

Florida Housing Finance Corporation

Request For Applications 2013-004

**Financing To Build Larger Permanent Supportive
Housing Properties For Persons With
Developmental Disabilities**

**The Villages at Noah's Landing
Polk County
Lakeland, Florida**

APPLICANT:

The Villages at Noah's Landing, LLC

Submitted to:

Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301-1329

November 8, 2013

PHOTOCOPY of ORIGINAL HARD COPY

1 of 1

Attachment

1

Attachment 1- Demographic Information

Noah's Ark has been one of Central Florida's leading providers of supportive housing and social opportunities for individuals whose daily activities are mildly or moderately impacted by developmental disabilities. With more than a decade of experience managing multiple independent supported-living locations in Polk County, Noah's Ark believes that there is a significant need for an integrated, affordable residential community in the region. The development of The Villages at Noah's Landing will be an inclusive community, supporting up to 200 residents when fully developed. The Villages at Noah's Landing will set aside 80 percent of the total Units in the proposed Development to Persons with Developmental Disabilities for Permanent Supportive Housing.

The demographic make-up of Noah's Ark residents resembles that of other emerging independent supported-living communities around the state. What makes The Villages at Noah's Landing unique is 1) the design of the planned community, 2) the depth, coordination and integration of supportive services and community partners available to residents, and 3) the significant demand of potential residents eligible to live in this planned community within the region. According to the 2010 U.S. Census Bureau data, more than 4,000 prospective residents' lives within a 50 mile radius and almost 7,000 prospective residents lives in a 75 miles radius of the Noah's Landing site in Polk County. This demographic concentration of developmentally disabled residents within this West Central Florida region appears much greater than that in other communities with emerging supportive service organization around the state.

A recent survey conducted by Noah's Ark highlights the demographic characteristics of prospective Noah's Landing residents:

- The average age of a Noah's Ark resident is 33 – the youngest is 20 and the oldest is 60.
- 68% of residents are developmental or intellectually disabled
- 90% require transportation assistance
- 84% require money management assistance
- 69% require grocery shopping assistance
- 50% require assistance taking medication
- 40% require assistance with household chores
- 82% live at home with family or relatives
- 58% of respondents wished to live in a home with a private bedroom and bath
- 24% are working in the community and getting paid
- 22% are actively seeking employment
- 56% of respondents wish to live within 25 miles from current residence
- 87% of respondents are concerned with personal safety

The Villages at Noah's Landing will provide a full range of services for residents and work with each individual to assist with their transition to independent living. Services include:

Employment/Meaningful Community Engagement & Sustainability

To the maximum extent possible, staff will encourage and assist residents of Noah's Landing to obtain competitive and meaningful employment. Working with local public and private sector partners, Noah's Ark will create a number of enterprises that will help develop employment skills and provide individuals with the self-confidence and ability to enter the competitive workforce. Examples of sustainable enterprises include:

- Community Garden
- Fish Farming and Raising Ducks
- Farmyard (fresh eggs and poultry)
- Culinary Arts Training and Catering
- Waiter Services/Dining Room Staff
- Landscape and Community Maintenance
- Respite Hotel for Families visiting Orlando and Tampa
- Therapeutic Horseback Riding
- Citizenship and Volunteering

Activities

Friends, family, and fun are at the core of an individual's life. For over ten years, Noah's Ark has provided individuals with an array of activities (see monthly calendar within Attachment 16) that educate and expose individuals to new life experiences and then opportunities for them to experience them first hand. These activities have been successfully developed, organized and implemented by families, extended family members and volunteers. Most activities are free, some are subsidized, and others are offered at affordable cost to the individuals. The community clubhouse proposed for Noah's Landing will be the social and recreational gathering place for the residents.

Activities are customized for each resident through an evaluation of the individual's interests, then planned and coordinated by a network of community volunteers comprised of extended family members and college students from the Best Buddies program at a nearby College. The result is a more stimulating lifestyle and a reduced demand for paid support staff.

Transportation

Ninety percent (90%) of Noah's Ark residents will require transportation assistance as evidenced by our survey responses. One of the strongest assets of The Villages at Noah's Landing is its incredible location and the strength and proximity of the local public transportation system. Polk County Transit is one of the most progressive public transportation providers in the state of Florida and has committed to be very accommodating to our resident's needs. As a result of communications with County staff over the last year, the county has agreed to re-route their current bus route to the entrance of The Villages at Noah's Landing (see Exhibit letter under Attachment 16) in order to facilitate excellent access into the greater community.

Noah's Landing will have two or three community vans for smaller transportation needs such as grocery shopping, medical appointments, and going out to eat. A collaborative agreement is in place with the ElderPoint Ministries (another non-profit) to use their vans when residents have evening or weekend events to attend. In addition, we have access to use a twenty-two passenger bus any time except on Sunday owned by another local partner, Westminster Presbyterian Church.

Housing

The heart of the vision for Noah's Landing is the provision of quality, safe and affordable housing for prospective tenants. Residents will be offered an array of housing choices to meet their individual needs and abilities. The Villages at Noah's Landing will be a mixed-use community with a blend of multi-family homes, villas, duplexes, and apartments. There will be some one, two, three, and four bedroom homes. Homes will be designed so that each resident will have their own bedroom and bathroom to ensure privacy. Designs for all of the housing options will incorporate the most current access, floor plans and mobility considerations to ensure that each resident has maximum comfort and accessibility.

Approximately seventy-five percent of the financing for the construction of the community is expected to be from the Low-Income Housing Tax Credit program and rents will be established by that program. Noah's Ark has pursued funding through other sources to provide complete financing for the entire community.

Family Education and Participation

Noah's Ark will continue to educate families on the merits of guardianships, special needs trusts, and financial planning to insure that adequate safeguards and financial resources are available for their loved one. Family participation and support in the ongoing activities for their child or sibling is a cornerstone of success for the project. However, families need education and training as well on how to deal with balancing issues of overprotection, trust and codependence in allowing the residents the support and independence to develop personally and socially.

Safeguards and Oversight

As indicated by a survey of individuals and families, resident's safety is a primary concern. Resident safety will be enhanced because the community is designed to be pedestrian-oriented, with homes connected by a beautifully landscaped and meandering pathway system where residents can walk or ride their bikes.

A video surveillance system will monitor the grounds and provide an additional layer of protection to the residents. A security gate will be installed to control access into the community during the nighttime hours, thus preventing unwanted visitors.

Additionally, all of Noah's Landing management, staff, and volunteers will have extensive training on safety and security issues for residents in the community and be required to have a Level 2 background screening.

Attachment

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Attachment 2 – Outreach, Marketing and Tenant Selection

Outreach, Marketing and Tenant Selection will be in compliance with the Fair Housing Act as implemented by 24 CFR Part 100, and applicant will use traditional marketing methods such as newspaper ads, public service announcements, feature stories in the Lakeland Ledger, and more current social media tools including targeted email marketing to individuals and families, twitter feeds and Facebook communication. Additionally, applicant will utilize more direct in-person marketing methods such as hosting educational workshops on closely related but targeted transitional topics such as guardianships, special needs trusts, and how-to-apply for services. Historically, these topical workshops have provided a natural opportunity to expand the focus of the discussion into exploring what housing options are available to the parent when they are no longer able to care for their disabled adult child. Generally, these workshops lead to increased participation in the Noah’s Ark activities, which promotes more family involvement in the organization, and ultimately leads to an interest in housing. Noah’s Ark is currently developing a multi-tiered, integrated marketing campaign utilizing these traditional, direct contact and web based social media communication and education channels to reach the broadest possible network of interested parents and service providers within our Central Florida region. This marketing effort will ensure effective interactive exchange of information between Noah’s Ark and interested tenants and their families and lead to efficient and successful lease up of the community.

