-0"
- Level 2
EL. + 11'-0"
- Level 1
EL. + 0'-0"

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Moore's Creek Redevelopment

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Building 01 - West Elevation

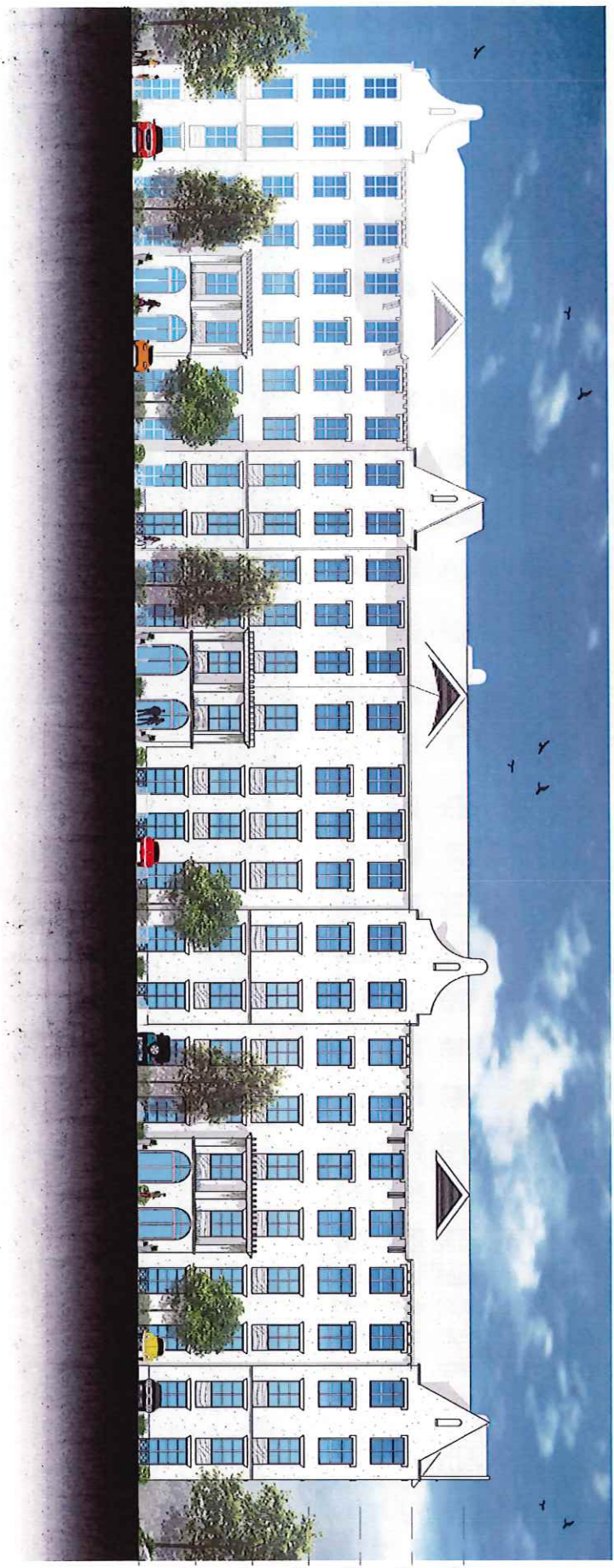
ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
Winter Park, FL 32789
1-407-574-1939

o info@zyscovich.com
w www.zyscovich.com

08.21.2024

A13



- Level 7
EL. + 63'-0"
- Level 6
EL. + 53'-0"
- Level 5
EL. + 43'-0"
- Level 4
EL. + 33'-0"
- Level 3
EL. + 22'-0"
- Level 2
EL. + 11'-0"
- Level 1
EL. + 0'-0"

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Building 02 - North Elevation

ZYSCOVICH
A R C H I T E C T S

220 S Park Ave, Suite 510
1407 Park Ave, Suite 510

info@zyscovich.com
www.zyscovich.com

08.21.2024

A17



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Building 02 - South Elevation

ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
Winter Park, FL 32789
1.407.574.1959

info@zyscovich.com
www.zyscovich.com

2024.08.21

A18



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3D VIEWS

08.21.2024

ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
Wichita, KS 67203
Tel: 316.261.1555

info@zyscovich.com
www.zyscovich.com

A21



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ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
Winter Park, FL 32789
1-407-674-1959

08.21.2024

info@zyscovich.com
www.zyscovich.com

A20



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3D VIEWS

ZYSCOVICH
ARCHITECTS

220 S Park Ave, Suite 510
Vine Park, CA 95799
1-407-574-1559

o info@zyscovich.com
w www.zyscovich.com

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A23



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3D VIEWS

ZYSCOVICH
ARCHITECTS

290 S Park Ave, Suite 510
Winter Park, FL 32789
T: 407.674.1999

08.21.2024

info@zyscovich.com
www.zyscovich.com

A22



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3D VIEWS

ZYSCOVICH
ARCHITECTS

220 S Park Ave, Suite 510
Westport, MA 02886
1-427-674-1959

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www.zyscovich.com

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Moore's Creek Redevelopment

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ZYSCOVICH
ARCHITECTS

250 S Park Ave, Suite 510
White Park, FL 32789
T: 407.574.1959

08/21/24

o info@zyscovich.com
w www.zyscovich.com

A25

PROJECT SCHEDULE

PROJECT SCHEDULE

Timeline

Pinnacle has provided a timeline to detail the proposed development. Pinnacle's staff members possess knowledge in every aspect of multifamily development, leveraging local expertise to navigate challenges that may arise during the project. Demonstrating a consistent track record, Pinnacle has delivered developments on schedule while effectively managing risks associated with construction management, financing, and unforeseen circumstances that may disrupt the development process.

The schedule is intended to be a “living document” which will be refined by circumstances, decisions made jointly with the City of Fort Pierce with respect to the rezoning if any since the City introduced amendment 3, a Future Land Use Amendment that enable Pinnacle to leverage the Live Local Act, treating the site as General Commercial. Plus, the availability of Florida Housing Finance Corporation and other public funding sources as may be required to fully fund this effort. It reflects a “best case” scenario which assumes we secure funding in 2024 from one of the Florida Housing Request for Application (RFA) cycles, whether it be 9% Housing Credits, State Apartment Incentive Loan (SAIL) or Live Local Mixed Use, Mixed Income and Urban Infill funding.

Having proudly delivered over 11,000 units, Pinnacle emphasizes its commitment to on-time project completion. The inclusion of PC Building, LLC, our in-house construction management company, provides a strategic advantage by allowing us to advance development efficiently—an area where competitors often struggle to meet their commitments. Importantly, Pinnacle and PC Building maintain financial relationships with both the private and public sectors, ensuring the successful completion of the proposed development. Pinnacle will collaborate with the Florida Housing Finance Corporation, equity partners, lenders and local stakeholders on the underwriting and closing. PC Building will work closely with the building department, contractors, and subcontractors to ensure the project meets its milestones.

	2024						2025						2026														
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
Pinnacle Selection as Developer																											
Site Control																											
Pre-Application Meeting																											
Administrative Development Approval-Live Local Act																											
Schematic Design - Site Plan																											
Secured Local Funding Commitments (City & County)																											
Submit Application(s) to FHFC																											
Schematic Design																											
Design Development																											
Construction Documents																											
Permit Review and Approval																											
Permit Issued																											
Closing																											

	2026						2027						2028														
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
Construction Mobilization & Commencement																											
50% Construction Completed																											
Initiate Pre-Leasing																											
Construction Completed																											
Lease-Up Complete																											
Stabilized Operations																											

Small/Medium County 9% HC
 Live Local mixed-Income/Mixed Use/Urban Infill
 Live Local Redevelopment
All tasks in red are contingent on FHFC financing award

FINANCIAL PLAN

FINANCIAL PLAN

Project Financing

OVERALL EXPERIENCE

The principals and senior team at Pinnacle have developed, both at Pinnacle and in their prior ventures, tens of thousands of units of both multi-family affordable and market-rate housing. We have financed developments with a multitude of financial vehicles, including traditional financing, private equity, bonds, Housing Tax Credits, and the entire gamut of federal, state, local and private hard and soft debt sources.

Pinnacle utilizes several methods to ensure financial security once a development venture is initiated, which include:

- Thorough analysis of the capital costs to initiate developments, particularly redevelopment/ renovation in urban areas, using a conservative cost-estimating approach;
- Realistic projection of operating income and expenses for a development once "in service," using realistic market rents, and taking into account the latest data on rising expenses, vacancy rates and bad debts;
- Pragmatic interest and equity projections, accounting for market fluctuation between the time a development is committed and the time it closes and "locks in" actual rates;
- Adequate budgeting for lease-up expenses and ample reserves for the lease-up period to cover operating losses until a development is completely occupied; and
- Contingencies for unanticipated costs, both construction costs and "soft" costs.

Pinnacle's reputation is based upon its ability to positively implement a development initiative with the lowest possible financial exposure. Such efforts have been a hallmark of our ventures and have led to a consistent positive working relationship with financial institutions and public entities.

Pinnacle will assume the financial risk of successful completion once the development plan is underway. The security for this project completion would be demonstrated by Pinnacle posting guarantees where necessary to lenders and equity investors in the implementation of the financing program. The guarantees include but are not limited to Construction Completion and Operating deficits.

Pinnacle's partners have the substantial financial capacity to accept this risk, which is noted by the willingness of lenders and investors to enter into business arrangements with Pinnacle on its many development ventures. Pinnacle is very conservative in its approach to new development ventures, and it recognizes that a failure to properly analyze market risks could collapse the development opportunity, and with it, Pinnacle's high standing in the investment community. Pinnacle accepts its financial risk and takes this process most seriously.

For the Moore's Creek Redevelopment, Pinnacle is prepared to offer the following scenario for consideration. Pinnacle is open to discussing other options but feel this provides the best value to St. Lucie County, the City of Fort Pierce and the Fort Pierce Redevelopment Agency.

PROPOSED KEY BUSINESS TERMS AND OVERALL FINANCING STRATEGY

Pinnacle will develop the site in two phases:

- 85 units of affordable rental housing for families and the general population
- 72 units of affordable rental housing for seniors (age 62)

Pinnacle will attempt to execute both phases simultaneously but will likely only be able to secure financing for each phase sequentially over a period of a year or years, as such is dependent upon the competitive Florida Housing Finance Corporation award process for 9% Housing Tax Credits (HTCs) and other competitive affordable housing resources as further explained below.

The key financial and business strategy points are further delineated below.

- Pinnacle will enter into lease agreements with St. Lucie County, City and FPRA for a 99-year lease for all parcels. The consideration for these leases will be in the form of a capital lease payment of \$10,000 for each developed unit in each phase, payable at the closing of construction financing, and then a \$1 per year rent payment thereafter. This would result in the up-front payment of \$1.57 million to the landowners.
- We will ask that both St. Lucie County and the City of Fort Pierce each designate a respective phase of development its only designated "Local Government Area of Opportunity (LGAO)" in order to apply for 9% Housing Tax Credits to Florida Housing Finance Corporation in the 2025 annual Request for Applications (RFA) cycle (RFA #2025-201) and at least the next two successive cycles thereafter. By way of example, the City could designate the elderly phase of development its LGAO, and the County could designate the family development its LGAO. The required amount of LGAO support can be a loan or grant and in this past cycle, the amount of required LGAO support was \$460,000, which means both the City and County would each make a commitment in this amount which is contingent on an award of HTCs, and not funded until construction commencement. This would give us two opportunities in each cycle to prevail.
- These cycles will likely take place in July of each year. As the City of Fort Pierce has learned with the proposed Sunrise Village development, persistence in seeking an award as an LGAO development is crucial. Florida Housing rewards "continuous support" that carries over multiple cycles, leading to much greater probability in later cycles of success.
- We believe a 9% allocation is the best execution of the deal with less government subsidy required, and if at least one phase is financed with 9% HTCs, it will catapult our development plans forward. However, if other soft sources of funding are available and identified and we are only successful in securing one 9% award, we can also attempt to submit an application for the 4% HTCs with State Apartment Incentive Loan (SAIL) Funding. We will also monitor other funding rounds such as those resulting from the additional funding appropriated in the Live Local Act to allow for financial feasibility. An award of the 9% HTCs would be made at the end of Q2, likely in August if the application cycles are held in July.
- Our overall objective is to leverage this opportunity to finance this development using our years of experience in securing HTCs from Florida Housing, as the principals of Pinnacle have been active participants in these application cycles since the 1990s.
- The total projected development cost for both phases combined is \$60.53 million.

- We are assuming that zoning and land use amendments will be in place by July of 2025 such that 157 total units will be permitted by right utilizing Live Local Act regulations, as discussed in Addendum #3 to the RFP.

RENT LEVELS AND UNIT MIX

The development will include two phases totaling 157 units. Given market conditions and occupancies of other recent developments in St. Lucie County, we are proposing the units be set aside at 60% AMI or below. The Florida Housing RFAs will require that 10% of the units be at 40% AMI. One half of these 40% AMI units will be set-aside for persons with Special Needs. Pinnacle will enter into a Memorandum of Understanding (MOU) with a Special Needs Household Referral Agency who will refer tenants to the property. The Florida Housing Finance Corporation (FHFC) provides a current list of designated Special Household Referral Agencies for each county. Pinnacle has worked with several agencies across the State and has had great success.

Below is a table of the unit mix for each phase. Note that we have included our proposed four (4) live / work units (with a retail bay on the first floor with a 1-bedroom living area above) in the elderly phase, but that decision is not sacrosanct and can be moved to the family phase if it best fits our overall development plan. Pinnacle has enjoyed success with live / work units on several properties throughout the state and believes this is a more viable option than strictly commercial / retail space, as it will help grow emerging entrepreneurs who will gain access to customers while establishing a business at reduced overhead. We also intend to work closely with community stakeholders to identify candidates for these spaces.

The proposed unit mix for each phase is as follows:

Family Phase

Distribution of Total Units:	Unit Count	% of Total
40% AMI	9	10%
60% AMI	72	90%
Live / Work Units	0	0%
Total Units	85	100%

All Units:	Unit Count	Unit Size*	Total Net Rentable SF*	Unit Mix %
1 BD / 1 BA	47	700	32,900	55%
2 BD / 2 BA	34	950	32,300	40%
3 BD / 2 BA	4	1,100	4,400	5%
Common Area			12,000	
Total	84		81,600	100%

Distribution of Total Units:	Unit Count	% of Total
40% AMI	8	11%
60% AMI	60	83%
Live / Work Units	4	6%
Total Units	72	100%

All Units:	Unit Count	Unit Size*	Total Net Rentable SF*	Unit Mix %
1 BD / 1 BA	49**	700	37,100	68%
2 BD / 2 BA	23	950	21,850	32%
Common Area			11,000	
Total	72		69,950	100%

*All square footages are estimated and subject to final design.

**Includes the 4 live/work spaces which are estimated to be 1,400 square feet each (700 for living space and 700 for work space).

15-YEAR OPERATING PROFORMA

Pinnacle has made the following assumptions in regard to the operating budget for each phase:

- 3 employees: a property manager and maintenance supervisor each making \$50k and a porter making \$40k. Benefits are assumed to be 30%.
- The Administration line-item also includes marketing.
- Contract services include pest control, landscape, elevator service and security.
- The insurance cost includes property, liability, and windstorm
- Property tax estimates assume the current tax rates based on an income approach
- Replacement Reserves are required by investors and lenders for long-term capital improvements.

Our projected capital sources and uses of funds, rental rates and income projections and 15-year operating pro-forma are included for each phase behind this narrative.

ADDITIONAL CONSIDERATIONS

With respect to the Community Resource/Family Success Center (the "Center"), we reiterate that we cannot afford to finance a public building and imbed those costs into our proposed residential development. It is a public facility building that, given the specifications for the Center as described in Addendum #4, could cost as much as \$10 million.

However, we are willing to explore options for developing the building with St. Lucie County under the following parameters:

- Financing sources could be identified, which could include a combination of the following: a) State, County or City capital funding, b) private debt with payment guarantees and debt service made by the County, c) proceeds from the Ground Lease payments set forth above, and d) New Markets Tax Credits.
- Pinnacle could enter into a Design/Build Agreement to construct the facility once all resources are committed.

Overall, our Financial Plan is a sound strategy that meets the needs of the marketplace, and if given a chance to be successful through strategic patience, can reap everlasting rewards for the citizens of Fort Pierce and the County at large.

CONFIDENTIALITY AND “TRADE SECRET”

The Pinnacle family of companies has unparalleled financial strength and capabilities to comply with any and all requirements of this RFP, and has leveraged billions of dollars of debt and equity for its many successful developments since its founding. Upon request Pinnacle will provide any relevant financial documents to ascertain its ability to perform the Moore’s Creek Model Block project.

We respectfully request ahead of time for protection of the confidentiality and “trade secret” nature of the information that will be provided when requested, pursuant to Florida Statutes, Chapter 119.071. We ask this information not be distributed, disseminated or released other than for the purpose of evaluating our response under this RFP, and not be made available or treated as public records pursuant to 119.071, FS.

Any questions or inquiries concerning this financial information can be directed to Coraly Rodriguez, Partner/CFO at cory@pinnaclehousing.com.

August 20, 2024
 City of Ft. Pierce (St. Lucie County)
 FAMILY DEMOGRAPHIC
 40% at 60% AMI

Phase 1: Development Cost Proforma

MOORES CREEK DEVELOPMENT
 COST PROFORMA

	PER UNIT	TOTAL	ELIGIBLE
	COSTS	COSTS	BASIS
USES			
Acquisition/Land (capitalized lease)	10,000	850,000	0
Demolition	3,529	300,000	0
Accounting	882	75,000	75,000
Appraisal	138	11,750	11,750
Architect Fees - Design/Superv.	7,059	600,000	600,000
Broker Fees	0	0	0
Building Permits	4,706	400,000	400,000
Engineering Fees	3,529	300,000	286,500
Survey Fees	412	35,000	35,000
Environmental	588	50,000	50,000
Soils	176	15,000	7,500
Finance Fees	3,745	318,316	180,000
Green Certification	353	30,000	30,000
Net Impact Fees	10,765	914,999	914,999
Plan and Cost Review	88	7,500	7,500
Inspection Fees	412	35,000	35,000
Insurance - Bldrs Risk	2,769	235,396	235,396
Insurance - Perm	1,900	161,500	0
Legal Fees	3,529	300,000	25,000
Market Study	88	7,500	0
Property Taxes	1,543	131,138	0
Utility Connection Fees	4,706	400,000	400,000
Tax Credit Fees	6,596	560,698	0
Title Insurance & Recording	1,765	150,000	150,000
Marketing	1,176	100,000	0
Operating Reserve	2,679	227,714	0
Soft Cost Contingency	2,340	198,904	0
Land Loan Interest	0	0	0
Construction Loan Interest	18,937	1,609,607	871,871
Construction Costs	230,780	19,616,310	19,366,310
Hard Cost Contingency	11,539	980,814	980,814
FFE/Amenities	4,706	400,000	400,000
Washers/Dryers	1,900	161,500	0
Developer Fee	53,301	4,530,550	4,530,550
TOTAL USES	396,638	33,714,195	29,593,189

SOURCES
 TAX CREDIT EQUITY
 1ST MORTGAGE-CONVENTIONAL
 2ND MORTGAGE- LGAO
 DEFERRED DEVELOPER FEE

331,261	28,157,184	\$	0.88
30,000	2,550,000		
5,412	460,000		101
29,965	2,547,011		

Phase 1: Operating Proforma

MOORES CREEK
OPERATING PROFORMA

85 TOTAL UNITS
85 AFFORDABLE UNITS
0 MARKET UNITS

ELI units: 10% at 40% Per RFA
5 of 9 ELI units are Link with special needs
ST. LUCIE COUNTY

		2024							
	AMI%	No. Units	Gross Rent	Util. Allow	Max Net Rent	Proforma Net Rent	Annual Income		
Size				Less:					
1BR/1BA40%	40%	5	688	(99)	589	589	35,340		
1BR/1BA60%	60%	42	1,032	(99)	933	933	470,232		
		<u>47</u>							
			<u>55,29%</u>						
2BR/2BA40%	40%	4	826	(132)	694	694	33,312		
2BR/2BA60%	60%	30	1,239	(132)	1,107	1,107	398,520		
		<u>34</u>							
			<u>40,00%</u>						
3BR/2BA40%	40%	0	954	(161)	793	793	0		
3BR/2BA60%	60%	4	1,431	(161)	1,270	1,270	60,960		
		<u>4</u>							
			<u>4.71%</u>						
Gross Rental Income		<u>85</u>						998,364	
Plus: Washer/Dryer Rentals		50 MONTH						35,700	
Plus: Other Income		10 MONTH						10,200	
Total:								<u>45,900</u>	
Gross Potential Income								1,044,264	
Less: Vacancy								(52,213)	
Effective Gross Income								992,051	
Less: Operating Expenses								(721,028)	
Less: Replacement Reserve								(25,500)	
Net Operating Income								<u>(746,528)</u>	
								245,523	
DEBT SERVICE:									
1ST MORTGAGE-CONVENTIONAL								(164,327)	35 yr Amortization
2ND MORTGAGE-St. Lucie County Funds								0	
Remaining Cash Flow								<u>\$81,196</u>	
Debt Service Coverage								1.49	X

TOTAL \$8,483 per unit
\$300 per unit
\$8,783 per unit

\$2,550,000
460,000
5.50%
0.00%

Phase 1: 15-Year Operating Proforma

MOORES CREEK
15 YEAR OPERATING PROFORMA

85 units

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
GROSS RENTAL INCOME	998,364	1,018,331	1,038,698	1,059,472	1,080,661	1,102,275	1,124,320	1,146,806	1,169,743	1,193,137	1,217,000	1,241,340	1,266,167	1,291,490	1,317,320
PLUS: OTHER INCOME	45,900	46,818	47,754	48,709	49,684	50,677	51,691	52,725	53,779	54,855	55,952	57,071	58,212	59,377	60,564
LESS: VACANCY	(52,213)	(53,257)	(54,323)	(55,409)	(56,517)	(57,648)	(58,801)	(59,977)	(61,176)	(62,400)	(63,648)	(64,921)	(66,219)	(67,543)	(68,894)
EFFECTIVE GROSS INCOME	992,051	1,011,892	1,032,130	1,052,772	1,073,828	1,095,304	1,117,210	1,139,555	1,162,346	1,185,593	1,209,304	1,233,490	1,258,160	1,283,323	1,308,990
EXPENSE ASSUMPTIONS:															
	3.00%														
PER UNIT															
MANAGEMENT FEE	584	49,603	50,595	51,606	52,639	53,691	54,765	55,861	56,978	58,117	59,280	60,465	61,675	62,908	64,166
MARKETING/ADMINISTRATION	400	34,000	35,020	36,071	37,153	38,267	39,415	40,598	41,816	43,070	44,362	45,693	47,064	48,476	49,930
ELECTRIC	200	17,000	17,510	18,035	18,576	19,134	19,708	20,299	20,908	21,535	22,181	22,847	23,532	24,238	24,965
WATER/SEWER (individually metered? If so, drop to \$75/unit)	500	42,500	43,775	45,088	46,441	47,834	49,269	50,747	52,270	53,838	55,453	57,116	58,830	60,595	62,413
WASTE REMOVAL	225	19,125	19,699	20,290	20,898	21,525	22,171	22,836	23,521	24,227	24,954	25,702	26,473	27,268	28,086
PAYROLL	2,141	182,000	187,460	193,084	198,876	204,843	210,988	217,318	223,837	230,552	237,469	244,593	251,931	259,488	267,273
MAINTENANCE/REPAIR	450	38,250	39,398	40,579	41,797	43,051	44,342	45,673	47,043	48,454	49,908	51,405	52,947	54,535	56,171
CONTRACT SERVICES	833	70,800	72,924	75,112	77,365	79,686	82,077	84,539	87,075	89,687	92,378	95,149	98,004	100,944	103,972
INSURANCE	1,900	161,500	166,345	171,335	176,475	181,770	187,223	192,839	198,625	204,583	210,721	217,042	223,554	230,260	237,168
TAXES	1,250	106,250	109,438	112,721	116,102	119,585	123,173	126,868	130,674	134,594	138,632	142,791	147,075	151,487	156,032
RESERVES	300	25,500	26,285	27,053	27,885	28,700	29,561	30,448	31,362	32,303	33,272	34,270	35,298	36,357	37,448
	8,783	746,528	768,427	790,974	814,187	838,087	862,692	888,025	914,108	940,961	968,609	997,074	1,026,382	1,056,556	1,087,624
NET OPERATING INCOME	2,899	245,523	243,464	241,155	238,585	235,741	232,612	229,185	225,447	221,385	216,984	212,230	207,109	201,604	195,699
DEBT SERVICE	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)	(164,327)
CASH FLOW	81,196	79,197	76,828	74,258	71,414	68,285	64,858	61,120	57,058	52,657	47,903	42,782	37,277	31,372	25,052
Debt Service Coverage - FIRST MORTGAGE ONLY	1.49	1.48	1.47	1.45	1.43	1.42	1.39	1.37	1.35	1.32	1.29	1.26	1.23	1.19	1.15

August 20, 2024
 City of Ft. Pierce (St. Lucie County)
 ELDERLY DEMOGRAPHIC
 40% at 60% AMI

Phase 2: Development Cost Proforma

MOORES CREEK
 DEVELOPMENT COST PROFORMA

	PER UNIT	TOTAL	ELIGIBLE
	COSTS	COSTS	BASIS
USES			
Acquisition/Land (capitalized lease)	10,000	720,000	0
Demolition	4,167	300,000	0
Accounting	1,042	75,000	75,000
Appraisal	163	11,750	11,750
Architect Fees - Design/Superv.	6,944	500,000	500,000
Broker Fees	0	0	0
Building Permits	4,861	350,000	350,000
Engineering Fees	4,167	300,000	286,500
Survey Fees	486	35,000	35,000
Environmental	694	50,000	50,000
Soils	208	15,000	7,500
Finance Fees	4,081	293,816	147,000
Green Certification	417	30,000	30,000
Net Impact Fees	11,159	803,471	803,471
Plan and Cost Review	104	7,500	7,500
Inspection Fees	486	35,000	35,000
Insurance - Bidrs Risk	2,773	199,673	199,673
Insurance - Perm	1,900	136,800	0
Legal Fees	4,167	300,000	25,000
Market Study	104	7,500	0
Property Taxes	388	27,922	0
Utility Connection Fees	4,861	350,000	350,000
Tax Credit Fees	7,162	515,698	0
Title Insurance & Recording	2,083	150,000	150,000
Marketing	1,389	100,000	0
Operating Reserve	2,806	202,027	0
Soft Cost Contingency	2,416	173,921	0
Land Loan Interest	0	0	0
Construction Loan Interest	19,548	1,407,469	762,379
Construction Costs	231,104	16,639,456	16,389,456
Hard Cost Contingency	11,555	831,972	831,972
FFE/Amenities	4,861	350,000	350,000
Washers/Dryers	1,900	136,800	0
Developer Fee	54,046	3,891,291	3,891,291
TOTAL USES	402,043	28,947,066	25,288,493

SOURCES

TAX CREDIT EQUITY
 1ST MORTGAGE-CONVENTIONAL
 2ND MORTGAGE- LGAO
 DEFERRED DEVELOPER FEE

329,967	23,757,624	\$	0.88
47,222	3,400,000		
6,389	460,000		104
18,464	1,329,442		

ELL units: 10% at 40% Per RFA
 7 of 13 ELL units are Link with special needs
 ST. LUCIE COUNTY

Phase 2: Operating Proforma

MOORES CREEK, LLC
 OPERATING PROFORMA

72 TOTAL UNITS
 72 AFFORDABLE UNITS
 4 MARKET UNITS

Size	AMI%	No. Units	2024		Electric		Max Net Rent	Proforma Net Rent	Annual Income
			Gross Rent	Util. Allow	Less:	Net Rent			
1BR/1BA40%	40%	5	688	(99)	589	589	35,340		
1BR/1BA60%	60%	40	1,032	(99)	933	933	447,840		
1BR/1BA LIVEWORK MR	MR	4	2,000	0	2,000	2,000	96,000		
49	68.06%								
2BR/2BA40%	40%	3	826	(132)	694	694	24,984		
2BR/2BA60%	60%	20	1,239	(132)	1,107	1,107	265,680		
2BR/2BA LIVEWORK MR	MR	0	2,500	0	2,500	2,500	0		
23	31.94%								

Gross Rental Income **869,844**
 Plus: Washer/Dryer Rentals 30,240
 Plus: Other Income 8,640
 Total: 38,880

Gross Potential Income 908,724
 Less: Vacancy (45,436)
Effective Gross Income **863,288**

Less: Operating Expenses (567,404)
 Less: Replacement Reserve (21,600)
Net Operating Income 274,283

DEBT SERVICE: (219,103) 35 yr Amortization
 1ST MORTGAGE-CONVENTIONAL 0
 2ND MORTGAGE-LGAO 274,283