For the past sixteen years, Noah’s Ark has developed strong working relationships with community organizations and agencies that provide service and support to individuals with developmental disabilities within the communities across the West Central Florida region. As a central service coordination resource, Noah’s Ark has provided their community partners with assistance and guidance through a myriad of issues. These issues include assistance with Individual Education Plans (for individuals that are still in the education system), guardianships, special needs trusts, pooled trust, applying for support services, applying for social security, community activities and socialization, and affordable housing options. In the past year alone, Noah’s Ark has directly assisted or connected over two-hundred individuals and families with services and support. Noah’s Ark will continue to cultivate a cohesive working relationship with community organizations and agencies with the goal of providing the highest quality of care for prospective residents. Community partners include the following:

<ul style="list-style-type: none"> ● The Agency for Persons with Disabilities ● The Center for Independent Living ● Medicaid Waiver Support Coordinators ● Medicaid Waiver Service Providers ● Florida Developmental Disabilities Council ● The Family Care Councils ● Lakeland and Other Housing Authorities ● United Way of Central Florida ● Best Buddies of Florida ● The Faith Community 	<ul style="list-style-type: none"> ● Polk County Schools Transition Classes ● Special Education Advisory Council ● Peace River Center ● Special Olympics Florida ● Goodwill Adult Day Training ● Alliance for Independence ADT ● Participants in Noah’s Ark Activities Program ● Families that participate in Noah’s Ark’s Educational Workshops ● Other Non-Profit Organizations
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Based on prior experience with providing supportive services and affordable housing for their client population, Noah's Ark data shows that the "ideal" potential resident would be an individual with a mild to moderate developmental/intellectual disability that is currently receiving adequate levels of support services (either Medicaid Waiver, private pay, or direct and proactive family support); has a desire to live independently; and wants to be engaged in meaningful daily activities, which may include volunteering, but preferably competitive employment (to go along with the Governor's recent Executive Order of "Employment First").

Currently, as part of our marketing and communication plan, an online application, titled "Survey of Residential Interest", is being developed to provide information on the development and gather pertinent information on individuals that have expressed an interest in living at the Villages at Noah's Landing. Individuals will be encouraged to complete the survey and their information will be entered into a proprietary database and added to an informational email listing. Noah's Ark will ensure that this online application will be accessible to all community partners as we work together to improve the quality of life for individuals with developmental disabilities and assist with their transition into permanent independent housing.

Noah's Ark has successfully implemented a Best Practices model developed by the Agency for Persons with Disabilities, the 3-E's... Educate Expose and Experience. Noah's Ark has used this approach for a number of years and it has proven to be invaluable in helping individuals and families take those steps in preparation of "letting go". Many times parents are the major obstacle in their disabled adult child's ability to be more independent. As an example, last year, one parent told us, "Oh, Billy can't possibly go on the trip to Boone, N.C., he's too needy." When encouraged to let Billy try, mom finally gave in and allowed Billy to go. Not only did Billy do exceptionally well, but he was the first to sign up for this year's trip back to the mountains and mom didn't hesitate.

3-E has been a remarkable tool to educate parents on how their child could learn to live independently successfully in a supported-living environment. Many families have what is referred to as a "group home" mentality because they believe their disabled child needs to have 24-hour supervision. Once they experience and understand the difference between a group home environment (and all the institutional constraints that go along with that type of living) and are given a tour of Noah's Nest, where they can actually see residents very similar to their son or daughter living more independently, they almost always develop a different perspective regarding the ability of their child to live independently.

As part of our introduction and orientation to our housing experience, Noah's Ark encourages parents to allow their son or daughter to engage in activities, develop friendships, and perhaps "hang out" with some residents over a weekend. Prospective tenants are encouraged to spend the night, sort of like a "test drive" to see, feel and understand first-hand the unique supportive housing community we provide. This is a stepping-stone process that works.

Tenant selection will, first and foremost, be in complete compliance with the terms and conditions of the Low-Income Housing Tax Credit Program and the Fair Housing Act as implemented by 24 CFR Part 100. We have become familiar with the income qualification compliance requirements of the program and will be utilizing an experienced management

leasing team to ensure that tenants are qualified as eligible for the community.

Noah's Ark online and direct marketing and recruitment efforts will provide us with a deep understanding of the interests and needs of prospective tenants. From this application data base and through individual interviews and interaction, we will be developing a thorough evaluation of applicants' needs, abilities and life goals. Based on this information and evaluation, prospective tenants will be ranked on a system, similar to that of the Agency for Persons with Disabilities' (APD) Questionnaire for Situational Information (QSI) which was scientifically developed, tested, and implemented to assist the APD in the prioritization of the individuals on the waiting list based upon an individual's needs.

Furthermore, Noah's Ark will explore the use of a system used by the Lakeland Housing Authority that helps their organization establish prioritization based upon the use of preference points. We will customize this preference point system to reflect the unique needs of our prospective resident population. This system has been used successfully for a number of years.

Attachment

3

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: **NOV 15 2002**

NOAH'S ARK OF CENTRAL FLORIDA INC
PO BOX 92221
LAKELAND, FL 33804-0000

Employer Identification Number:
59-3466684
DLN:
17053082825072
Contact Person:
DANIEL P SHANNON ID# 31320
Contact Telephone Number:
(877) 829-5500
Our Letter Dated:
March 1998
Addendum Applies:
No

Dear Applicant:

This modifies our letter of the above date in which we stated that you would be treated as an organization that is not a private foundation until the expiration of your advance ruling period.

Your exempt status under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3) is still in effect. Based on the information you submitted, we have determined that you are not a private foundation within the meaning of section 509(a) of the Code because you are an organization of the type described in section 509(a)(1) and 170(b)(1)(A)(vi).

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(1) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(1) organization.

You are required to make your annual information return, Form 990 or Form 990-EZ, available for public inspection for three years after the later of the due date of the return or the date the return is filed. You are also required to make available for public inspection your exemption application, any supporting documents, and your exemption letter. Copies of these documents are also required to be provided to any individual upon written or in person request without charge other than reasonable fees for copying and postage. You may fulfill this requirement by placing these documents on the Internet. Penalties may be imposed for failure to comply with these requirements. Additional information is available in Publication 557, Tax-Exempt Status for Your Organization, or you may call our toll free number shown above.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Letter 1050 (DO/CG)

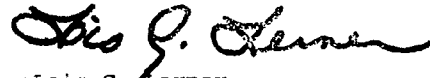
-2-

NOAH'S ARK OF CENTRAL FLORIDA INC

Because this letter could help resolve any questions about your private foundation status, please keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown above.

Sincerely yours,



Lois G. Lerner
Director, Exempt Organizations

Attachment

4

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 JUN 20 PM 1:32

ARTICLES OF INCORPORATION
OF
VISION 2000 OF POLK COUNTY, INC.
A FLORIDA NOT FOR PROFIT CORPORATION

The undersigned, for the purpose of creating a not for profit corporation under Chapter 617 of the Laws of the State of Florida, does hereby adopt the following Articles of Incorporation:

ARTICLE FIRST
NAME AND PRINCIPAL OFFICE

The name of the corporation is Vision 2000 of Polk County, Inc. The initial Principal Office of the corporation shall be 302 Heatherpoint Dr., Lakeland, Florida 33809.

ARTICLE SECOND
DURATION

The duration of the corporation is perpetual, unless sooner dissolved by the officers or members as provided for by the laws of Florida.

ARTICLE THIRD
PURPOSES

The purpose for which this corporation is formed is to provide housing and other services for the mentally handicapped and all other business which shall be legal and proper.

ARTICLE FOURTH
MEMBERSHIP

Members shall be admitted to membership by majority approval of the Board of Directors and upon meeting the criteria set forth in the Bylaws of the Corporation.

This corporation shall issue no stock. No part of the net earnings of this corporation shall inure to the benefit of or be distributable to its members, directors, officers or other private persons except that this corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles. Notwithstanding any other provision of these Articles, this corporation shall not carry on any activities not permitted to be carried on by a corporation exempt from federal income tax

under §501(c) of the Internal Revenue Code of 1954 as amended or the corresponding provision of any future United States internal revenue law. On the dissolution of this corporation and after paying or making provisions for the payment of all liabilities of this corporation, the board of directors shall dispose of all of the assets of the corporation exclusively for the purposes of this corporation or dispose of the assets to an organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes which, at the time of dissolution, qualifies as an exempt organization under §501(c)(3) of the Internal Revenue Code of 1954 as amended, or the corresponding provision of any future United States internal revenue law. Any assets not so disposed of shall be disposed of by a court of competent jurisdiction, in the county where the principal office of this corporation is then located, exclusively for the purposes of the corporation or to organizations that the court determines are organized and operated exclusively for charitable, educational, religious, or scientific purposes.

ARTICLE FIFTH
REGISTERED AGENT

The registered office of the corporation is 302 Heatherpoint Dr., Lakeland, Florida 33809. The registered agent is Jack Kosik.

ARTICLE SIXTH
INITIAL BOARD OF DIRECTORS

The initial board of directors shall have three (3) members. The names and addresses of the initial board of directors of the corporation are as follows:

Jack Kosik
302 Heatherpoint Dr.
Lakeland, FL 33809

Ms. Mickey Kosik
302 Heatherpoint Dr.
Lakeland, FL 33809

Alan B. Fields
850 Fifth Avenue South
Naples, FL 34102

Directors will serve and be elected as set forth in Article III of the By-Laws of the Corporation.

ARTICLE SEVENTH
INCORPORATOR

The name and address of the incorporator is:

Alan B. Fields
850 Fifth Avenue South
Naples, Florida 34102

IN WITNESS WHEREOF, the undersigned incorporator does hereby execute these Articles of Incorporation on this 17th day of June, 1997.



Incorporator

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

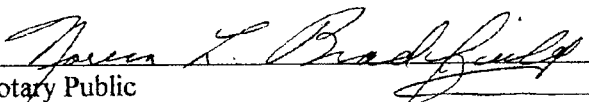
97 JUN 20 PM 1:32

ACKNOWLEDGMENT

STATE OF FLORIDA

COUNTY OF COLLIER

Before me, the undersigned officer, personally appeared the above signed Incorporator, who being first duly sworn, acknowledged his signature on the above instrument for the purpose of lawfully executing these Articles of Incorporation.



Notary Public

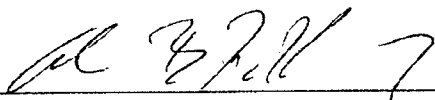
My Commission Expires:



NOREEN L BRADFIELD
My Commission CC327509
Expires Nov. 01, 1997
Bonded by HAI
800-422-1555

ACCEPTANCE BY THE REGISTERED AGENT

I, Alan B. Fields hereby accept the appointment of registered agent for the corporation, and acknowledge my acceptance with my signature below on this 7th day of June, 1997.



Registered Agent

10/31/2002 10:29 863-294-0976
Division of Corporations

FLOYD AND SAMMONS

PAGE 01
Page 1 of 2

N 97000003609

Florida Department of State
Division of Corporations
Public Access System

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

(((H02000219306 6)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To: Division of Corporations *Attn: Karen*
Fax Number : (850) 205-0380

From:
Account Name : FLOYD & SAMMONS, P.A.
Account Number : 076726003533
Phone : (863) 293-3801
Fax Number : (863) 294-0976

02 OCT 30 PM 1:10
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
02 OCT 31 AM 9:30
DIVISION OF CORPORATIONS

BASIC AMENDMENT
VISION 2000 OF POLK COUNTY, INC.

Certificate of Status	0
Certified Copy	0
Page Count	0243
Estimated Charge	\$35.00

NO PRG 10/31

③



FLORIDA DEPARTMENT OF STATE
Jim Smith
Secretary of State

October 30, 2002

To: Kawn

VISION 2000 OF POLK COUNTY, INC.
P.O. BOX 92221
LAKELAND, FL 33804-2221US

SUBJECT: VISION 2000 OF POLK COUNTY, INC.
REF: N97000003609

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

If there are MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) the date of adoption of the amendment by the members and (2) a statement that the number of votes cast for the amendment was sufficient for approval.

If there are NO MEMBERS OR MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) a statement that there are no members or members entitled to vote on the amendment and (2) the date of adoption of the amendment by the board of directors.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6906.

Darlane Connell
Document Specialist

FAX Aud. #: H02000219306
Letter Number: 302A00059641

*Attached.
Thanks!*

10/31/2002 10:29 02000219306 6

863-294-8976

FLOYD AND SAMMONS

Articles of Amendment for
VISION 2000 OF POLK COUNTY, INC.
changing its name to
NOAH'S ARK OF CENTRAL FLORIDA, INC.
And Changing Principal Office

FILED
02 OCT 30 PM 1:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned are the president, and secretary of Vision 2000 of Polk County, Inc., a Florida corporation not for profit, filed under Secretary of State document number N97000003609 and state as follows:

1. Name. The name of the corporation has been Vision 2000 of Polk County, Inc.

2. Amendment Adopted. The amendment adopted is as follows:
ARTICLE FIRST of the articles of incorporation is hereby deleted with the following substituted therefor:

ARTICLE FIRST
NAME AND PRINCIPAL OFFICE

The name of this corporation shall be NOAH'S ARK OF CENTRAL FLORIDA, INC. and the Principal Office of the corporation shall be 7220 U.S. Hwy. 98 North, Lakeland FL 33809.

3. Date of Adoption. The date of adoption of the amendment was June 20, 2002.

4. Adoption of the Amendment. The undersigned hereby certify that the aforementioned amendment to the Articles of Incorporation of Vision 2000 of Polk County, Inc. was properly adopted, in accordance with the articles of incorporation, by the majority vote of its Board of Directors on June 20, 2002.

5. There are no members entitled to vote on this amendment.


William H. Sammons, President


Sue Patterson, Secretary

THIS INSTRUMENT PREPARED BY:
Robert O. Sammons
Floyd & Sammons, P.A.
1556 Sixth Street, S.E.
Winter Haven FL, 33880
Florida Bar Number 282952
(863) 293-3801

Attachment

5

State of Florida

Department of State

I certify from the records of this office that THE VILLAGES AT NOAH'S LANDING, LLC, is a limited liability company organized under the laws of the State of Florida, filed on October 16, 2013.

The document number of this company is L13000146002.

I further certify that said limited liability company has paid all fees due this office through December 31, 2013, and its status is active.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this
the First day of November, 2013*



Ken Detzner
Secretary of State

Authentication ID: CU5279270304

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

<https://efile.sunbiz.org/certauthver.html>

Attachment

6

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under §501(c) of the Internal Revenue Code of 1954 as amended or the corresponding provision of any future United States internal revenue law. On the dissolution of this corporation and after paying or making provisions for the payment of all liabilities of this corporation, the board of directors shall dispose of all of the assets of the corporation exclusively for the purposes of this corporation or dispose of the assets to an organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes which, at the time of dissolution, qualifies as an exempt organization under §501(c)(3) of the Internal Revenue Code of 1954 as amended, or the corresponding provision of any future United States internal revenue law. Any assets not so disposed of shall be disposed of by a court of competent jurisdiction, in the county where the principal office of this corporation is then located, exclusively for the purposes of the corporation or to organizations that the court determines are organized and operated exclusively for charitable, educational, religious, or scientific purposes.

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Lakeland, FL 33809

Alan B. Fields
850 Fifth Avenue South
Naples, FL 34102

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Naples, Florida 34102

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Incorporator

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

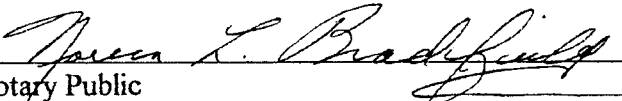
ACKNOWLEDGMENT

97 JUN 20 PM 1:32

STATE OF FLORIDA

COUNTY OF COLLIER

Before me, the undersigned officer, personally appeared the above signed Incorporator, who being first duly sworn, acknowledged his signature on the above instrument for the purpose of lawfully executing these Articles of Incorporation.



Notary Public

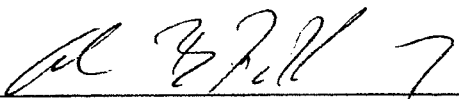
My Commission Expires:



NOREEN L BRADFIELD
My Commission CC327509
Expires Nov. 01, 1997
Bonded by HAI
800-422-1555

ACCEPTANCE BY THE REGISTERED AGENT

I, Alan B. Fields hereby accept the appointment of registered agent for the corporation, and acknowledge my acceptance with my signature below on this 17th day of June, 1997.



Registered Agent

10/31/2002 10:29 863-294-0976
Division of Corporations

FLOYD AND SAMMONS

PAGE 01
Page 1 of 2

N 97000003609

Florida Department of State
Division of Corporations
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From:
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Account Number : 076726003533
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BASIC AMENDMENT
VISION 2000 OF POLK COUNTY, INC.