Remaining Cash Flow \$55,181
 Debt Service Coverage 1.25 X

TOTAL \$7,881 per unit
\$300 per unit
 TOTAL \$8,181 per unit

Phase 2: 15-Year Operating Proforma

MOORES CREEK
15 YEAR OPERATING PROFORMA
72 units

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
GROSS RENTAL INCOME	869,844	887,241	904,966	923,085	941,547	960,378	979,586	999,177	1,019,161	1,039,544	1,060,335	1,081,542	1,103,173	1,125,236	1,147,741
PLUS: OTHER INCOME	38,880	39,658	40,451	42,085	42,085	42,927	43,785	44,661	45,554	46,465	47,395	48,342	49,309	50,295	51,301
LESS: VACANCY	(45,436)	(46,345)	(47,272)	(48,217)	(49,182)	(50,165)	(51,169)	(52,192)	(53,236)	(54,300)	(55,386)	(56,484)	(57,624)	(58,777)	(59,952)
EFFECTIVE GROSS INCOME	863,288	880,554	898,165	916,128	934,450	953,139	972,202	991,646	1,011,479	1,031,709	1,052,343	1,073,390	1,094,858	1,116,735	1,139,090
EXPENSE ASSUMPTIONS:															
	PER UNIT	3,00%													
MANAGEMENT FEE	600	43,164	44,028	44,908	45,806	46,723	47,657	48,610	49,582	50,574	51,585	52,617	53,669	54,743	55,838
MARKETING/ADMINISTRATION	400	28,800	29,664	30,554	31,471	32,415	33,387	34,389	35,420	36,483	37,577	38,705	39,866	41,062	42,294
ELECTRIC	200	14,400	14,832	15,277	15,735	16,207	16,694	17,194	17,710	18,241	18,789	19,352	19,933	20,531	21,147
WATER/SEWER	500	36,000	37,080	38,192	39,338	40,518	41,734	42,986	44,275	45,604	46,972	48,381	49,832	51,327	52,867
WASTE REMOVAL	225	16,200	16,686	17,187	17,702	18,233	18,780	19,344	19,924	20,522	21,137	21,771	22,425	23,097	23,790
PAYROLL	2,528	182,000	187,460	193,084	198,876	204,843	210,988	217,318	223,837	230,552	237,469	244,593	251,931	259,488	267,273
MAINTENANCE/REPAIR	450	32,400	33,372	34,373	35,404	36,466	37,560	38,687	39,848	41,043	42,275	43,543	44,849	46,195	47,580
CONTRACT SERVICES	983	70,800	72,924	75,112	77,365	79,686	82,077	84,539	87,075	89,687	92,378	95,149	98,004	100,944	103,972
INSURANCE	1,900	136,800	140,904	145,131	149,485	153,970	158,589	163,346	168,247	173,294	178,493	183,848	189,363	195,044	200,895
TAXES - ELDERLY	95	6,840	7,045	7,257	7,474	7,698	7,929	8,167	8,412	8,665	8,925	9,192	9,468	9,752	10,045
RESERVES	300	21,600	22,248	22,915	23,603	24,311	25,040	25,792	26,565	27,362	28,183	29,029	29,899	30,796	31,720
NET OPERATING INCOME	3,809	274,283	274,311	274,175	273,867	273,380	272,704	271,831	270,750	269,452	267,926	266,163	264,150	261,877	259,333
DEBT SERVICE	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)	(219,103)
CASH FLOW	55,181	55,208	55,072	54,765	54,278	53,602	52,728	51,647	50,349	48,823	47,060	45,048	42,775	40,230	37,401
Debt Service Coverage - FIRST MORTGAGE ONLY	1.25	1.25	1.25	1.25	1.25	1.24	1.24	1.24	1.23	1.22	1.21	1.21	1.20	1.18	1.17

FINANCIAL CAPACITY



FINANCIAL CAPACITY

Letter of Reference

SEE NEXT PAGE



Nicole Baldon
Senior Vice President
Senior Relationship Manager

Community Development Banking
101 E Kennedy Blvd, FL1-400-06-08
Tampa, FL 33602-5179
T 813.225.8428 M 704.737.3023
Nicole.Baldon@BofA.com

August 20, 2024

St. Lucie County Purchasing Division
2300 Virginia Avenue, Room 228
Fort Pierce, Florida 34982

Re: Request for Proposals No. 24-044, Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

To whom it may concern:

I am pleased to provide a letter of reference for Pinnacle Communities. Pinnacle has an excellent relationship with Bank of America. Pinnacle's leadership has proven to have good character and reliable execution.

All of Pinnacle entities are in good standing on all existing credit facilities with the Bank. The Bank has been a tax credit equity partner on several deals developed by Pinnacle. Pinnacle has personally guaranteed six loans in excess of \$284 million dollars. Bank of America has stringent underwriting requirements, and Pinnacle has met or exceeded all the required criteria for creditworthiness. Based on our analysis, we believe that Pinnacle is capable, competent real estate developer with the financial strength knowledge and commitment necessary to get projects completed. The Bank has cultivated a strong business relationship with Pinnacle.

If you have any further questions, please contact my office.

Sincerely,

Nicole Baldon
Senior Vice President, Senior Relationship Manager
Community Development Banking
Bank of America, N.A
704.737.3023

August 19, 2024
VIA ELECTRONIC MAIL

St. Lucie County Purchasing Division
2300 Virginia Avenue, Room 228
Fort Pierce, Florida 34982

Re: Request for Proposals No. 24-044, Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

Ladies and Gentlemen,

Citibank, N.A. ("Citi") is providing this letter in support of Pinnacle Communities, LLC's ("Pinnacle" or "Sponsor") response to Request for Proposals No. 24-044, Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project) (the "RFP").

Citi Community Capital ("CCC"), a line of business within Citi, finances both flow project finance and highly structured transactions for non-profit and for-profit affordable housing developers, Community Development Financial Institutions, and state and local government agencies. CCC has been ranked #1 among affordable housing lenders in the U.S. the last 13 years. In 2022 alone, CCC closed approximately 189 transactions in more than 20 states. These transactions financed new construction or rehabilitation of both affordable and mixed-income multifamily developments as well as mixed-use projects. CCC has closed 15 deals with Pinnacle since 2014 totaling more than \$200 million in construction and permanent financing.

Based on Citi's preliminary review of the RFP and discussions with the Sponsor, Citi supports its submission under the RFP and may be interested in providing debt financing to the project (the "Project"), subject to Citi's internal loan review, underwriting and credit approval process.

This letter is not intended to be, and shall not constitute, a commitment to lend, syndicate a financing, underwrite or purchase securities, commit capital, or provide or arrange any portion of the financing for the Project. Such obligations would arise only under separate written agreements acceptable to Citi in its sole discretion. Furthermore, any such commitment would be subject to, among other things, (a) the satisfactory completion of Citi's customary due diligence review; (b) approval by Citi internal committees; (c) the receipt of any necessary governmental, contractual and regulatory consents or approvals in connection with the Project and the related financing; (d) the negotiation and documentation of the financing referred to above, including the terms and conditions of the financing, in form and substance satisfactory to Citi and its counsel; and (e) there not having occurred any disruption of or change in financial, banking or capital market conditions that, in Citi's judgment, could make it inadvisable or impractical to proceed with any portion of the financing of the Project.

Neither Citi nor any of its affiliates shall have any liability (whether direct or indirect, or in contract, tort or otherwise) to the Sponsor, the Project or any other person, claiming through the Sponsor or the Project, as the case may be, for or in connection with the delivery of this letter.

In connection with this transaction, Citi will be acting solely as a principal and not as your agent, advisor or fiduciary. Citi has not assumed a fiduciary responsibility with respect to this transaction, and nothing in this transaction or in any prior relationship between you and Citi will be deemed to create an advisory, fiduciary or agency relationship between us in respect of the Project. You should consider carefully whether you would like to engage an independent advisor to represent or otherwise advise you in connection with the Project, if you have not already done so.


CONTINUED ON NEXT PAGE

Pinnacle Communities, LLC
Request for Proposals No. 24-044, Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)
August 19, 2024
Page 2

Citi acknowledges that Pinnacle may utilize this letter in connection with the submission of the RFP.

Please feel free to contact Adam Hurwitz at 561.347.3231 / adam.r.hurwitz@citi.com with any specific questions or concerns.

Sincerely,
Citibank, N.A.

A handwritten signature in cursive script that reads "Adam Hurwitz".

Adam Hurwitz
Authorized Signatory

LICENSES

LICENSES PC BUILDING

Ron DeSantis, Governor
Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD
THE GENERAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

CSONKA, CURTIS E
PC BUILDING, LLC
9100 S DADELAND BLVD, SUITE 700
MIAMI FL 33156

LICENSE NUMBER: CGC1531515
EXPIRATION DATE: AUGUST 31, 2026
Always verify licenses online at MyFloridaLicense.com

ISSUED: 06/18/2024
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Ron DeSantis, Governor
Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD
THE GENERAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

WOLFSON, LOUIS IV
PC BUILDING, LLC
9100 S DADELAND BLVD, SUITE 700
MIAMI FL 33156

LICENSE NUMBER: CGC1534178
EXPIRATION DATE: AUGUST 31, 2026
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ISSUED: 08/20/2024
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PROFESSIONAL MANAGEMENT INC

Ron DeSantis, Governor
Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: CQ170455
EXPIRATION DATE: MARCH 31, 2025

THE CORPORATION HEREIN HAS REGISTERED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

PROFESSIONAL MANAGEMENT INC
9095 SW 87TH AVE STE 777
MIAMI FL 33176-2310

ISSUED: 03/09/2023
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Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: BO2011098
EXPIRATION DATE: MARCH 31, 2025

THE BRANCH OFFICE HEREIN HAS REGISTERED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

PROFESSIONAL MANAGEMENT INC
1950 LEE ROAD #216
WINTER PARK FL 32789

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Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: CQ71097
EXPIRATION DATE: MARCH 31, 2025

THE CORPORATION HEREIN HAS REGISTERED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

PROPERTY PROFESSIONAL'S INC
9095 SW 87TH AVE
MIAMI FL 33176-2310

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Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: BO2011099
EXPIRATION DATE: MARCH 31, 2025

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PROPERTY PROFESSIONAL'S INC
1950 LEE ROAD SUITE 216
WINTER PARK FL 32789

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Ron DeSantis, Governor
Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: BK170456
EXPIRATION DATE: SEPTEMBER 30, 2024

THE BROKER HEREIN IS LICENSED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MITCHELL, JAMES R
9095 SW 87TH AVE 777
MIAMI FL 33176-2310

ISSUED: 08/24/2022
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Ron DeSantis, Governor
Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
DIVISION OF REAL ESTATE

LICENSE NUMBER: BK3266730
EXPIRATION DATE: SEPTEMBER 30, 2024

THE BROKER HEREIN IS LICENSED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MITCHELL, JAMES R
9095 SW 87 AVE # 777
MIAMI FL 33176

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INSURANCE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/1/2023

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 Arthur J. Gallagher Risk Management Services, LLC 22930 Nine Mile Road Saint Clair Shores MI 48080		CONTACT NAME: Carol Butler PHONE (A/C No. Ext): _____ FAX (A/C No.): _____ E-MAIL ADDRESS: carol_butler@aig.com	
INSURED Pinnacle at Peacefield LTD c/o Pinnacle 9400 Dadeland STE 100 Miami FL 33156		INSURER(S) AFFORDING COVERAGE	
PINNHOU-01		INSURER A: Everest Indemnity Insurance Company	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	
		NAIC # 10851	

COVERAGES

CERTIFICATE NUMBER: 1877068513

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 R3D	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			CF3GL00409-231	9/1/2023	9/1/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA occurrence) \$ 1,000,000 MED EXP (Any one person) \$ Excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/CP AGG \$ 2,000,000 General App Cap \$ 5,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CF3GL00409-231	9/1/2023	9/1/2024	COMBINED SINGLE LIMIT (EA accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ EACH OCCURRENCE \$ AGGREGATE \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	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 \$
A	GL - Self Insured Retention			CF3GL00409-231	9/1/2023	9/1/2024	SIR 250,000

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

Terrorism Coverage is included for policies listed. Policy Cancellation Clause: 30 days notice, 10 days for non-payment of premium.

RE: Pinnacle at Peacefield, LTD. -2314, 2216, & 2122 Adams St, Hollywood, FL 33020
 Liability form #CG2018 04 13 as required by written contract.

Certificate Holder is included as Additional Insured per General

CERTIFICATE HOLDER

CANCELLATION

City of Hollywood 2600 Hollywood Blvd. Hollywood FL 33020 USA	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
--	---



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/03/2023

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 MATT SIPOWSKI MATT SIPOWSKI STATE FARM 3198 N FEDERAL HWY BOCA RATON, FL 33487	CONTACT NAME: MATT SIPOWSKI PHONE (inc. No, Ext): 561-977-5555 FAX (A/G. No): 561-977-2625 E-MAIL ADDRESS: MATT.SIPOWSKI.SM7D@STATEFARM.COM
	INSURER(S) AFFORDING COVERAGE INSURER A: State Farm Florida Insurance Company INSURER D: INSURER G: INSURER D: INSURER E: INSURER F:
INSURED Pinnacle at Peacefield LTD C/O PINNACLE COMMUNITIES 9400 S DADELAND BLVD STE 100 MIAMI, FL 33158	

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.

INS Ltr	TYPE OF INSURANCE	ACC INSD	SUB WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	UNITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$	Y	Y	98-C683207	08/01/2023	09/01/2024	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 DED \$ 0
	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	N/A				PER STATUTE OTH-ER \$ EL EACH ACCIDENT \$ EL DISEASE - EA EMPLOYEE \$ EL DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RE: Pinnacle at Peacefield, LTD. -2314, 2216 & 2122 Adams St. Hollywood, FL 33020 Certificate Holder is included as Additional Insured per General Liability form #CG2018 04 13 as required by written contract.

CERTIFICATE HOLDER City of Hollywood 2600 Hollywood Blvd. HOLLYWOOD, FL 33020	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
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ACORD 25 (2016/03)

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1601498 132849.14 (4-13-2022)

Professional Management, Inc.



EVIDENCE OF PROPERTY INSURANCE

PROFEMAN11

DATE (MM/DD/YYYY)
8/20/2024

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

AGENCY Commercial Lines - 305-443-4886 USI Insurance Services LLC 2801 South Bayshore Drive, Suite 1600 Coconut Grove, FL 33133		PHONE (AG, No, Ext):	COMPANY ---	
FAX (AG, No):	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER
INSURED Professional Management, Inc., et al 9095 SW 87th Avenue Suite 777 Miami, FL 33176		EFFECTIVE DATE	EXPIRATION DATE	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Bldg:
 Location: 9095 SW 87th Avenue
 Total # Units: 0

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL			
see attached for coverage information.						


REMARKS (Including Special Conditions)

Unit Owner Name: n/a
 Address: n/a

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.

ADDITIONAL INTEREST

NAME AND ADDRESS Professional Management, Inc. 9095 SW 87th Avenue, Suite 777 Miami, FL 33176	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN #	
	AUTHORIZED REPRESENTATIVE 		

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ZYSCOVICH



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/10/2024

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 RSC Insurance Brokerage, Inc. 750 Third Ave 15th Floor New York NY 10017		CONTACT NAME: Mayslyn Sala PHONE (A/C, No., Ext): (788) 201-1260 E-MAIL ADDRESS: msala@risk-strategies.com FAX (A/C, No.):															
INSURED Zyscovich, LLC 100 N Biscayne Blvd 27th Floor Miami FL 33132		INSURER(S) AFFORDING COVERAGE <table border="1"> <tr> <th>INSURER</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Hartford Fire Insurance Co A+(XV)</td> <td>19682</td> </tr> <tr> <td>INSURER B: Hartford Casualty Insurance Co A+(XV)</td> <td>29424</td> </tr> <tr> <td>INSURER C: Transportation Insurance Co A(XV)</td> <td>20494</td> </tr> <tr> <td>INSURER D: Allied World Assurance Company A(XV)</td> <td>19489</td> </tr> <tr> <td>INSURER E: Trumbull Insurance Company A+(XV)</td> <td>27120</td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>		INSURER	NAIC #	INSURER A: Hartford Fire Insurance Co A+(XV)	19682	INSURER B: Hartford Casualty Insurance Co A+(XV)	29424	INSURER C: Transportation Insurance Co A(XV)	20494	INSURER D: Allied World Assurance Company A(XV)	19489	INSURER E: Trumbull Insurance Company A+(XV)	27120	INSURER F:	
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INSURER D: Allied World Assurance Company A(XV)	19489																
INSURER E: Trumbull Insurance Company A+(XV)	27120																
INSURER F:																	

COVERAGES **CERTIFICATE NUMBER:** CL244137941 **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 R#&D	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJ-JECT <input type="checkbox"/> LOC OTHER:			10UUNOL5867	04/02/2024	04/02/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Deductible \$ 0 COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ Comp/Coll Deductible \$ 1,000
E	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			10UENOL5868	04/02/2024	04/02/2025	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 Deductible \$ PER STATUTE <input checked="" type="checkbox"/> OTH-ER
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			10RHUOL5869	04/02/2024	04/02/2025	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 Deductible \$
C	WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	WC 736521746	01/01/2024	01/01/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Professional Liability Pollution Liability			0313-5660	10/06/2023	10/06/2024	Per Claim \$5,000,000 Aggregate \$10,000,000 Deductible \$50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 This certificate is issued as evidence of insurance coverage only.