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10/31/2002 10:29 853-294-8975 FLOYD AND SAMMONS
Department of State 10/30/2002 12:18 PAGE 1/1 RightFAX

PAGE 02



FLORIDA DEPARTMENT OF STATE

Jim Smith
Secretary of State

October 30, 2002

To: Karen

VISION 2000 OF POLK COUNTY, INC.
P.O. BOX 92221
LAKELAND, FL 33804-2221US

SUBJECT: VISION 2000 OF POLK COUNTY, INC.
REF: N97000003609

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

If there are MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) the date of adoption of the amendment by the members and (2) a statement that the number of votes cast for the amendment was sufficient for approval.

If there are NO MEMBERS OR MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) a statement that there are no members or members entitled to vote on the amendment and (2) the date of adoption of the amendment by the board of directors.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

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Darlane Connell
Document Specialist

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FLOYD AND SAMMONS

PAGE 03

**Articles of Amendment for
VISION 2000 OF POLK COUNTY, INC.
changing its name to
NOAH'S ARK OF CENTRAL FLORIDA, INC.
And Changing Principal Office**

FILED
02 OCT 30 PM 1:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned are the president, and secretary of Vision 2000 of Polk County, Inc., a Florida corporation not for profit, filed under Secretary of State document number N97000003609 and state as follows:

1. Name. The name of the corporation has been Vision 2000 of Polk County, Inc.

2. Amendment Adopted. The amendment adopted is as follows:
ARTICLE FIRST of the articles of incorporation is hereby deleted with the following substituted therefor:

**ARTICLE FIRST
NAME AND PRINCIPAL OFFICE**

The name of this corporation shall be NOAH'S ARK OF CENTRAL FLORIDA, INC. and the Principal Office of the corporation shall be 7220 U.S. Hwy. 98 North, Lakeland FL 33809.

3. Date of Adoption. The date of adoption of the amendment was June 20, 2002.

4. Adoption of the Amendment. The undersigned hereby certify that the aforementioned amendment to the Articles of Incorporation of Vision 2000 of Polk County, Inc. was properly adopted, in accordance with the articles of incorporation, by the majority vote of its Board of Directors on June 20, 2002.

5. There are no members entitled to vote on this amendment.


William H. Sammons, President


Sue Patterson, Secretary

THIS INSTRUMENT PREPARED BY:
Robert O. Sammons
Floyd & Sammons, P.A.
1556 Sixth Street, S.E.
Winter Haven FL, 33880
Florida Bar Number 282952
(863) 293-3801

Role of Noah's Ark of Central Florida, Inc., a 501(c)(3) non profit will include the following:

1. Management of the Project Site
 2. Predevelopment Loan Program (PLP)
 3. Tax Credit Grant, and Subsidy Submission for Funding
 4. Underwriting for Tax Credit, Grant, and Subsidy
 5. Due Diligence for Syndicator, Grant, and Subsidy
 6. Government Underwriting and Due Diligence
 7. Construction Oversight
 8. Ongoing Lease up, Management, and Oversight of Developed Community
-
1. The Management of the Project Site:
 - a. Noah's Ark of Central Florida Inc. acquired, unencumbered, a larger 54 acre residential development property in North Lakeland, for the future site of The Villages at Noah's Landing in 2004 through working with Gov. Jeb Bush, Sen. Paula Dockery, and the City of Lakeland's Community Development Department.
 - b. In 2006 Noah's Ark retained architect Giles Blunden and designed a Master Site Plan for The Villages at Noah's Landing, a sustainable, pedestrian-oriented residential community which was approved by the City of Lakeland.
 - c. Permits from the Southwest Florida Water Management District for the Villages at Noah's Landing were completed by retaining a local engineering firm in 2007.
 - d. Further work with Polk County government gained a commitment regarding significant drainage and street resurfacing issues for the primary roadway leading to the property site. This commitment eliminated approximately \$450,000 in future off-site development costs for the project.
 - e. In 2008-2010 Noah's Ark of Central Florida began marketing the Project through means such as the Family CAFÉ', a statewide disability conference, the Alternative Residential Housing Options Work Groups in Tallahassee, as well as organizing state and local grassroot coalitions from Jacksonville to Venice.
 - f. In 2013 Noah's separated out a portion of the site for specific tax credit development to low income persons.

 2. The Predevelopment Loan Program (PLP) Timeline:
 - a. Research PLP application and complete requirements:
 - i. Work with board to gather necessary application info
 - ii. Call FHFC and check web site regarding current requirements for application completion and submittal.
 - iii. Continue attending Coalition of Affordable Housing Providers meetings
 - iv. Continue to contact FHFC Special Needs representatives for advise and input on Special Needs criteria/requirements
 - b. Meet with contractors and third party vendors for completion of necessary PLP items
 - c. Meet with board for PLP draft review
 - i. Print Final PLP application with two copies and submit to FHFC

- ii. Meet technical advisor
 - iii. Obtain for approval of PLP funding from FHFC
 - d. Finalize unit sizing with developer and contractor
 - e. Meet with Broad & Cassel to develop PLP closing statement, review FHFC documents and title
 - f. Close PLP Loan and fund some predevelopment expenses
- 3. Tax Credit, Grant, and Subsidy Submission
 - a. Order Phase I Environmental for tax credit application
 - b. Work with Consultant on gathering tax credit application documents necessary for submission under RFP/RFA structure
 - c. Confer with Consultant for tax credit application regarding special needs residents
 - d. Continue attending FHFC Rule Development Workshops for RFP/RFA & tax credit application as needed
 - e. Confer with Consultant regarding Co-development partner for tax credits
 - f. Confer with Consultant regarding equity partner for tax credit application
 - g. Meet with prospective Co-developer with board
 - h. Select Co-developer and enter into Co-developer agreement
 - i. Form LLC for Ownership of tax credit property
 - j. Begin assembling RFA for tax credits, grant, and subsidy
 - k. Confer with Consultant and Co-developer to continue completing/updating /RFA
 - l. RFP/RFA to FHFC for tax credits, grant, and subsidy
- 4. Tax Credit/ Grant/ SAIL Underwriting & Due Diligence
 - a. Finalize property management contract
 - b. Finalize general contractor contract (with budget)
 - c. Submit for review with Consultant any final development documents including development plans, budget and expenses
 - d. Meet with underwriter regarding completion of 3rd Party Reports
 - e. Meet with Broad & Cassel to review tax credit, grant, and subsidy documents
 - f. Set up Closing for partnership, grant, subsidy, and to repay PLP loan
- 5. Due Diligence for Syndicator
 - a. Meet with Consultant regarding any Syndicator due diligence
 - b. Meet with Broad & Cassel to review any amended partnership documents and to contract with tax credit Limited
 - c. Schedule closing to sign loan documents and repay PLP loan
 - d. Attend Closing and execute loan documents, repaying any PLP loans
- 6. Local Government Underwriting & Due Diligence
 - a. Submit remaining due diligence required by local government
 - b. Meet with Broad & Cassel to review loan/grant documents
 - c. Attend Closing and sign for loan and pay any PLP dollars advanced
- 7. Construction Oversight
 - a. Attend construction meetings

- b. Work with Co-Developer to prepare and submit draws
 - c. Submit paperwork to FHFC
 - d. Distribute C.O. to appropriate parties
8. Ongoing Lease up, Management, and Oversight of Developed Community
- a. Work with various entities and stakeholders in the community to advise of completion of Noah's community
 - b. Work with property management agent (Royal American Management, Inc.) for lease up of community and all the activities and approvals that are necessary for the population to be served.
 - c. Review daily and weekly lease up activities, review monthly and annual reports
 - d. Actively participate in job training, social development, social activities, community development on an on-going basis to ensure the needs of the target population are being met

Executive Committee & Officers -

Philip Gossen Sr. * President and Chairman of the Board
Ruby Tuesday, Operations Partner
254 Loma Dr., Winter Haven, FL 33881-9504

Bill Sammons * Immediate Past-President
SCR Properties, President
505 Bartow Rd., Lakeland, FL 33801-5466

Suzanne Trueblood * 1st Vice President and Director
SPT Consulting
807 Whitestone Ct., Lakeland, FL 33803

Rene' Wills * 2nd Vice President and Director
Fifth Third Bank
435 S Combee Rd., Lakeland, FL 33801-6307

Jeff Rhodig * 3rd Vice President and Director
DCR Engineering Services
5912a Breckenridge Parkway, Tampa, FL 33610

Cher Gill * Secretary and Director
City of Lakeland, Administrative Assistant – City Manager
228 S Massachusetts Ave., Lakeland, FL 33801-5012