CERTIFICATE HOLDER Evidence of Insurance	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
--	--

ABNEY & ABNEY, INC.

Client#: 1053313

ABNEYABN

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
3/28/2024

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 any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER USI Insurance Services, LLC 2502 N Rocky Point Drive Suite 400 Tampa, FL 33607	CONTACT NAME: _____ PHONE (A/C, No, Ext): _____ FAX (A/C, No): _____ E-MAIL ADDRESS: TeamAECertificate@usi.com													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Phoenix Insurance Company</td> <td>25623</td> </tr> <tr> <td>INSURER B: Travelers Property Cas. Co. of America</td> <td>25674</td> </tr> <tr> <td>INSURER C: Travelers Casualty and Surety Company</td> <td>19038</td> </tr> <tr> <td>INSURER D: Beazley Insurance Company, Inc.</td> <td>37540</td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Phoenix Insurance Company	25623	INSURER B: Travelers Property Cas. Co. of America	25674	INSURER C: Travelers Casualty and Surety Company	19038	INSURER D: Beazley Insurance Company, Inc.	37540	INSURER E:		INSURER F:
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INSURER D: Beazley Insurance Company, Inc.	37540													
INSURER E:														
INSURER F:														
INSURED Abney & Abney, Inc. DBA: Abney + Abney Green Solutions PO Box 919 Palm City, FL 34991														

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	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:	X	X	6604106N924	04/03/2024	04/03/2025	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED <input checked="" type="checkbox"/> AUTOS ONLY HIRED <input type="checkbox"/> AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	X	X	6604106N924	04/03/2024	04/03/2025	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$10000	X	X	CUP7K870355	04/03/2024	04/03/2025	EACH OCCURRENCE \$3,000,000 AGGREGATE \$3,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		X	UB4R037087	04/03/2024	04/03/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000
D	Professional Liability			C15SCL241501	04/03/2024	04/03/2025	\$1,000,000 per claim \$2,000,000 annl aggr.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Professional Liability coverage is written on a claims-made basis.

CERTIFICATE HOLDER

For Proposal Purposes

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



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ACORD 25 (2016/03) 1 of 1
 #S44210800/M44209259

The ACORD name and logo are registered marks of ACORD

BBKZP



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/18/2024

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.

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PRODUCER Brown & Brown Insurance Services, Inc. 1201 W Cypress Creek Rd Suite 130 Fort Lauderdale FL 33309		CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): (954) 778-4448 E-MAIL ADDRESS: 053.Certs@bbrown.com															
INSURED KEITH & Associates, Inc., dba Keith 301 East Atlantic Blvd Pompano FL 33060		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Transportation Insurance Company</td> <td>20494</td> </tr> <tr> <td>INSURER B: The Continental Casualty Company</td> <td>20443</td> </tr> <tr> <td>INSURER C: The Continental Insurance Company</td> <td>35289</td> </tr> <tr> <td>INSURER D: National Fire Insurance Company of Hartford</td> <td>20478</td> </tr> <tr> <td>INSURER E: Arch Insurance Company</td> <td>11150</td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Transportation Insurance Company	20494	INSURER B: The Continental Casualty Company	20443	INSURER C: The Continental Insurance Company	35289	INSURER D: National Fire Insurance Company of Hartford	20478	INSURER E: Arch Insurance Company	11150	INSURER F:	
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INSURER E: Arch Insurance Company	11150																
INSURER F:																	

COVERAGES **CERTIFICATE NUMBER:** 24-25 GL/BAWC/Umb/Prof **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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			7038722272	02/19/2024	02/19/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - OCC/PROP AGG \$ 2,000,000
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY			7038722417	02/19/2024	02/19/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			7038722288	02/19/2024	02/19/2025	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	WC738723311	02/19/2024	02/19/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH+ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000 Per Claim 2,000,000 Aggregate 6,000,000
E	Professional Liability/Pollution Liability			CPP006493604	02/19/2024	02/19/2025	Per Claim 2,000,000 Aggregate 6,000,000

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

CERTIFICATE HOLDER Proof of Coverage	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

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TERRACON



CERTIFICATE OF LIABILITY INSURANCE

4/1/2025

DATE (MM/DD/YYYY)
3/21/2024

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.

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PRODUCER Lockton Companies 444 W. 47th Street, Suite 900 Kansas City MO 64112-1906 (816) 960-9000 kcasu@lockton.com		CONTACT NAME: PHONE (A/C, Ho, Ext): E-MAIL ADDRESS: FAX (A/C, No):															
INSURED 1312891 TERRACON CONSULTANTS, INC. 10841 S. RIDGEVIEW ROAD OLATHE KS 66061		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Travelers Property Casualty Company of America</td> <td>25674</td> </tr> <tr> <td>INSURER B : Allied World Assurance Company (U.S.) Inc.</td> <td>19489</td> </tr> <tr> <td>INSURER C : The Travelers Indemnity Company</td> <td>25658</td> </tr> <tr> <td>INSURER D : The Travelers Indemnity Company of America</td> <td>25666</td> </tr> <tr> <td>INSURER E : Lloyds of London</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Travelers Property Casualty Company of America	25674	INSURER B : Allied World Assurance Company (U.S.) Inc.	19489	INSURER C : The Travelers Indemnity Company	25658	INSURER D : The Travelers Indemnity Company of America	25666	INSURER E : Lloyds of London		INSURER F :	
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INSURER D : The Travelers Indemnity Company of America	25666																
INSURER E : Lloyds of London																	
INSURER F :																	

COVERAGES *MAIN** **CERTIFICATE NUMBER:** 13881552 **REVISION NUMBER:** XXXXXXX

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 INSD. WYO	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> CONTRACTUAL LIAB <input checked="" type="checkbox"/> XCU COVERAGE GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LCC OTHER:	N	N	TC2J-GLSA-9P529930	4/1/2024	4/1/2025	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTLU PREMISES (Ex occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 25,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 OTHER \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	N	N	TC2J-CAP-131J3858	4/1/2024	4/1/2025	COMBINED SINGLE LIMIT (Ex accident) \$ 2,000,000 BODILY INJURY (Per person) \$ XXXXXXX BODILY INJURY (Per accident) \$ XXXXXXX PROPERTY DAMAGE (Per accident) \$ XXXXXXX OTHER \$ XXXXXXX
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0	N	N	CUP-4W208814	4/1/2024	4/1/2025	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 OTHER \$ XXXXXXX
B C	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	N/A	UB-1T88663A (AOS) UB-1T885681 (AZ, MA, WI)	4/1/2024 4/1/2024	4/1/2025 4/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	CONTRACTORS POLLUTION LIAB	N	N	0312-6506	4/1/2023	4/1/2025	\$10,000,000 EACH OCCURANCE/AGGREGATE
E	PROFESSIONAL LIABILITY			LDUSA2405180	4/1/2024	4/1/2025	\$1,000,000 EACH CLAIM/\$1,000,000 AGGREGATE

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 THIS CERTIFICATE SUPERSEDES ALL PREVIOUSLY ISSUED CERTIFICATES FOR THIS HOLDER, APPLICABLE TO THE CARRIERS LISTED AND THE POLICY TERM(S) REFERENCED.
 PROOF OF COVERAGE. THE UMBRELLA LIABILITY IS FOLLOW FORM OVER THE GENERAL LIABILITY, AUTO LIABILITY, AND EMPLOYER'S LIABILITY PER THE POLICY TERMS, CONDITIONS, AND EXCLUSIONS.

CERTIFICATE HOLDER

CANCELLATION

13881552 SPECIMEN	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

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ATTACHMENTS, FORMS AND ADDENDUMS

PART VI: FORMS & ATTACHMENTS

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

PROPOSAL COVER PAGE

SUBMIT ONE (1) UNBOUND HARD-COPY ORIGINAL DOCUMENT, AND FIVE (5) BOUND HARD COPIES, IN A SEALED PACKAGE TO:

PURCHASING DIVISION
ST. LUCIE COUNTY, FL
2300 Virginia Ave., Room 228
FORT PIERCE, FLORIDA 34982

DATE: 8/20/2024

FULL LEGAL COMPANY NAME: Pinnacle Communities II, LLC

CONTACT NAME & TITLE: Tim Wheat, Partner

CONTACT PHONE NUMBER: 305-710-8603

CONTACT EMAIL ADDRESS: TWheat@PinnacleHousing.com

**Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)**

ATTACHMENT A

AFFIDAVIT

TO: ST. LUCIE COUNTY BOARD OF COUNTY COMMISSIONERS FORT PIERCE,
FLORIDA

At the time the Proposals are submitted, the Respondent shall attach to his RFP this sworn statement.

The sworn statement shall be an affidavit in the following form, executed by an officer of the Proposer, association or corporation submitting the Request for Proposal and shall be sworn to before a person who is authorized by law to administer oaths.

Before me, the undersigned authority, personally appeared David O. Deutch who, being duly sworn, deposes and says he is _____ President _____ (Title) of Pinnacle Communities II, LLC (Proposer) the respondent submitting the attached Request for Proposal for the services covered by the RFP documents for **Request for Proposals No. 24-044 Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)**

The affiant further states that no more than one Request for Proposal for the above referenced project will be submitted from the individual, his Proposer or corporation under the same or different name and that such respondent has no financial interest in the Proposer of another respondent for the same work, that neither he, his Proposer, association nor corporation directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with this Proposer's RFP on the above described project. Furthermore, neither the Proposer nor any of its officers are debarred from participating in public contract lettings in any other state.

Pinnacle Communities II, LLC
(Respondent Proposer)
David O. Deutch, President
(Signature – Authorized Representative)

President
(Title)

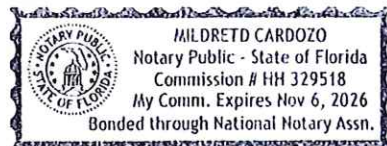
STATE OF FLORIDA)

COUNTY OF MIAMI-DADE)

Subscribed and sworn to before me this 16 day of August, 2024, by David O. Deutch who personally appeared before me at the time of notarization, and who is personally known to me or who has produced _____ as identification.

[Signature]
Notary Public

My commission expires: Nov. 6 2024



Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)
ATTACHMENT B

AFFIDAVIT OF SOLVENCY

PERTAINING TO THE SOLVENCY OF {Respondent} Pinnacle Communities II, LLC,
being of lawful age and being duly sworn I, {Affiant} David O. Deutch, as
{Position/Title} President (ex. CEO, officer, president, duly authorized
representative, etc.) hereby certify under penalty of perjury that:

1. I have reviewed and am familiar with the financial status of above stated entity.
2. The above stated entity possesses adequate capital in relation to its business operations or any contemplated or undertaken transaction to timely pay its debts and liabilities (including, but not limited to, unliquidated liabilities, un-matured liabilities and contingent liabilities) as they become absolute and due.
3. The above stated entity has not, nor intends to, incur any debts and/or liabilities beyond its ability to timely pay such debts and/or liabilities as they become due.
4. I fully understand failure to make truthful disclosure of any fact or item of information contained herein may result in denial of the application, revocation of the Certificate of Public Necessity if granted and/or other action authorized by law.

The undersigned has executed this Affidavit of Solvency, in his/her capacity as a duly authorized representative of the above stated entity, and not individually, as of this 16 day of August, 2024.


Signature of Affiant

STATE OF FLORIDA)

COUNTY OF MIAMI-DADE)

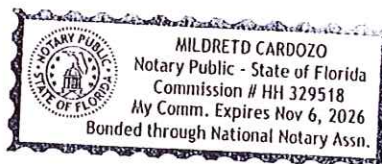
Subscribed and sworn to before me this 16 day of August, 2024, by David O. Deutch
✓ who personally appeared before me at the time of notarization, and who is personally known to me or
who has produced _____ as identification.



Notary Public

My commission expires:

Nov. 6 2026



Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT C

St. Lucie County Board of County Commissioners Drug-Free Workplace Form

The undersigned Proposer, in accordance with Florida Statute 287.087 hereby certifies that

Pinnacle Communities II, LLC does:

Name of
Proposer

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 prohibition.
2. Inform employees about the danger of drug abuse in the workplace, the business' policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, employee assistance programs and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the contractual services that are described in St. Lucie County's Request for Proposal to provide ARP Compliance and Oversight Services, a copy of the statement specified in paragraph 1.
4. In the statement specified in paragraph 1, notify the employees that, as a condition of working on the contractual services described in paragraph 3, 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 Florida Statute 893, as amended, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than three (3) days after such conviction or plea.
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. Consistent with applicable provisions with State or Federal law, rule, or regulation, make a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1 through 5.

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



Signature

8-16-24

Date

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT D

Conflict of Interest Disclosure Form

**Project (RFP) Number/Description: Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)**

The term "conflict of interest" refers to situations in which financial or other considerations may adversely affect or have the appearance of adversely affecting a Proposer's professional judgment in completing work for the benefit of St. Lucie County ("County"). The bias such conflicts could conceivably impart may inappropriately affect the goals, processes, methods of analysis or outcomes desired by the County.

Proposers are expected to safeguard their ability to make objective, fair, and impartial decisions when performing work for the benefit of the County. Proposers, therefore, must avoid situations in which financial or other considerations may adversely affect, or have the appearance of adversely affecting the Proposer's professional judgement when completing work for the benefit of the County.

The mere appearance of a conflict may be as serious and potentially damaging as an actual distortion of goals, processes, and methods of analysis or outcomes. Reports of conflicts based upon appearances can undermine public trust in ways that may not be adequately restored even when the mitigating facts of a situation are brought to light. Apparent conflicts, therefore, should be disclosed and evaluated with the same vigor as actual conflicts.

It is expressly understood that failure to disclose conflicts of interest as described herein may result in immediate disqualification from evaluation or immediate termination from work for the County.

Please check the appropriate statement:

hereby attest that the undersigned Respondent has no actual or potential conflict of interest due to any other clients, contracts, or property interests for completing work on the above referenced project.

The undersigned Respondent, by attachment to this form, submits information which may be a potential conflict of interest due to other clients, contracts, or property interests for completing work on the above referenced project.

Legal Name of Respondent: Pinnacle Communities II, LLC

Authorized Representative(s):  David O. Deutch, President
Signature Print Name/Title

Signature Print Name/Title

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT E

CLAIMS/LIENS/LITIGATION HISTORY

Respondents must provide accurate and factual information related to the questions provided below. Failure to appropriately disclose the information requested, including any and all explanations and/or details related to the answers provided may result in a Respondent being removed from further consideration under this RFP. Respondents may attach additional pages and/or documents as necessary to provide information as required.

1. Within the past 7 years, has your organization filed suit or a formal claim against an owner or entity, or been sued by or had a formal claim filed by an owner, subconsultant or supplier resulting from a contract dispute? Yes _____ No x _____ If yes, please attach additional sheet(s) to include:

Description of every action.

Captions of the Litigation or Arbitration;

Amount at issue:

Name (s) of the attorneys representing all parties:

Amount actually recovered, if any:

Name(s) of the project owner(s)/manager(s) to include address and phone number:

2. List all pending litigation and or arbitration.
3. List and explain all litigation and arbitration within the past seven (7) years - pending, resolved, dismissed, etc.
4. Within the past 7 years, please list all Liens, including Federal, State and Local, which have been filed against your Company. List in detail the type of Lien, date, amount and current status of each Lien.

Mechanic's Lien filed on May 16, 2024 by From Green to Greener, Inc. against an affiliate of Pinnacle, Berkeley Landing LLC (Owner). This lien was bonded on June 13, 2024 and will be contested by Owner and its General Contractor, PCDS Construction, LLC and a counter-claim is expected to be filed.

5. Have you ever abandoned a contract, been terminated for cause?

Yes _____ No X _____ if yes, please explain in detail:

NONE

6. For all claims filed against your company within the past five-(5) years, have all been resolved satisfactorily with final judgment in favor of your company within 90 days of the date the judgment became final? Yes _____ No X _____ if no, please explain why?

NONE

7. List the status of all pending claims currently filed against your company:

NONE

Financial Consequences

1. Has an owner or entity ever withheld payment, assessed fees or penalties, or made a claim against any Performance and Payment Bonds? Yes _____ No If yes, please explain each instance in detail: NONE

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT F

EQUAL OPPORTUNITY REPORT STATEMENT

The Respondent (Proposer) shall complete the following statement by signing this form where indicated. Failure to complete this form may be grounds for rejection of bid:

The awarded Proposer shall comply with Title VI of the Civil Rights Act of 1964, the Civil Rights Restoration Act of 1987 and the Florida Civil Rights Act of 1992, as amended) prohibiting employment discrimination and shall comply with the regulations and guidelines promulgated pursuant to this Act by the Secretary of the Interior and the Heritage Conservation and Recreation Service.

During the performance of this contract, the awarded Proposer, for itself, its assignees, and successors in interest (hereinafter referred to as the "Proposer") agrees as follows:


- (1) The Proposer will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The Proposer will take affirmative action to ensure that applicants are employed, and that employees are treated during employment without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: Employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The Proposer agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided setting forth the provisions of this nondiscrimination clause.
- (2) The Proposer will, in all solicitations or advertisements for employees placed by or on behalf of the Proposer, state that all qualified applicants will receive considerations for employment without regard to race, color, religion, sex, or national origin.
- (3) The Proposer will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided advising the said labor union or workers' representatives of the Proposer's commitments under this section, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
- (4) The Proposer will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.
- (5) The Proposer will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the administering agency and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.
- (6) In the event of the Proposer's noncompliance with the nondiscrimination clauses of this contract or with any of the said rules, regulations, or orders, this contract may be canceled, terminated, or suspended in whole or in part and the Proposer may be declared ineligible for further Government contracts or federally assisted construction contracts in accordance with

procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions as may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

- (7) The Proposer will include the portion of the sentence immediately preceding paragraph (1) and the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each sub-consultant or vendor. The Proposer will take such action with respect to any subcontract or purchase order as the administering agency may direct as a means of enforcing such provisions, including sanctions for noncompliance: Provided, however, That in the event a Proposer becomes involved in, or is threatened with, litigation with a sub-Consultant or vendor as a result of such direction by the administering agency the Proposer may request the United States to enter into such litigation to protect the interests of the United States.

Handwritten Signature of Authorized Principal(s):

NAME (print): David O. Deutch

SIGNATURE: 

TITLE: President

NAME OF PROPOSER: Pinnacle Communities II, LLC

DATE: 8/20/2024

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT G

Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Primary Covered Transactions

The Respondent certifies that, the Proposer or any person associated therewith in the capacity of owner, partner, director, officer, principal, investigator, project director, manager, auditor, and/or position involving the administration of federal funds:

1. are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions, as defined in 49 CFR s29.110(a), by any federal department or agency;
2. have not within a three-year period preceding this certification been convicted of or had a civil judgment rendered against it for: commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local government transaction or public contract; violation of federal or state antitrust statutes; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property
3. are not presently indicted for or otherwise criminally or civilly charged by a federal, state, or local governmental entity with commission of any of the offenses enumerated in paragraph (b) of this certification; and
4. have not within a three-year period preceding this certification had one or more federal, state, or local government public transactions terminated for cause or default.

The Respondent certifies that it shall perform a debarment verification on any sub-consultant, sub-consultant, material supplier or vendor, that it proposes to contract with to perform any work under this RFP and shall not enter into any transaction with any sub-Consultant, material supplier, or vendor who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this project by any federal agency unless authorized by St. Lucie County.

Handwritten Signature of Authorized Principal(s):

NAME (print): David O. Deutch

SIGNATURE: 

TITLE: President

NAME OF PROPOSER: Pinnacle Communities II, LLC

DATE: 8/20/2024

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT H

BYRD ANTI-LOBBYING COMPLIANCE AND CERTIFICATION REGARDING LOBBYING

Certification for Contracts, Grants, Loans, and Cooperative Agreements (To be submitted with each bid or offer exceeding \$100,000). The undersigned [Proposer] certifies, to the best of his or her knowledge, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or Current as of 9-26-16 11 cooperative agreement, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.
3. The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31, U.S.C. § 1352 (as amended by the Lobbying Disclosure Act of 1995). Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

The Proposer, Pinnacle Communities II, LLC, certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the Proposer understands and agrees that the provisions of 31 U.S.C. § 3801 et seq., apply to this certification and disclosure, if any.

Handwritten Signature of Authorized Principal(s):

NAME (print): David O. Deutch

SIGNATURE: 

TITLE: President

NAME OF PROPOSER: Pinnacle Communities II, LLC

DATE: 8/20/2024

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT I

NON-COLLUSION CERTIFICATION

St. Lucie County requires, as a matter of policy, that any Proposer receiving a contract or award resulting from this Request for Proposal issued by St. Lucie County shall make certification as below. Receipt of such certification, under oath, shall be a prerequisite to the award of contract and payment thereof.

I (we) hereby certify that if the contract is awarded to me, our Proposer, partnership or corporation, that no members of the elected governing body of St. Lucie County nor any professional management, administrative official or employee of the County, nor members of his or her immediate family including spouse, parents or children, nor any person representing or purporting to represent any member or members of the elected governing body or other official, has solicited, has received or has been promised, directly or indirectly, any financial benefit including but not limited to a fee, commission, finder's fee, political contribution, goods or services in return for favorable review of any Proposals submitted in response to the Request for Proposal or in return for execution of a contract for performance or provision of services for which proposals are herein sought.

Handwritten Signature of Authorized Principal(s):

NAME (print): David O. Deutch

SIGNATURE: 

TITLE: President

DATE: 8/20/2024

NAME OF PROPOSER/PARTNERSHIP/CORPORATION:

Pinnacle Communities II, LLC

Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

ATTACHMENT J
E-VERIFY AFFIDAVIT

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

I, David O. Deutch (hereinafter "Affiant"), being duly authorized by and on behalf of Pinnacle Communities II, LLC (hereinafter "Proposer") hereby swears or affirms as follows:

1. Proposer understands that E-Verify, authorized by Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA), is a web-based system provided by the United States Department of Homeland Security, through which employers electronically confirm the employment eligibility of their employees.
2. For the duration of Contract No. _____ (hereinafter "Agreement"), in accordance with section 448.095, F.S., Proposer shall utilize the U.S. Department of Homeland Security's E-Verify system to verify the employment eligibility of all new employees hired by the Proposer and shall expressly require any subcontractors performing work or providing services pursuant to the Agreement to likewise utilize the U.S. Department of Homeland Security's E-Verify system to verify the employment eligibility of all new employees hired by the subcontractor.
3. Proposer shall comply with all applicable provisions of section 448.095, F.S., and will incorporate in all subcontracts the obligation to comply with section 448.095, F.S.
4. Proposer understands and agrees that its failure to comply with all applicable provisions of section 448.095, F.S. or its failure to ensure that all employees and subcontractors performing work under the Agreement are legally authorized to work in the United States and the State of Florida constitute a breach of the Agreement for which St. Lucie County may immediately terminate the Agreement without notice and without penalty. The Proposer further understands and agrees that in the event of such termination, Proposer shall be liable to the St. Lucie County for any costs incurred by the St. Lucie County resulting from Proposer's breach.

DATED this 16 day of August, 2024.

David O. Deutch, President

Signature of Affiant

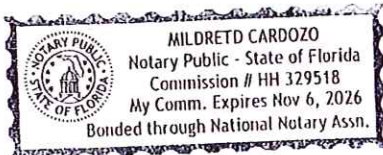
David O. Deutch, President

Printed Name & Title of Affiant

Pinnacle Communities II, LLC

Full Legal Name of Proposer

Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this 16 day of August, 2024, by {insert name and title of Affiant}, who is personally known to me or has produced _____ as identification.



Mildred Cardozo
Notary Public
My Commission Expires: Nov. 6 2026

**Request for Proposals No. 24-044
Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)**

ATTACHMENT K

Respondents must submit proof of insurance coverages in the amount(s) stated herein, or a letter from an insurance provider attesting to the Respondent's ability to obtain coverages in the amount(s) stated herein upon award.

Failure to provide proof of insurance or proof of the ability to obtain required coverage may result in Respondent being deemed non-responsive and therefore removed from consideration.

**CERTIFICATE(S) OF INSURANCE
(Attach or insert copy here)**



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/1/2023

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 Arthur J. Gallagher Risk Management Services, LLC 22930 Nine Mile Road Saint Clair Shores MI 48080	CONTACT NAME: Carol Butler	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
E-MAIL ADDRESS: carol_butler@ajg.com		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Everest Indemnity Insurance Company		10851
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

INSURED Pinnacle at Peacefield LTD c/o Pinnacle 9400 Dadeland STE 100 Miami FL 33156	PINNHOU-01
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COVERAGES **CERTIFICATE NUMBER:** 1677068513 **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.

INSTR	TYPE OF INSURANCE	ADDL INSD	SUBR: WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:			CF3GL00409-231	9/1/2023	9/1/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ Excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 General Agg Cap \$ 5,000,000
A	<input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CF3GL00409-231	9/1/2023	9/1/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTIONS						EACH OCCURRENCE \$ AGGREGATE \$ \$
	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	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	GL - Self Insured Retention			CF3GL00409-231	9/1/2023	9/1/2024	SIR 250,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Terrorism Coverage is included for policies listed. Policy Cancellation Clause: 30 days notice, 10 days for non-payment of premium.

RE: Pinnacle at Peacefield, LTD. -2314, 2216, & 2122 Adams St, Hollywood, FL 33020 Certificate Holder is included as Additional Insured per General Liability form #CG2018 04 13 as required by written contract.

CERTIFICATE HOLDER**CANCELLATION**

City of Hollywood 2600 Hollywood Blvd. Hollywood FL 33020 USA	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 
--	--

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/03/2023

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 State Farm MATT SIPOWSKI MATT SIPOWSKI STATE FARM 6198 N FEDERAL HWY BOCA RATON, FL 33487	CONTACT NAME: MATT SIPOWSKI PHONE (A/C, No, Ext): 561-997-5555 FAX (A/C, No): 561-977-2625 E-MAIL ADDRESS: MATT.SIPOWSKI.SM7D@STATEFARM.COM													
	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A : State Farm Florida Insurance Company</td> <td>10739</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : State Farm Florida Insurance Company	10739	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :
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INSURER E :														
INSURER F :														
INSURED Pinnacle at Peacefield LTD C/O PINNACLE COMMUNITIES 9400 S DADELAND BLVD STE 100 MIAMI, FL 33156														

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	ADD INSD	SUB WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$	Y	Y	98-CSB3207	09/01/2023	09/01/2024	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 DED \$ 0
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER \$ E.L. EACH ACCIDENT \$ 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)

RE: Pinnacle at Peacefield, LTD. -2314, 2216, & 2122 Adams St, Hollywood, FL 33020 Certificate Holder is included as Additional Insured per General Liability form #CG2018 04 13 as required by written contract.

CERTIFICATE HOLDER

CANCELLATION

City of Hollywood 2600 Hollywood Blvd. HOLLYWOOD, FL 33020	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
--	---

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/04/2024

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 Fortun Insurance LLC 1000 E Broward Blvd. Ft Lauderdale FL 33301		CONTACT NAME: Shelley Browning PHONE (A/C, No, Ext): (954) 828-9948 E-MAIL ADDRESS: shelley.browning@fortuninsurance.com FAX (A/C, No): (954) 828-9949	
INSURED Pinnacle Communities LLC; *See full covered entities list in description box below 9100 South Dadeland Blvd., Suite 700 Miami FL 33156		INSURER(S) AFFORDING COVERAGE INSURER A: Technology Insurance Company /AmTrust NAIC # 42376 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 2024-25--- **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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPI/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LJAB <input type="checkbox"/> OCCUR EXCESS LJAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		TWC4409759	04/07/2024	04/07/2025	<input checked="" type="checkbox"/> PER STATUTE <input checked="" type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 2,000,000 E.L. DISEASE - EA EMPLOYEE \$ 2,000,000 E.L. DISEASE - POLICY LIMIT \$ 2,000,000
							Each Accident Disease Each Employee Disease Policy Limit

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

COVERED ENTITIES: Pinnacle Communities LLC; Pinnacle Housing Group LLC; PCDS Construction LLC; PC Building LLC; PHG Builders LLC; Pinnacles Communities II LLC

Project: Casanas Village at Frenchtown Square 448 W Georgia Street Tallahassee FL 32301

CERTIFICATE HOLDER City of Tallahassee 300 S Adams Street Tallahassee FL 32301	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
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Request for Proposals No. 24-044
 Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

OPTIONAL PROPOSAL CHECKLIST

SECTION	ATTACHMENT NAME	CHECK BOX	ST. LUCIE COUNTY USE
1	Proposal Cover Page & Cover Letter	x	
2	Company and Staff Qualifications	x	
	Attachment E - Claims/Liens/Litigation History	x	
3	Pricing	x	
4	Past Performance/Related Experience	x	
5	Approach and Methodology	x	
6	Socioeconomic Business Enterprise	x	
7	Administrative Information (include the following):	x	
8	Attachment A - RFP Affidavit	x	
	Attachment B - RFP Affidavit of Solvency	x	
	Attachment C - Drug Free Workplace Form	x	
	Attachment D - Conflict of Interest Disclosure Form	x	
	Attachment E – Claims/liens/Litigation History	x	
	Attachment F – Equal Opportunity Report Statement	x	
	Attachment G - Certification Regarding Debarment, Suspension, Ineligibility, and Voluntary Exclusion – Primary Covered Transactions	X	
	Attachment H – Byrd Anti-Lobbying Compliance	x	
	Attachment I - Non-Collusion Certification	x	
	Attachment J - E-Verify Affidavit	x	
	Attachment K - Proof of Insurance with Limits	x	
	Acknowledged Addenda	x	

**BOARD OF COUNTY
COMMISSIONERS**



**PURCHASING
DEPARTMENT**

ADDENDUM No. 1

RFP No. 24-044

Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

May 9, 2024

To: All Prospective Bidders:

The following changes, additions, clarifications, and deletions amend the Bid Documents of the above captioned Project and shall become an integral part of the Contract Documents. Please note the contents herein and affix same to the documents you have on hand. Indicate on the Bid Form that this Addendum has been received.