John Hunt Treasurer and Director
Beasley, Bryant & Company, CPAs
4940 Southfork Drive, Lakeland, FL 33813-20423

Board of Directors –

John Calcagni
The Housing Authority of the City of Lakeland, Former Senior Director of Housing and Development
430 Hartsell Avenue, Lakeland, FL 33815

Chip Daniels
Daniels Property Management, President
2225 E Edgewood Dr. #13, Lakeland, FL 33803

Margaret McNutt *
Co-Founder of Noah's Ark
5009 Norriswood Dr. - Mulberry, FL 33860-6640

Dr. Marc Newquist *
Schumacher Group, Founder and President, Hospital Medicine Division
200 Corporate Blvd., Lafayette, LA 70508

Gene Strickland
Strickland Real Estate & Development
1439 E Gary Rd., - Lakeland, FL 33801-21438

Executive & Operational Staff -

Jack Kosik * Executive Director
Noah's Ark of Central Florida
2225 E Edgewood Dr., #6, Lakeland, FL 33833-3634

Jackie Novick Resident Advisor
Noah's Ark of Central Florida
520 S McKay Avenue, - Lakeland, FL 33801

**Noah's Ark of Central Florida, Inc.
Board of Directors –**

John Calcagni

*The Housing Authority of the City of Lakeland, Former Senior Director of Housing and Development
430 Hartsell Avenue, Lakeland, FL 33815*

John Calcagni attended Roger Williams University in Bristol, Rhode Island. When John moved to St. Pete Beach in 2002 he joined with WES&CO, an energy services company, concentrated in public and affordable housing, as Vice-President and in three years had increased revenue by 28% and won 70% of all bids presented. He continued his career with the Apartment Investment and Management Company (AIMCO), a Denver based Real Estate Investment Trust, as their Vice-President of Florida Development, developing/redeveloping 4,000 units in 9 communities. AIMCO is one of the largest multi-family owners and operators in the United States with a vast portfolio of LIHTC affordable properties as well as market rate apartment homes.

Most recently, John was the Senior Director of Housing and Development at the Housing Authority of the City of Lakeland (LHA). As the Senior Director he led all aspects of the operation of housing programs including public housing sites, Project Based Section 8, and low income housing tax credit properties. When he became the Interim Executive director in 2011, he assumed the duties of the Chief Executive Officer for the Authority and its' non-profit entities including the management of construction and development activities of the Housing Authority and its' affiliated CHDO.

John has been instrumental in the development of three LIHTC developments funded through the Florida Housing Finance Corporation. He completed the final certification and lease-up of the Manor at West Bartow, a 100 unit senior facility with 99 project based Housing Choice Vouchers. As vice-president of Polk County Developers, he developed the Villas at Lake Bonnet, a 75 unit family development with a complement of project based Housing Choice Vouchers and Colton Meadow, a 72 unit family development in Polk County. These 247 units, as well as the other LIHTC developments in the LHA portfolio were managed by Mr. Calcagni in his position with West Lake Management, a management entity of LHA. In addition to his experience in the Florida market, John has constructed and managed HUD Section 8 and LIHTC properties in New England.

John Calcagni's professional affiliations include: National Association of Housing & Redevelopment Officials, Florida Association of Housing & Redevelopment Officials, National Home Builders Association, Coalition of Affordable Housing Providers, Public Housing Authorities Directors Association, and the Florida Housing Coalition. His public and charitable services include: Lakeland Council on Seniors, Lakeland Citizens Advisory Committee, Lakeland-Polk Housing Corp, the John F. Calcagni Charitable Trust, West Bay Residential Services, West Bay Red Cross, Veterans Memorial Scholarship Fund, Compassionate Friends of Melbourne, Lakeland SPCA, and United Way's Council of Community Services.

Chip Daniels

*Daniels Property Management, President
2225 E Edgewood Dr. #13, Lakeland, FL 33803, phone: (863) 666-2692*

Chip Daniels graduated Lakeland High School in 1974; and continued his education at the University of Georgia College of Business Administration; majored in Real Estate in 1978. Chip completed his education in 1988 at the University of South Florida, earning an MBA degree; majored in Finance.

He has been a commercial real estate broker since 1986. This career path includes: President of Daniels Realty Company, Gentilly Corporation, and Sticks 'n Bricks, LLC. He worked as a broker, owner, and manager of commercial real estate currently managing and leasing approximately 185,000 square feet of retail, office and warehouse in twenty locations.

Chip Daniels is married for twenty-seven years, and has two children in college. His community involvement includes coaching little league and serving as President of Lakeland Habitat for Humanity.

Margaret McNutt

*Co-founder of Noah's Ark of Central Florida, Noah's Ark Basketball Coach
5009 Norriswood Dr, Mulberry, FL 33860-6640, phone: (863) 648-4517*

Margaret was born in Long Island, New York in 1955. Shortly after graduating from Sewanhaka High School she served four years in the US Air Force as an oral surgery assistant. After being honorably discharged, she attended Okaloosa Walton College and received an AA degree in pre-nursing.

She was married in 1983 and has two children. Her oldest son, Jared, is 22 years old and has a developmental disability. He is the inspiration behind Margaret helping co-found Noah's Ark.

Margaret graduated from Partners-In-Policymaking, a national program that trains individuals to better advocate for change at the local, state and national levels. She has also been the basketball coach for the Noah's Ark kids for the past ten years.

Bill Sammons

*SCR Properties, President
505 Bartow Rd., Lakeland, FL 33801-5466 (863) 688-3323*

Bill and his family moved to Lakeland in 1958. Bill graduated from Lakeland High School in 1971; he then graduated from Auburn University with a BS degree in Accounting with a minor in Finance. Bill continued with real estate graduate studies at the Univ. of Florida. While in school, Bill helped his parents manage family-owned apartments, and was an assistant apartment manager of a complex in Gainesville while attending graduate school at the University of Florida.

In 1982, after six years with a commercial real estate firm in Lakeland, Bill formed his own commercial real estate firm, Sammons & Company, Realtors. Bill has served on the Lakeland Downtown Development Authority, The Downtown Community Redevelopment Agency, is a past president of the Lakeland Board of Realtors, a past Realtor of the Year, a past chairman of the Commercial Investment Division of the Lakeland Association of Realtors for 2000, the 2005 President of the Florida CCIM West Coast District, and a Leadership Lakeland graduate and former board member, in the Lakeland Rotary Hall of Fame, and a past board member of World Class Education.

Bill is currently Immediate President of Noah's Ark of Central Florida, a member of the Lakeland Association of Realtors, a CCIM, a member of the Lakeland Rotary Club, and a member of the First United Methodist Church in Lakeland. He regularly volunteers his time as an advocate for special needs students to obtain any special services they may need from their school district.

While president of Noah's Ark, Bill helped negotiate and facilitate the acquisition of 56 acres for Noah's Landing, a planned community for the developmentally disabled. He also participated in the acquisition and construction of the three 4 bedroom homes and garage apartment now known as Noah's Nest.

Bill was chairman of the Planning Committee on the Lakeland Downtown Development Authority that developed the strategy and hired the planner that successfully redeveloped downtown Lakeland. Bill was the managing partner that constructed the reuse of a downtown department store into 24,000 SF of professional offices. He oversaw the initial development of the Lakeland Regional Industrial Park on Interstate 4 at County Line Road. Bill has participated in the creation and execution of numerous development agreements and industrial development bonds.

Bill and his wife Janie have two sons, Andrew and Trevor. Andrew is 27 years old, is fully disabled and has Asperger's Syndrome on the autism continuum. Trevor is 23 years old, graduated from the University of Florida, and currently attends Stetson Law School. Janie is a systems analyst for Publix Supermarkets.

Gene Strickland

Strickland Real Estate & Development

1439 E Gary Rd., - Lakeland, FL 33801-2143, phone: (863) 648-1528

Gene is a native Floridian. He graduated from Mainland High School in Daytona Beach, Florida State University (BS degree), and the Fels Institute of Government at the University of Pennsylvania (MGA degree).

He moved to Lakeland in 1966, and served as Assistant City Manager and City Manager until his retirement in 2000. Since retiring, Gene has worked as a real estate broker concentrating on commercial real estate and affordable housing developments. The housing developments involve six different projects in Hardee, Polk, and Charlotte Counties resulting in 600 multi-family rental units.