Change:

The due date for RFP No. 24-044 has been changed to:

Wednesday, August 21, 2024, at 3:00 p.m.

Please sign and return by e-mail to ciminod@stlucieco.org.

Name of Firm: Pinnacle Communities II, LLC

Signature: David O. Deutch Digitally signed by David O. Deutch
Date: 2024.08.20 15:51:43 -04'00'

Date: 8/20/2024



ADDENDUM No. 2

RFP No. 24-044

Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

June 6, 2024

To: All Prospective Bidders:

The following changes, additions, clarifications, and deletions amend the Bid Documents of the above captioned Project and shall become an integral part of the Contract Documents. Please note the contents herein and affix same to the documents you have on hand. Indicate on the Bid Form that this Addendum has been received.

Change:

A Future Land Use (FLU) change is being initiated to change the FLU of the properties identified in the RFP to General Commercial. The General Commercial Land Use promotes mixed use and may permit certain development at a higher density under the LIVE LOCAL ACT. The LIVE LOCAL ACT allows development proposals for residential and mixed-use projects to be considered administratively by the City. Note that the proposed FLU change is contingent upon approval from local and state agencies."

Please sign and include in RFP proposal.

Name of Firm: Pinnacle Communities II, LLC

Signature: David O. Deutch Digitally signed by David O. Deutch
Date: 2024.08.20 15:52:16 -04'00'

Date: 8/20/2024

**BOARD OF COUNTY
COMMISSIONERS**



**PURCHASING
DEPARTMENT**

ADDENDUM No. 3

RFP No. 24-044

Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

June 27, 2024

To: All Prospective Bidders:

The following changes, additions, clarifications, and deletions amend the Bid Documents of the above captioned Project and shall become an integral part of the Contract Documents. Please note the contents herein and affix same to the documents you have on hand. Indicate on the Bid Form that this Addendum has been received.

ATTACHMENT:

Questions/Answers

Please sign and include in RFP proposal.

Name of Firm: Pinnacle Communities II, LLC

Signature: David O. Deutch Digitally signed by David O. Deutch
Date: 2024.08.20 15:52:56 -04'00'

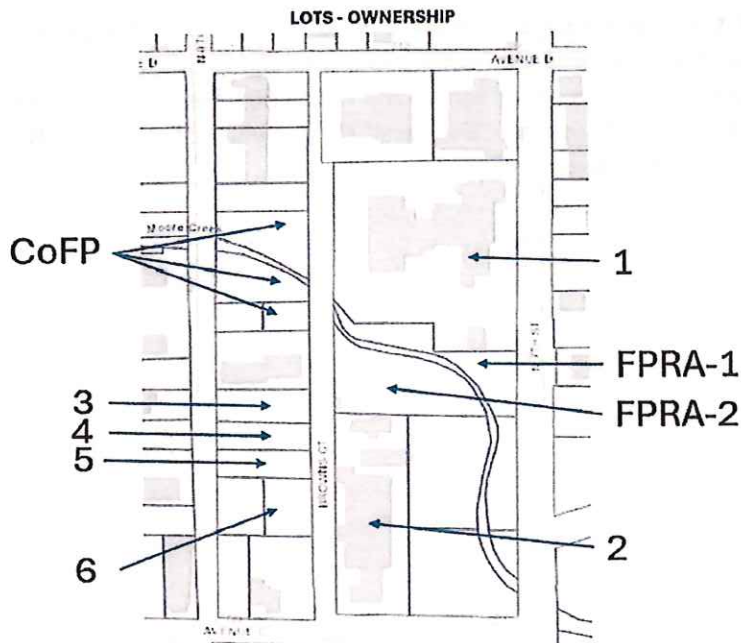
Date: 8/20/2024

Q1: I am reaching out to ask for clarity about addendum two. What is the implication of the land use change on all the 11 parcels? Will staff give direction on how the City and County interpret the Live Local Act?

A1: Please refer to the attached Review Standards, Map, and Table. The Future Land Use Change will allow the use of the provisions of the 'Live Local' Act. Any proposed development (having the benefit of a Commercial Land Use) can utilize the State Statute to fast track the approval process. The benefits are, high density, lower parking rate, reviewed administratively (No Planning Board or City Commission hearings).

An ESTIMATED housing unit yield calculation table is attached. The table identifies the maximum unit counts available under different zoning and future land use situations for 11 lots, these counts do not account for any existing site constraints or land development/stormwater requirements. The 'Existing Zoning column' shows what is permitted at present. An alternative 'Innovative Residential' development pathway is available (A mini-Planned Development). Changing the Future Land Use of all lots to High Density with an R-5 zoning increase provides the same yield as a Planned Development option without the option of a flexible site design (both options allow for an additional 40 units to be permitted based on local affordability standards). The final column calculates the potential unit yield using the provisions of 'Live Local'.

The City will use the attached Review Standards to assess 'Live Local' submittals. The Review will be based on the city's R-5 zoning district.



	+/- Acres	FLU/Zoning	Estimated Unit Yield				
			Existing Zoning ^A	Innovative Residential	FLU to High Density ^B	Planned Development ^C	Live Local Act ^D
Property 1	2.3	CG-C3	21	34	41	41	69
Property 2	0.96	INST-C3	0	0	17	17	28
Property 3	0.16	RM-R4	1	1	2	2	4
Property 4	0.17	RM-R4	2	2	3	3	5
Property 5	0.17	RM-R4	2	2	3	3	5
Property 6	0.18	RM-R4	2	2	3	3	5
FPRA-1	0.25	CG-C3	2	2	4	4	7
FPRA-2	0.46	COS-C3	0	0	8	8	13
CoFP	0.59	COS-OS/R-4	2	4	10	10	17
UNIFIED ^E	5.24	-	32	47	94	94	157

A: Based on maximum 20% residential floor area and unit size of 950 sq. ft. for Commercial Future Land Use

B: Based on all properties having FLU of High Density Residential & R-5 zoning

C: Based on all properties having FLU of Commercial

D: Unit count may be increased at a ratio of one market rate unit for every affordable unit up to 40 additional units - Not applicable to Live Local

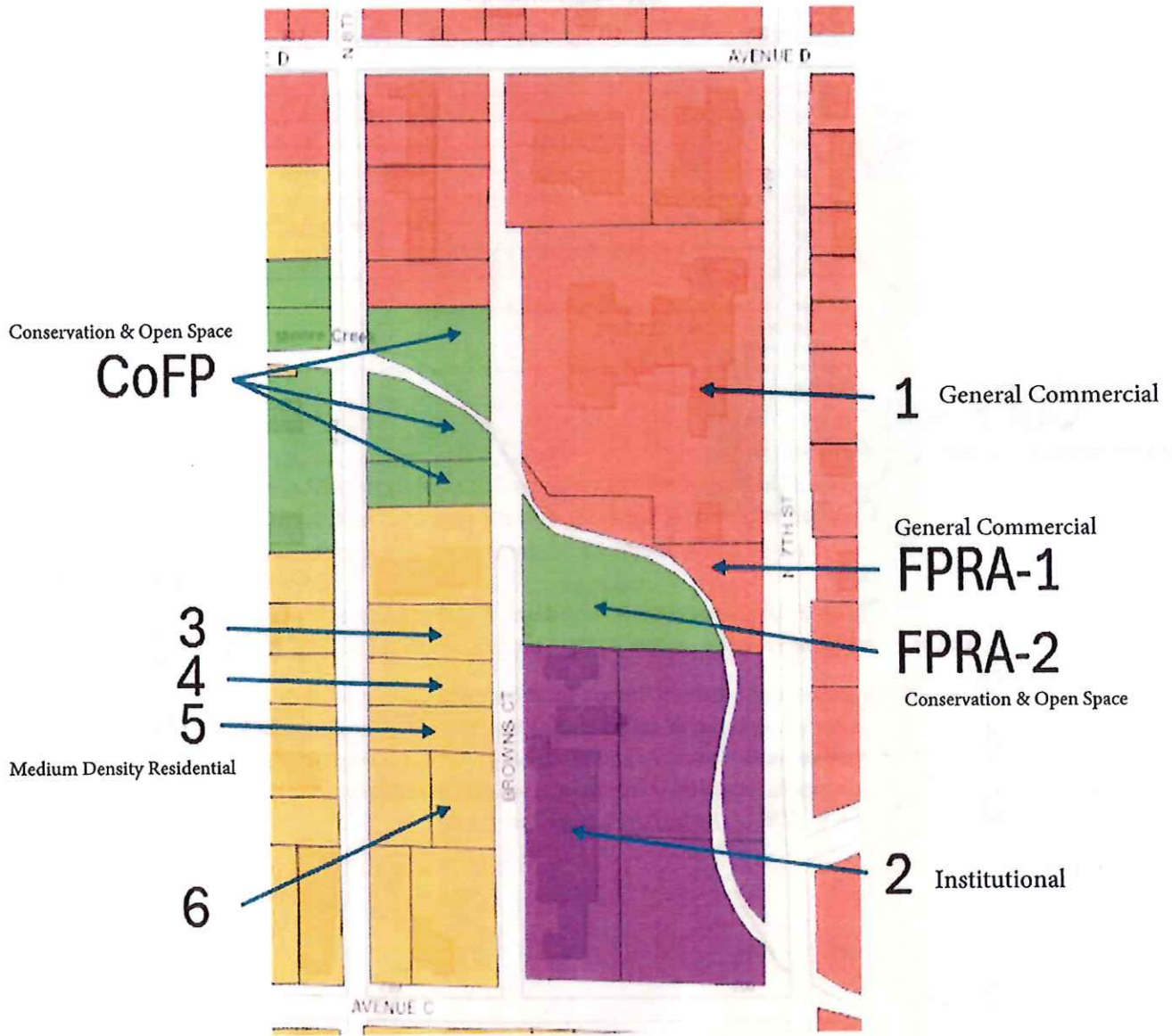
E: Based on cumulative site area which may result in greater unit yield

Q2: What is the consequence if the State does not ratify the FLU prior to the RFP due date or at all? The CRA-owned sites are already zoned general commercial. Two out of the three St. Lucie parcels are General Commercial, and one parcel is zoned medium-density residential. The city of Fort Pierce's three parcels is conservation/open space.

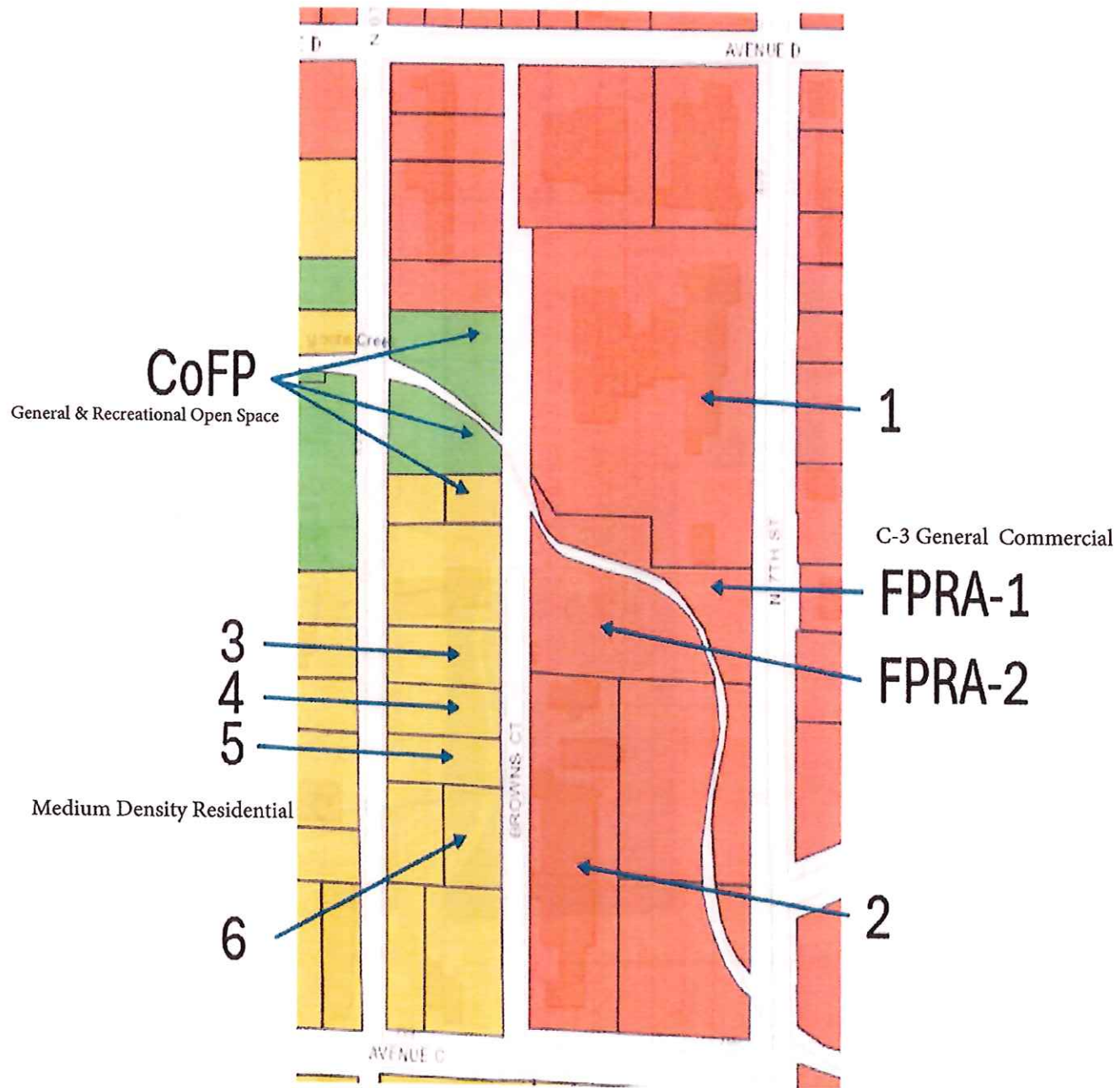
Answer: The Future Land Use (FLU) amendment is considered as a Small-Scale Comprehensive Plan Map Amendment and as such will not require review by the State.

The map extracts below indicate the correct Future Land Use and Zoning of each of the parcels. The Future Land Use is of greater importance in consolidating the properties and to take advantage of the 'Live Local' act. The alternative would be to amend the zoning and FLU to High-Density Residential and R-5 zoning, the resultant unit yield would be lower than 'Live Local'. On its own, the Commercial General FLU restricts residential use to 20% of the project's total floorspace.

FUTURE LAND USE



ZONING



REVIEW OF AFFORDABLE HOUSING PROJECTS SUBMITTED - 'LIVE LOCAL' ACT

Review under R-5 High Density Residential Zoning Code as this zoning district encourages Multi-family dwellings. In accordance with the City's land development regulations for multifamily developments.

ZONING

Lot Size	No minimum
Maximum Density du/ac	30
Max Height within one mile	R-5
Lot Width	80ft
Front Yard	25ft
Side Yard	10ft
Rear Yard	20ft
Corner Side	15ft
Mixed-Use	Allowed
Distance between buildings	20ft
Building Coverage	50%
Parking	TBD
Landscape Review	Required
Design Review	Yes
Affordable Dwellings	40%
Income-eligible	30-years

PROCESS

Administrative

Technical Review Committee	Yes
Planning Board	No
City Commission	No

**BOARD OF COUNTY
COMMISSIONERS**



**PURCHASING
DEPARTMENT**

ADDENDUM No. 4

RFP No. 24-044

Moore's Creek Redevelopment Project (a.k.a. Avenue D Model Block Project)

August 1, 2024

To: All Prospective Bidders:

The following changes, additions, clarifications, and deletions amend the Bid Documents of the above captioned Project and shall become an integral part of the Contract Documents. Please note the contents herein and affix same to the documents you have on hand. Indicate on the Bid Form that this Addendum has been received.

ATTACHMENT:

Questions/Answers

Please sign and include in RFP proposal.

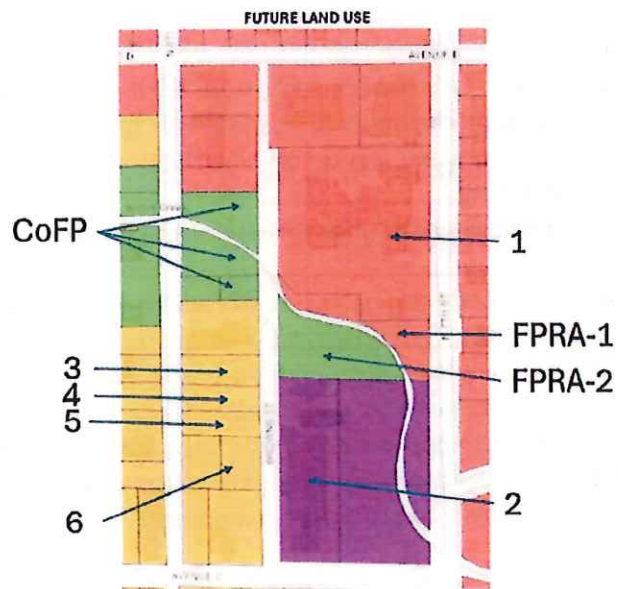
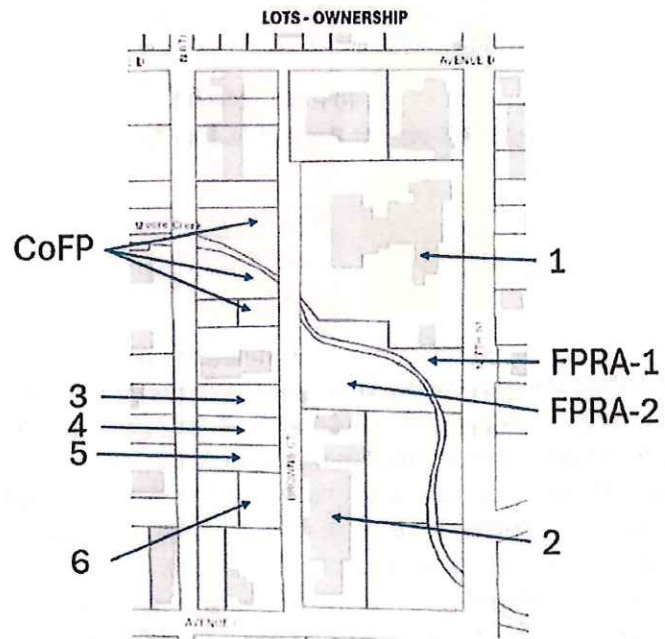
Name of Firm: Pinnacle Communities II, LLC

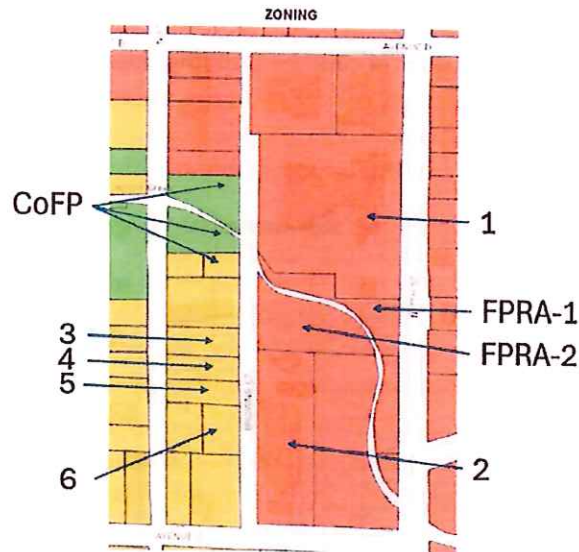
Signature: David O. Deutch Digitally signed by David O. Deutch
Date: 2024.08.20 15:53:33 -04'00'

Date: 8/20/2024

1. The maps on Amendment 3 have no clear color-coded legend. Can you provide a legend for all maps?

Answer:





2. It seems like the plan is for some parcels to remain R-4 while others that are not currently R-4 will be changed to Commercial Land Use and Zoning, thereby allowing approvals equivalent to R-5 zoning under the Live Local Act. What is the reasoning behind not changing ALL parcels to Commercial Land Use and Zoning, thereby allowing R-5 by right under the Live Local Act while still allowing for a range of uses as Commercially-zoned properties? Such a strategy would seem to allow for maximum flexibility for both stakeholders and respondents.
Answer: The City's intent is to amend the Future Land Use of all parcels to 'Commercial' in order to facilitate the use of all parcels to use the 'Live Local' the essential part to this is the Commercial Future Land Use (FLU), the zoning will be amended at the same time to suit the Commercial FLU – Live Local will be enabled with the FLU change.

3. Have the Future Land Use Amendment(s) and rezoning requests come before the City of Fort Pierce City Commission for a public hearing(s) or are they scheduled to do so before the RFP deadline? Please provide the dates of hearings that have been held or are expected to be held. If not, please provide drafts of any LUPA and zoning requests prepared for consideration, if available.
Answer: Not at this time – Anticipated September-October.

4. The Board of Trustees of The Internal Improvement Fund owns approximately 1.5 acres adjacent to the east of the County Health Department building at the corner of Browns Court and Avenue C, which is bisected by Moore's Creek. Has the City, CRA or County had any conversations with the State concerning leasing or acquiring this property?
Answer: This entity was approached about the potential for this land to be included, however it is being utilized through a long-term lease with a state agency and is not available to be utilized as part of the development.

5. Will there be a pre-submittal conference, or a site visit scheduled for prospective respondents before the RFP response is due? Will the County and/or City agree to provide scheduled tours and inspection of the existing properties?

Answer: If you are interested in touring the building that currently houses the Family Success Center, please contact Jennifer Hance, Community Services Director at hancej@stlucieco.org or (772) 462-1777. Please note that you will be unable to tour the WIC and Doctors office area of the building due to patient privacy. Appointments only.

6. On Page 6, Section B, the "Objective" is stated as follows:

The Parties goal is to solicit interested parties who are qualified and experienced to develop a "Model Block" for the Lincoln Park neighborhood. Services to be considered for this "Model Block" project include, but are not limited to, affordable housing, retail opportunities commercial/retail/office opportunities, community resource/family success center, and onsite parking. The community resource/family success center is intended to include the St. Lucie County Community Services offices (Housing, Human Services, and Veteran Services) as well as Women, Infants and Children (WIC) and Florida Community Health Center (OB-GYN/Pediatrics).

The specific program for the public sector services within the "Community Resource/Family Success Center" are ambiguous and no specific guidance is provided for respondents to gauge how to design and program for these requirements, and whether it is even explicit that respondents address these requirements in their response. In order to respond appropriately (if respondents are expected to address the development of such facilities), we would need to be advised of the following:

- Provide a table of the square footage requirements for each public component (Housing, Human Services, Veterans Services, WIC and Florida Community Health Center, etc.).

Answer: Family Success Center total square footage: 20,300 sq. ft.

- **Community Services: 6,100 sq. ft.**
- **Veterans Services: 800 sq. ft.**
- **WIC: 2200 sq. ft.**
- **Clinic FCHC: 7,500 sq. ft.**
- **Shared public bathrooms, Conference room, Lobby space & Hallways: 3,700 sq. ft.**

Staff are suggesting the building size be increased by no less than 20% to provide for future growth and an additional appropriate maintenance storage and workspace of approximately 200-400 sq. ft.

- Advise of any unique structural, mechanical/electrical/plumbing needs for these services.

Answer: Possible plumbing and electrical requirements for medical clinic space and equipment.

Backup power generator.

Negative Air equipment for medical use.

Hurricane rated building, windows, doors, etc...

Refrigeration for medicine storage.

Security needs for public and private access

Sufficient parking for Employees, visitors, bus stop

- Inform respondents of the applicable regulations for designing and constructing such spaces for the public benefit and/or to be owned by the public.

Answer: ADA Compliant. Life safety systems – fire alarm, suppression, backup generators, emergency lighting, alarm system and emergency response call system.

- Indicate who would be expected to own and operate these facilities long-term after completion.

Answer: This is yet to be seen. The selected developer and St. Lucie County can further discuss the particulars of this.

- Would shared parking with the residential and commercial components and these facilities be considered and allowed?

Answer: Yes, shared parking would be considered if accompanied with an analysis.

7. Is there any due diligence information on the parcels available for review, such as surveys, title policies, Phase I and Phase II environmental audits, asbestos and lead paint surveys, environmental native species and wetland assessments, etc.?

Answer: This information is not available.

8. Do the proposed zoning alternatives limit the number of stories or building height that may be necessary to achieve the allowable density? There is a 45' height plus additional setback for every added foot in height.

Answer: If the Live Local Act was utilized then the site would be subject to the R-5 zoning district which has a height limitation of 200ft.

9. Will there be any relief in parking or shared parking between the proposed commercial and residential uses?

Answer: Yes, accompanied with an analysis.

10. Is the FPRA (Fort Pierce Redevelopment Authority) to be a public park?

Answer: The FPRA parcels (2410-601-0182-000-9 and 2410-601-0183-000-6) are currently being utilized as part of the Moore's Creek Linear Park which includes sidewalks, lighting, stormwater features, and parking.

11. Can the adjacent properties be combined to reduce the building setback requirements?

Answer: Yes – The recommended methodology would be to assemble the parcels to such an economy of scale.

PINNACLE MEDIA COVERAGE

Pinnacle News Media Coverage News 2023-2024



Pictured is the site of the future Pinnacle at Tropical Pointe community located at 25155 S.W. 136th Ave. in an unincorporated area of Miami-Dade County.

Pinnacle Obtains \$72.3M in Financing for Affordable Housing Development in Miami

April 6, 2023

MIAMI — Locally based developer Pinnacle has obtained \$72.3 million in construction financing for an affordable housing development located in Miami’s Princeton neighborhood. The 215-unit community, called Pinnacle at Tropical Pointe, will be located at 25155 S.W. 136th Ave. in an unincorporated area of Miami-Dade County. Bank of America, Citibank, Miami-Dade County, Miami-Dade County Housing Finance Authority and Florida Housing Finance Corp. contributed capital in the form of debt, LIHTC equity or subsidies. Set to open in late 2024, Pinnacle at Tropical Pointe will feature one- to four-bedroom apartments within six garden-style buildings reserved for residents earning up to 60 percent of the area median income. Amenities will include a swimming pool, fitness center, clubroom, business center, playground, barbecue area and a dog run.

<https://rebusinonline.com/pinnacle-obtains-72-3m-in-financing-for-affordable-housing-development-in-miami/>

Pinnacle Nabs \$89M for Affordable Development in Miami-Dade



Pinnacle scored \$88.6 million in financing to build an affordable housing, garden-style development at the southern end of Miami-Dade County, the Miami-based developer announced. The six-building project, called **Pinnacle at Tropical Pointe**, will feature 215 units, a swimming pool, fitness center, and co-working space. All apartments will be priced for those earning up to 60 percent of the area’s median income. Pinnacle purchased the 6.5-acre site at

25155 SW 136th Avenue in the Princeton neighborhood, located in an unincorporated part of Miami-Dade County, for \$6.9 million in 2021. Pinnacle at Tropical Pointe, which broke ground earlier this month, is expected to be completed in 2024. **Bank of America** provided a \$37 million construction loan and \$30.6 million in tax credit equity. **Citibank** provided a permanent loan of \$20 million. **Miami-Dade County** funneled an additional \$1 million from its Development Inflation Adjustment Fund, which was created to help mitigate rising construction costs. The financing totals \$88.6 million, though Pinnacle says it's now down to \$72.3 million since there's been a paydown of the construction loan, which lowered the amount of the permanent loan. "By tapping into a variety of funding sources and working closely with local governments and financial institutions, together we can bring affordable housing to hundreds of cost-burdened members of our community despite the soaring costs of construction," **David O. Deutch**, partner at Pinnacle, said in a statement. Construction for Pinnacle's development comes just weeks after the Florida legislature passed a sweeping affordable housing bill with over \$700 million in funding for programs following three years of skyrocketing rents in the Sunshine State's urban centers. <https://commercialobserver.com/2023/04/pinnacle-at-tropical-pointe/>

Pinnacle nabs \$89M in construction financing for Princeton affordable rentals

Pinnacle scored \$88.6 million in construction financing for an affordable apartment complex in south Miami-Dade County's Princeton neighborhood. The development firm has started building the 215-unit garden-style community on 6.5 acres at 25155 Southwest 136th Avenue in an unincorporated area of the county, according to a Pinnacle news release. Dubbed Pinnacle at Tropical Pointe, the six-building project will offer one- to four-bedroom apartments reserved for households earning no more than 60 percent of the area's median income. Miami-Dade's AMI is \$68,300, meaning a single renter can't earn more than \$40,980 annually to qualify for an apartment, according to the Florida Housing Finance Corporation. The annual income limit is \$46,800 for a household of two people; \$52,680 for a household of three; and \$58,500 for a household of four. The project is expected to be completed late next year, when leasing also will commence, the release says. Pinnacle's financing package consists of a \$37 million construction loan from Bank of America, and a \$20 million permanent loan from Citibank. The developer also obtained \$30.6 million in tax-credit equity, and \$1 million from Miami-Dade's Development Inflation Adjustment Fund, created to ease the expensive construction costs that ensued from a supply chain bottleneck caused by the pandemic. The financing package will be \$72.3 million when interim construction debt is retired after the project is completed, according to Pinnacle. Pinnacle bought the development site for \$6.9 million in 2021, records show. The Miami-based firm, which also has a construction division, has a portfolio of more than 10,000 multifamily units in Florida, Texas and Mississippi, according to its website. Founded in 1997, Pinnacle is led by partners Louis Wolfson III, David Deutch, Timothy Wheat and Coraly Rodriguez. The Pinnacle at Tropical Pointe project marks continued development appetite for south Miami-Dade. Aside from Princeton, the area consists of the municipalities of Homestead and Florida City, as well as the Naranja, Leisure City and Goulds neighborhoods. In Princeton, AMC Development Group wants to build four eight-story residential buildings with a combined 512 units at 12501 Southwest 236th Street. Pinnacle is betting on affordable housing at a time when it's sorely needed in South Florida. The region was cost burdened before the pandemic, and the influx of out-of-staters

exacerbated the issue over the past two years. Newcomers drove up apartment demand and rents. Last month, Gov. Ron DeSantis signed the Live Local Act that will pump \$711 million into affordable housing financing programs and incentives for developers. The funding is meant to prompt low-income and moderate-income housing development across the state.