As City Manager, his responsibilities included the supervision of all City departments including the municipal electric utility department that was the third largest in Florida. During his tenure, he was named "man of the year" by the Florida Municipal Electric Association.

After retirement from his position as City Manager of Lakeland, Florida, he served on the Pension Board for the City public employees and firefighters.

He served nine years in the U.S. Army Reserves, and was president and a board member of the Boys and Girls Club for forty years.

Gene currently serves on the Board of Directors for Sun and Fun, and is a member of the board of Noah's Ark. Gene is a member of the First United Methodist Church and serves on the Executive Committee of the church. He has been married to his wife Jane since 1969. They have three children and six grandchildren residing in Lakeland.

Philip Gossen, Sr., President and Chairman of the Board

Ruby Tuesday, Operations Partner

254 Loma Dr., Winter Haven, FL 33881-9504, phone: (863) 698-6860

Attended (Graduated) Bartlett High School 1984. Completed flight school to become a pilot and moved to Winter Haven FL, in 1992. Attended University of Alaska Anchorage to pursue a business degree. Due to life challenges with a developmentally disabled child he was unable to complete his college education.

From 1993 to 1995 Phil joined Greenleaf Golf and Tennis Resort and managed over 100,000 square feet of meeting space. This included all sides of the operation from event planning to food service. Group sizes ranged from 10 to 3000. In 1998, Phil joined Ruby Tuesday Inc. as an entry-level manager. Within three years became a multi unit operator and is now an Operation Partner. Duties included managing approximately \$30,000,000 in annual sales for twelve locations in greater Tampa Bay., FL Managing all measurements for profitable results, people and standards is his main roll. As well when new development occurred in Tampa Bay Phil had several opportunities to manage the site as it was being built. Working with General contractors until the new structure received its CO to open and operate for business.

Phil has one child, Philip Gossen II whom is also a resident of the original project of Noah's nest. When not working, Phil enjoys fishing, golfing and, most importantly, time with family.

Suzanne Trueblood, 1st Vice President and Director

SPT Consulting

807 Whitestone Ct., Lakeland, FL 33803, phone (863) 698-0611

Susanne was born and raised in Lakeland, Florida. She graduated from Lakeland High School in 1972, she then graduated from Florida Southern College with a BS degree in Business Administration in 1975 and an MBS in 1983.

She currently is a Weight Watchers Leader and is self-employed with SPT Consulting, an Association Management company. Suzanne is one of the co-founding members of Noah's Ark and actively participated in the Lakeland Community. She is a past member of the Camp Fire Board of Directors and Junior Achievement. She frequently volunteered for United Way and the Child Development Center (the Achievement Academy).

Suzanne and her husband Bart have a daughter, Nicole, and a son, A.J. Their son A.J. has Down Syndrome. They are active members of the First United Methodist Church in Lakeland.

Rene' Wills, 2nd Vice President and Director

Fifth Third Bank

435 S Combee Rd., Lakeland, FL 33801-6307, phone (863) 904-2540

Rene' moved to Lakeland when she was two years old. She graduated from Lakeland High School in 1984.

Rene' is the Customer Service Manager for Fifth Third Bank and has been in the banking business for over 24 years.

She has been married for 27 years, with two daughters and three grandchildren. Her younger daughter, Shelbie, is developmentally disabled and is a member of Noah's Ark.

Jeff Rhodig, 3rd Vice President and Director

DCR Engineering Services

5912a Breckenridge Parkway, Tampa, FL 33610

Jeff moved to Lakeland, Florida when he was three years old, he graduated from Lakeland High School in 1988. He continued his education to receive architectural drafting training at Travis Career Center and continued to develop his Computer Aided Drafting skills at the software developed.

Jeff currently works for DCR Engineering, he has worked as a draftsman/designer in the architectural and engineering field for more than twenty years.

Jeff has been proactive in expanding the Noah's Ark activities and has completed all of the conceptual designs for the homes and clubhouse at the Villages of Noah's Landing community.

Jeff and his wife Sandi have a son and a daughter, Bobby and Christy. Their son has a developmental disability.

Cher Gill, Secretary and Director

City of Lakeland

228 S Massachusetts Ave., Lakeland, FL 33801-5012, phone (863) 834-6265

Cher was born in Bedford, Indiana and moved to Florida in 1957. She graduated from Clewiston High School and attended Polk Community College.

Cher worked in the real estate business and earned her Real Estate Broker's license in 1988. In 2003, she began working for the Deputy City Manager of the City of Lakeland as an Administrative Assistant. Cher serves on the Property Management Committee and the Board of Directors for Noah's Ark.

Cher's grandson, Cody, has been a resident of the Noah's Nest Community near Lake Morton since 2007.

John Hunt, Treasurer and Director

Beasley, Bryant & Company, CPAs

4940 Southfork Drive, Lakeland, FL 33813-2042, phone: (863) 646-1373

John earned his BS Degree in Math at Florida Southern College in 1992, and his BS Degree in Accounting in 1996. He is a Senior Tax Accountant with 15 years of experience; specializing in Non-Profit Accounting & Taxes, General Tax Practice, Bookkeeping Education, and is a QuickBooks Pro Advisor.

Attachment

7

State of Florida

Department of State

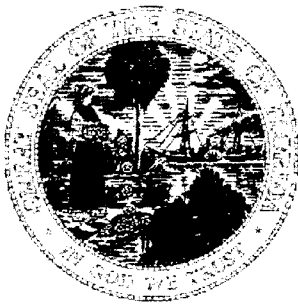
I certify from the records of this office that ROYAL AMERICAN DEVELOPMENT, INC. is a corporation organized under the laws of the State of Florida, filed on December 29, 1978, effective December 22, 1978.

The document number of this corporation is 598978.

I further certify that said corporation has paid all fees due this office through December 31, 2013, that its most recent annual report/uniform business report was filed on February 14, 2013, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this
the Fifth day of November, 2013*



Ken DeJager
Secretary of State

Authentication ID: CU7158097424

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

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State of Florida

Department of State

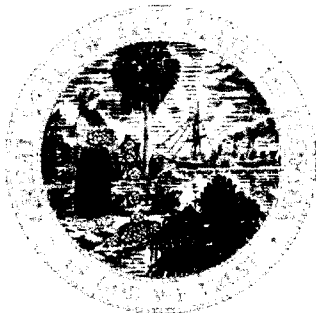
I certify from the records of this office that NOAH'S ARK OF CENTRAL FLORIDA, INC. is a corporation organized under the laws of the State of Florida, filed on June 20, 1997.

The document number of this corporation is N97000003609.

I further certify that said corporation has paid all fees due this office through December 31, 2013, that its most recent annual report/uniform business report was filed on January 25, 2013, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this
the Seventh day of November,
2013*



Ken Detjmer
Secretary of State

Authentication ID: CU0902391430

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

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Attachment

8

Attachment 8

Prior General Development Experience Chart				
Name of Principal with the Required Experience: <u>Jeannette B. Chapman</u>				
Name of Developer Entity (for the proposed Development) for which the above Party is a Principal: <u>Royal American Development, Inc.</u>				
Name of Development	Location (City & State)	Affordable Housing Program that Provided Financing	Total Number of Units	Year Completed
Cottdale Village Apartments	Marianna, FL	TCAP, TCEP, HOME & LIHTC	82	2011
Edgewood Apartments	Panama City, FL	TCEP ELI, HOME & LIHTC	94	2011
Sand Dunes Apartments	Panama City Beach, FL	NIBP, HOME & LIHTC	104	2012

Attachment

9

Attachment 9 – Operating and Managing Permanent Supportive Housing Experience

Noah's Ark

Royal American Management, Inc. (RAM) has extensive experience operating and managing Permanent Supportive Housing, which targets specific populations and provides activities and programs to meet the corresponding needs of these communities and residents. RAM currently manages a number of affordable communities and units which target families, elderly, homeless, persons with developmental disabilities, and other special needs populations. RAM has managed congregate and assisted living facilities, currently managing several developments with special needs set-asides, and are well versed in providing comprehensive Resident Services that are tailored to meet the needs of our residents while fostering a genuine sense of community.