<https://therealdeal.com/miami/2023/04/17/pinnacle-nabs-89m-in-construction-financing-for-princeton-affordable-rentals/>

Hollywood Affordable Housing Development Secures \$47.8M In Financing



Pinnacle has closed on \$47.8 million in financing to build **Pinnacle 441 Phase 2**, an eight-story, 100-unit affordable housing development in Hollywood. This transit-oriented development will provide much-needed affordable housing along the rapidly growing State Road 7 corridor. Pinnacle 441 Phase 2 will rise on a 1.65-acre site at **6028 Johnson Street**, just west of the first phase of Pinnacle 441 (containing 113 affordable units and 8,000+ square feet of commercial and live/work space) currently under construction at the intersection of Johnson Street and US 441/SR 7. Construction of Phase 2 will begin in September 2023 and should be completed in 16 months.

Phase 2 consists of 1, 2 and 3-bedroom units. One unit will also feature a live/work space with commercial frontage on Johnson Street. The development will cater to individuals and families earning up to sixty percent (60%) of Broward County’s median income, adjusted for family size. Phase 2 replaces a trailer park which was purchased and subsequently closed by Pinnacle with the support of community leaders who envisioned a revitalized SR 7 corridor.

“This project could not have been possible without the vision and strong support of the Hollywood City Commission and Broward County Board of County Commissioners, Florida Housing Finance Corporation, and all other partners who have worked hard to help us secure the financing needed to bring this project to fruition,” said Pinnacle partner **Timothy P. Wheat**. **“Pinnacle 441 Phase 2 is a major milestone in the city and county’s joint efforts to address the affordable housing crisis in the region, redevelop the State Road 7 corridor, and focus on transit-oriented development. This is an excellent example of what can be achieved when elected officials, community leaders and developers work together.”**

Pinnacle 441 Phase 2 is being financed through a mix of funding sources, including tax credit equity financing from Bank of America, tax-exempt bonds issued by Broward County Housing Finance Authority allowing for both construction financing from Bank of America and permanent financing from Citibank, \$10 million in gap financing from Broward County, \$1,000,000 in financing from the City of Hollywood and \$6,600,000 in loans from the Florida Housing Finance Corporation.

Pinnacle 441 Phase 2 residents will enjoy all of the amenities within the adjoining Phase 1 property such as a state-of-the-art fitness facility, virtual reality gaming room and indoor/covered outdoor lounge, and amenities unique to Phase 2, including indoor meeting space and a cyber lounge. Pinnacle 441 also includes a large public plaza at the intersection of SR 7 and Johnson Street, bike racks, and enhanced bus shelters offering connections to multiple routes, including BCT's express "441 Breeze." Pinnacle has also continued its long-standing commitment to install art in public places in the public plaza of Pinnacle 441 along with the additional donation of three smaller companion pieces in the City's linear park on the opposite side of State Road 7, all created by noted sculpture artist Clayton Swartz.

This project continues to expand Pinnacle's footprint in the City of Hollywood, where the company has developed approximately 1,000 units across five communities to date: Crystal Lakes, Parc Station, Pinnacle at Peacefield and Pinnacle 441. Pinnacle 441 Phase 2 will continue Pinnacle's mission of providing quality, affordable housing.

<https://cre-sources.com/hollywood-affordable-housing-development-secures-47-8m-in-financing/>

Pinnacle scores \$48M financing for Hollywood affordable housing project

100-unit development designated for households earning up to 60% of AMI

Pinnacle scored a \$47.8 million construction financing package for an affordable housing project in Hollywood, as developers continue to bet on below-market-rate apartments in South Florida. The Miami-Dade County-based firm will start building an eight-story, 100-unit multifamily building on 1.7 acres at 6028 Johnson Street this month, according to a Pinnacle news release. Pinnacle 441, as the project is called, will consist of one- to three-bedroom apartments, as well as a live-work space fronting Johnson Street. Households earning up to 60 percent of Broward County's area median income of \$88,500 annually will qualify for a unit. This means a one-person household can't earn more than \$40,320, a two-person household can't earn more than \$46,080, and a three-person household can't earn over \$51,840, according to the Florida Housing Finance Corporation. Completion is expected late next year or early 2025. The project marks the second phase of Pinnacle 441. The first phase, consisting of an eight-story, 113-unit affordable apartment building, is under construction immediately east of phase 1, on the southwest corner of Johnson Street and State Road 7. Pinnacle's financing package for the second phase includes Broward County Housing Finance Authority tax-exempt bonds, \$10 million in gap loans from the county, \$1 million from the city, \$6.6 million in loans from the Florida Housing Finance Corporation, and tax-credit equity from Bank of America, the release says. Pinnacle also received \$19 million in equity from the purchase of housing tax credits from Bank of America, which will retire some of the bond financing once the project is completed, Timothy Wheat, partner at Pinnacle, said in a statement. Records show that Pinnacle, through an affiliate, paid \$3.5 million for the phase 2 development site last year.

Founded in 1997 by Louis Wolfson III, Michael Wohl and David Deutch, Pinnacle's portfolio consists of 71 residential developments spanning nearly 9,400 units across three states, according to the firm's website. The firm's partners now are Wolfson, Deutch, Coraly Rodriguez, Timothy

Wheat and Hugo Pacanins. Elsewhere in South Florida, Pinnacle and Ram Realty Advisors paid \$15.4 million for a 2.2-acre development site at 19640 West Dixie Highway in the Ojus neighborhood near Aventura. At the time, the partners planned a 285-unit apartment building, including 36 workforce units, that will rise 15 stories, tapering down to eight and then four levels. South Florida's yearslong multifamily affordability crisis was exacerbated from an influx of out-of-state residents from late 2020 until early last year. Developers have seized on demand for below-market-rate units by filing project proposals. In Hollywood, Housing Trust Group scored \$61 million in construction financing in May for the two-building, eight-story University Station with 216 affordable units planned along North 21st Avenue, between Fillmore Street and Polk Street. Last month, Jacksonville-based Vestcor proposed a 590-unit affordable apartment complex at the northwest corner of South Dixie Highway and Southwest 280th Street in south Miami-Dade County's Leisure City neighborhood.

<https://therealdeal.com/miami/2023/09/01/pinnacle-nabs-financing-for-hollywood-affordable-rentals/>



Pinnacle closed on \$33.3 million in construction funding for an affordable senior housing development in Miramar, where it plans to break ground soon. Bank of America provided a \$22 million leasehold mortgage to Pinnacle at La Cabana, an affiliate of the Miami-based developer. It also received \$4.3 million from the Florida Housing Finance Corp. through the Live Local Act as part of a program to provide additional financing to previously approved affordable housing projects that were impacted by construction cost increases, said Timothy Wheat, a partner at Pinnacle. In addition, the developer secured \$5.6 million from Neighborhood Lending Partners, \$656,000 from the city of Miramar, and \$750,000 from the United Way of Broward County. The latter award was made possible by a big donation from MacKenzie Scott, the former wife of Amazon founder Jeff Bezos, to the local United Way. Wheat said the total project cost for Pinnacle at La Cabana is \$41.2 million. Bank of America also contributed \$27.3 million in tax credit equity to partner with the developer in the project, he said. "Every development we have closed requires a lot more layers of financing to overcome rising insurance costs, rising interest cost and the rising cost of construction," Wheat said. "So we have to cobble together two or three more loans." Pinnacle has been working with the city to lease the 2.34-acre site at 8911 Miramar Parkway since 2018, Wheat said. It was approved for 110 units in five stories. The apartments will be for seniors, with 11 units for people making up to 28% of area median income and the other units for people making up to 60% of area median income. The median household income in Broward County is \$82,100. Wheat said amenities will include a fitness center, a cyber lounge, a library, meeting rooms on multiple floors and a cornhole game lawn. Pinnacle should break ground on the project in January and complete it in 15 months, Wheat said. It was designed by Kaller Architecture.

Pinnacle scores \$41M in construction financing for Miramar senior housing project

The proposed 110-unit apartment complex is scheduled to break ground next month Pinnacle landed \$41 million in construction financing for a senior housing project in Miramar.

Bank of America provided a \$27.3 million housing tax credit to build Pinnacle at La Cabaña, a proposed 110-unit apartment complex at 8911 Miramar Parkway, according to a press release. Pinnacle, a Miami-based affordable housing developer, also obtained a \$5.6 million mortgage from Neighborhood Lending Partners; \$4.3 million from Florida Housing Finance Corp.; \$2.6 million in deferred fees; \$656,000 from the city of Miramar; and \$750,000 from United Way of Broward County. The groundbreaking is scheduled for next month, with a completion target date in 2025, the release states. Pinnacle entered into a public-private partnership with the city of Miramar to develop the project. Pinnacle at La Cabaña will offer one- and two-bedroom apartments for seniors earning up to 60 percent of the area median income, except for 11 units that will be set aside for seniors making up to 28 percent of the area median income, the release states. In 2018, Miramar's city commission selected Pinnacle to redevelop a former public safety facility, after receiving an unsolicited proposal for the 2.3-acre property. Pinnacle is led by partners Coraly Rodriguez, Timothy Wheat, Louis Wolfson III, Hugo Pacanins and David Deutch. In September, the firm snagged a \$47.8 million construction financing package for Pinnacle 441, a planned eight-story affordable housing building with 113 apartments in Hollywood. The project will consist of one- to three-bedroom apartments that will only be made available to households earning up to 60 percent of Broward County's area median income of \$88,500 annually. In April, the firm's Pinnacle at Tropical Pointe project received \$88.6 million in construction financing. The proposed 215-unit garden-style affordable housing community in Princeton, an unincorporated Miami-Dade neighborhood. Last year, Pinnacle teamed up with Palm Beach Gardens-based Ram Realty Advisors to buy a 2.2-acre development site in Miami-Dade County's Ojus neighborhood. The joint venture paid \$15.4 million, and is proposing a 285-unit apartment building with 36 workforce housing units.



<https://therealdeal.com/miami/2023/12/19/pinnacle-gets-41m-in-loans-for-miramar-senior-housing-project/>

Pinnacle, Birdsong Secure \$33.9 Million to Build Affordable Housing Community in Kissimmee, Florida

January 3, 2024

KISSIMMEE, FLA. — Pinnacle and Birdsong Housing Partners have jointly secured \$33.9 million in financing to begin constructing Pinnacle at the Wesleyan, a 96-unit affordable housing community in Kissimmee. Pinnacle at the Wesleyan will be available to households earning up to 60 percent of the area median income (AMI). Ten percent of units will be reserved for extremely low-income residents at 33 percent AMI. The complex will offer 12 one-bedroom units, 60 two-bedroom units

and 24 three-bedroom units. The developers broke ground on the project at the beginning of December. The project is slated to complete in early 2025.

Financing for Pinnacle at the Wesleyan includes \$16.3 million in equity from the sale of Low Income Housing Tax Credits to Bank of America, along with a construction mortgage. Neighborhood Lending Partners will provide a permanent first mortgage along with a subordinate low-interest loan funded from the Community Development Financial Institutions fund. Osceola County provided \$4.5 million in financing. The city of City of Kissimmee contributed a further \$500,000. Florida Housing Corp. provided \$4.3 million through the Live Local Act, which assists affordable housing development in the state of Florida.

Forum Architecture and Harris Civil Engineers led the design work on the project. Parramore Development & Construction will serve as general contractor.

<https://multifamilyaffordablehousing.com/pinnacle-birdsong-secure-33-9-million-to-build-affordable-housing-community-in-kissimmee-florida/>

Signature Project Alignment with CRA and City Plans

Pinnacle and Wendover (Developer) have reviewed the City of Riviera Beach Community Redevelopment Plan, as adopted on December 6, 2023. Also, the Citizen's Master Plan and the City Comprehensive Plan.

Developer has incorporated the CRA and City goals and vision into the Signature Project. We believe the proposed development aligns with the community's aspirations. Appendix F of the CRA Plan highlights the importance of the Citizen's Master Plan, which recognizes the significance of Blue Heron Boulevard. Pinnacle and Wendover are committed to a transformative development that meets the Citizens' Request to redesign Broadway Boulevard and Blue Heron Boulevard as beautified mixed-use gateways.

The development at the intersection of Blue Heron Boulevard and Broadway, referred to as the "main and main" intersection in the Citizen Master Plan, will serve as a catalyst for future infill development aligned with the CRA plan. Currently, the proposed development site is open space owned by the CRA. The Signature Project represents a major investment in capital, business development, short-term and permanent job creation, and ultimately, housing for Riviera Beach residents.

Moreover, Chapter 9 of the CRA Plan, the Affordable Housing Policy Statement, has been considered for the proposed Signature Project. Pinnacle and Wendover are fulfilling the CRA definition of affordable housing by providing ample units at or below 60% of the Area Median Income (AMI). The Signature Project also employs an income average methodology, which includes units at 80% AMI, meeting the City's Comprehensive Plan definition of "workforce housing." Pinnacle and Wendover are fully aware that essential workers and families face challenges in securing housing due to the current housing crisis and rising land costs. The Signature Project

exemplifies the City of Riviera Beach's adopted programs, such as the "In-Fill and New Housing Program," which supports residential reinvestments.

We understand that the City of Riviera Beach is undergoing a comprehensive plan update. However, we are committed to maintaining consistency with the city's ongoing goals and objectives. The development complies with the comprehensive plan goal to "assure the availability of safe, sanitary, decent, and affordable housing for all residents of Riviera Beach, with special attention to diversifying the housing stock through increasing the supply of workforce housing, single-family homes, and homeownership opportunities, while continuing to address the needs of the City's existing very low-, low-, and moderate-income households." It also aligns with objectives 1.1.3, 1.1.7, and 1.5.1.

Pinnacle and Wendover recognize the CRA's plan to develop Avenue E. The proposed development on the 2600 block takes into account its proximity to Broadway and Avenue E, which is only 0.09 miles away. Therefore, the civic space is ideally located to promote pedestrian safety, improve access for patrons, and serve as a welcoming area for visitors. Consideration is given to requests for a plaza or green space as an important gathering place. Many have suggested an interactive fountain and seating areas.

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