RAM's mission is to provide the greatest degree of professional property management services by enhancing returns to investors/clients and increasing property values; however, its main objective is to embrace and invest in local neighborhoods and to deliver quality housing and meaningful programs to its residents. RAM has been serving the Communities in which it lives and works, providing quality property management services, for over 40 years, with over five (5) years of experience specifically serving special needs communities and throughout the 40 years of service serving individuals with special needs. Community stewardship is a pillar of all Royal American Companies (the Company) and was in part the inspiration on which the Company was founded. The commitment to serve others and to contribute to the communities of which it is a part of is a core company value and a belief that has been instrumental in shaping Royal American's culture. The Company believes that improving the quality of life for others in our communities goes hand in hand with being a successful, growing, and thriving company. Being present in local neighborhoods and creating positive changes that make a difference in the lives of people RAM serves, resonates in the heart of every Royal American employee. The Royal American Family takes great pride in working together to bring community resources to those in need, improving the quality of life for others.

Supportive Housing is not just housing – it is recognition that it is creating a housing environment that allows interactive access to a wide array of “rich services” to enhance the living experience of residents. RAM, in partnership with Noah's Ark, will provide and/or facilitate access to an array of supportive services designed to assist the residents to sustain housing stability and to live productively in the community. Residents will be provided with direct access to a variety of services, including adult education, information referral for health and employment services, crisis intervention and a host of other supportive services. A resident's stability and well-being means that they are more likely to contribute to local life - shop locally, participate in community activities and interact positively with the rest of the neighborhood.

RAM Services include but are not limited to:

- ✓ **24 hour Management On-site Contact**
- ✓ **Full time Resident Services Coordinator**
- ✓ **Counseling/Case Management** provided by professionals including Assessments, Resource and Referral to Community Agencies, and follow-up.
- ✓ **Transportation** to grocery store, doctor's appointments, social outings, etc.

- ✓ **Daily Social Activities** – On-site supervised structured activities, at no cost to the residents, at least five days a week
- ✓ **Assistance with Scheduling of Light Housekeeping, Grocery Shopping and/or Laundry** - The Applicant, or its Management Agent, will provide residents with a list of qualified service providers for (a) light housekeeping, and/or (b) grocery shopping, and/or (c) laundry and will assist in the coordination of the scheduling of these services at no cost to the resident.
- ✓ **The Resident Services Plan** will include activities that empower residents such as canned food drives, clothing drives, preparing bagged lunches and distributing them to the homeless and other activities which give them a sense of pride and the joy of being able to give back to the community. Residents will be encouraged to participate in activities centered on their interests based upon what residents indicate they would like to do. This is done by surveying residents, experiencing increased participation, and residents take ownership in planning of activities.

Comprehensive supportive services which promote mobility, self-care and independence, in addition to assistance with daily functions, will be coordinated by RAM in conjunction with Noah's Ark and several organizations and agencies, listed below, which service this targeted population, including but not limited to:

The Agency for Persons with Disabilities	Polk County Schools Transition Classes
The Center for Independent Living	Special Education Advisory Council
Medicaid Waiver Support Coordinators	Peace River Center
Medicaid Waiver Service Providers	Special Olympics Florida
Florida Developmental Disabilities Council	Goodwill Adult Day Training
The Family Care Councils	Alliance for Independence
Lakeland and Other Housing Authorities	United Way of Florida
Best Buddies of Florida	Local Health Care Providers
Vocational Rehabilitation	ElderPoint Ministries
Other Non-profit organizations	

Resident Activities in addition to daily activities - These specified activities are planned, arranged, provided and paid for by the Applicant or its Management Agent. These activities will be an integral part of the management plan. The goal here is to foster a sense of community by bringing residents together on a regularly scheduled basis by providing activities such as holiday and special occasion parties, community picnics, newsletters, special functions, etc. RAM employs a full time Resident Services Coordinator whose job is devoted to developing customized Resident Services plans based on community needs and the desires of the residents. She puts together Resident Surveys, plans activities, coordinates with facilitators, provides professional flyers and annual activity calendars and generally assists the staff in any way necessary to assure that the programs are implemented. She also tracks all activities and produces an annual report detailing the programs provided, facilitators and the number of residents in attendance.

RAM's commitment to serving local communities and the Special Needs populations, goes far above and beyond the norm. The majority of residents living in Royal American managed communities are considered at or below poverty level and face a number of barriers that have to be overcome to improve their financial situation and quality of life, however in order to do so, they desperately need resources and personalized assistance. RAM is committed to this effort and established a 501(c)(3) in 1999 called *One on One, One by One*. RAM developed this model and has sustained this effort for over 14 years, acquiring performance based grant funding of up to 1.2 million per year, to pay for supportive service and operate this initiative. This organization assists individuals in making the transition from welfare to work to include transportation, job training, improving employability skills, child care, and much more. The Program serves individuals with disabilities including physical, mental and emotional, victims of domestic violence, individuals returning to the work population after incarceration, and single parent families living below the poverty level. RAM has a proven track record and continues to successfully operate this program having put over 1400 people to work in stable, long term jobs. RAM has been very successful in assisting "hardest to serve" clients embracing the philosophy in giving a "hand up" not a "hand out".

RAM currently manages several properties similar in size to The Villages at Noah's Landing:

- ✓ **Evergreen Landing** – 80 unit family community in Gastonia, NC which participates in NCHFA Key Program to facilitate the inclusion of persons with disabilities and the homeless within LIHTC properties.
- ✓ **Casa Matias** – 80 unit family community with 60% special needs set aside leased up in 2012.
- ✓ **Labre Place** – 90 unit family apartment community located in Miami, FL which has a 65% special needs set aside. We leased up this community in 2012 and provide comprehensive resident services on site.
- ✓ **Quiet Waters** - 93 unit elderly apartment community located in Belle Glade, FL which has a 50% Special Needs population. RAM leased up this community in 2009 and has had continued successful management since that time serving this target population. Quiet Waters employs two full time licensed social workers who provide daily services on site that RAM works with on a daily basis in serving our residents.

RAM also manages a number of properties in Florida which have a 50% ELI Special Needs set aside specifically including the type of population to be served at The Villages at Noah's Landing development. As residents age in place, RAM can offer additional experience and services time tested at existing property it manages, including:

- ✓ **Legacy at Lehigh Acres** – A congregate living facility which targeted homeless and disabled veterans - leased up and managed for three years
- ✓ **Palm Cottages** – An assisted living facility, including a secure facility for Alzheimer's patients.

Attachment

10

Attachment 10 – Green Building/Energy Efficiency

Green Building Elements/ Long-term Operating Costs

The Villages at Noah’s Landing, a newly constructed development, will incorporate numerous green elements in the construction of the 52 Units. To reduce transportation impact on the environment and promote the efficient use of resources, at least 20 percent of the materials and supplies on the project will be locally or regionally manufactured and/or extracted (within a distance of 500 miles from this jobsite). In order to promote the conservation of natural resources and help prevent items from entering landfills, at least 5 percent of the materials and supplies on the project will be made from recycled materials. Also, non-CFC and non-HCFC refrigerants will be utilized to eliminate possible environmental ozone impact. Durable, low maintenance materials and finishes will be utilized as much as possible. Low “Volatile Organic Compound” (VOC) emitting paints, sealants, and adhesives will be utilized during construction in order to promote higher air quality for the residents when they occupy the buildings.

Numerous passive design features will be utilized in the buildings’ designs, such as cross ventilation in the units, and proper orientation of the buildings as much as possible. In addition, overhang and porches are part of the design in order to help prevent direct sunlight from reaching windows. This will also promote the maximum amount of natural daylight into the occupied spaces of the buildings to enhance the occupant’s health, while at the same time, reducing heat loads on the structures. In addition, there will be abundant access to peaceful outside views from the units, and noise control elements (such as walls that go to the roof deck between units) will be incorporated, which will benefit the building occupants, making these buildings better places to live. Spaces and receptacles for recycling of waste for the residents will be supplied, and the residents will be instructed and encouraged to recycle all materials allowed by the City of Lakeland.

The exterior walls of the structures are to be wrapped with commercial Tyvek, with the joints lapped and sealed with a high-performing tape. Efficient, long-last and easily maintainable cement board siding, fascia, soffit, and trim will be installed on the exterior of the buildings. The wall cavities (the spaces between the studs) will be filled with thermally efficient insulation. The project will utilize energy efficient windows, which will be installed to protect against air leakage. The window frames will be caulked and sealed in place on the inside and outside, and the edges will be wrapped and sealed tightly to the Tyvek wrapping. Architectural shingles will be installed over the roof decking, and the roof trusses will also be filled with thermally efficient insulation. The number of roof penetrations will be reduced by carefully designing plumbing vents to consolidate them and avoid punching unnecessary holes in the building envelope.

Energy efficient buildings will be created by tightly sealing the building envelope, proper sealing of HVAC ducts, correct placement of air and vapor barriers, efficient windows, and the use of energy-efficient light fixtures, heating and cooling equipment, water heaters, fan motors, and appliances. In larger units, zonal cooling and heating systems will allow the tenants to condition their own space as desired, without wasting energy in other areas of the structure.

Common area and exterior lights will be controlled by occupancy or daylight sensors so that they turn on and off automatically.

Noah's Landing homes will be designed and constructed to be significantly more energy efficient than those built to code while lowering homeowner utility bills and providing superior comfort, quality, and durability. These homes will be at least 15 percent more energy efficient

Green Construction Elements/ Impact to the Energy Efficiency of the Property

Multiple efforts will be undertaken in order to ensure that the construction of the buildings are completed in a "green" fashion. Noah's Landing General Contractor, Rodda Construction, segregates materials and recycles waste on all projects. They diverted the following percentages of waste from the landfill on these projects: 77.06 percent on the Mulberry M.S. Gym, 89.63 percent on the C.O.L. Solid Waste Offices, and 83.71 percent on the Earthlinked Technologies project. On this project, will recycle concrete, CMU, drywall, wood, metals, cardboard, paper, plastic bottles, aluminum cans, land clearing debris, and we will re-use wood forms where possible.

All open ends of installed supply, return, and exhaust ductwork or return air shaft openings and piping systems are to be sealed by the mechanical contractor with plastic materials to prevent contamination, until startup or testing/operation of system. Ductwork and equipment on site, prior to installation, is to be physically protected and absorptive insulating materials are to be weather protected from moisture damage. Ductwork sections, fittings, etc. on site will be staged in a clear area, free from other construction activities, on wood blocking supports, a minimum of 4 inches off the work floor surface and protected with plastic, shrink wrap or tarps until installed. Ductwork, after installation, will be kept clean. Temporary filters will be installed over grilles and openings during construction. Ductwork and/or insulation, which contain moisture or are wet, will not be installed. All condensate drain flows from mechanical equipment will be constantly monitored for proper flow and blockage prevention.

A good faith effort will be made to utilize electric equipment in lieu of fuel-powered equipment to limit combustion discharge at the construction site. The exhausting of all contaminants out of the building and away from intakes is required and will improve the Indoor Air Quality levels of the structures during construction and for the occupants of the buildings when they move in.

Before any finish materials or materials that can absorb moisture are installed, the roof will be completed and fully watertight, and exterior doors and windows will be installed or made watertight in order to prevent moisture from entering the building and contaminating these materials. A thorough cleaning of all debris on ceiling, wall and floor surfaces will be completed continuously during construction and after construction is completed. All dirt materials will be contained and removed from the jobsite with environmentally friendly methods and materials.

Green Site Elements/Resource Conservation

This project will incorporate numerous green elements on the 56 acre site and related development. All native trees that are not located in the building and/or site development areas will be conserved and protected with screening. By not completing mass clearing and

grading of the previously undeveloped site, the shade canopy of the development will be enhanced which will increase local air quality by protecting the existing large trees. For the trees that are removed due to the site development, replacement of the proportionate inches of tree diameter will be planted elsewhere on-site before the facility is opened.

Native Florida landscape and Bahia sod will be planted on the site, which will reduce the overall maintenance and the amount of pesticide and fertilizers required in the future. This approach eliminates the need for irrigation for the sod areas. Rain sensors will be installed to prevent irrigation run-off. The overall irrigation required for this development will be reduced by at least 50 percent from typical requirements.

During construction, erosion and stormwater run-off pollution into the off-site areas will be mitigated through the use of silt screen, and hay bales, stormwater structure protection, and other related elements as necessary. A designated concrete wash-out area to contain these materials will be installed. Finally, a stabilized construction entrance to the jobsite will help prevent dirt from leaving the site and being carried onto the City streets.

For the project development, all rainwater runoff on-site will be captured for it to be held in a retention area before it is properly discharged into the permitted downstream stormwater facility. The amount of paving and impervious area on-site will be minimized to maintain as much water percolation into the ground as possible.

To promote water efficiency, this project will include low-flow showerheads and aerators, low-flush toilets, and water-efficient appliances. Water sub-meters will be installed so that tenants will be able to monitor and regulate their water and sewer usage. With this feature, tenants will be rewarded for using less water and will not be penalized with costs when their neighbors are not water efficient (Some studies have found that buildings with sub-meters use 15-25 percent less water than comparable buildings without sub-meters).

General Contractors Experience

Rodda Construction incorporates sustainable design and construction practices into each project, and they bring the skills and experience necessary to create sustainable, high-performing facilities. With 24 years' experience as a general contractor, Rodda Construction is proud to be on the forefront of the Green Building movement in Polk County, and central Florida. Jason Rodda, a LEED Accredited Professional, has attended LEED certification training and conference meetings, and most importantly, has the field experience of completing four LEED certified projects. Rodda Construction has constructed countless other facilities with "green" building components, and this experience will be imparted to implement many green elements on The Villages at Noah's Landing development.

Rodda was called upon by Earthlinked Technologies to complete the first project in Polk County to attain LEED Certification by the United States Green Building Council. They also were an integral team member in completing the City of Lakeland's 1st LEED certified Gold Building, the Solid Waste Division Office; the construction of the Polk County School Board's first LEED certified building, a new Gymnasium at Mulberry Middle School; and the recently completed the LEED designed Polk State College Advanced Technology Center.

Attachment

11

Attachment 11 – Accessibility, Adaptability, Universal Design, and Visit-Ability –

All of the structures being proposed in this application will be in compliance with the 2010 Florida Building Code and meet or exceed the requirements listed in Exhibit D of this RFA.

With more than a decade of hands-on experience, Noah's Ark understands that a resident's health and safety is the number one concern among families. Many individuals with developmental disabilities have difficulties navigating simple daily activities such as crossing a street, trusting a stranger, or socializing with a neighbor. In addition, experience tells us that residents don't really like to cook or monitor their diet which can lead to health related issues.

With that in mind, Noah's Ark took on the challenge of designing a unique community; one that creates an environment or a lifestyle that address these issues head-on. Simply put, safety, socialization, and healthy living habits are paramount in the community design.

Several months of research led Noah's Ark to retain the services of Giles Blunden, an architect from Carrboro, North Carolina to help develop the master plan for the Villages at Noah's Landing. Giles is a highly respected architect and land planner that has designed communities all over the United States using the concept of co-housing. The central philosophy of their work is to create spaces that provide a sense of well-being and fun while maintaining a strong responsibility to the stewardship of the larger environment that supports us all.

Adapting the co-housing concept to the unique needs of individuals with developmental disabilities made tremendous sense. Incorporating the design advice and recommendations of Noah's Ark residents and families, Giles designed The Villages at Noah's Landing as a sustainable, pedestrian-oriented community (most of our residents will not drive) with site plan and building plan features that will provide a higher quality of life for our residents, here are a few examples:

- An integrated pathway system that meanders behind the homes and connects neighbor-to-neighbor and neighbor-to-activity center. (exercise and security)
- A roadway system that minimizes the need to cross the road in order to visit neighbors or access the activity center. (safety)
- Homes that have front porches (encourage socialization).
- Social Gathering Stations (i.e. gazebos and pavilions) along pathways to facilitate socialization with neighbors.
- A community garden for residents to grow their own fruits/vegetables (sustainability)
- A security gate to control community access during the night-time hours. (safety)
- A video surveillance system to monitor the grounds during the evening. (safety)
- A central station monitored security and fire detection system in each home. (safety)
- A sprinkler system in each home. (safety)
- All ground floor homes will be accessible. (visit-ability)
- Universal designs will allow residents to age in place. (security and sustainability)
- A "healthy-eating" dining room (optional) for evening meals will be available for

residents (healthier lifestyle and socialization)

- An accessible community swimming pool (socialization and exercise)
- A basketball/play court will be provided (exercise, competition, and fellowship)
- Picnic tables and Bar-B-Q grills will be available in the greenbelt area (socialization)
- Small-town “Village” living where residents know each other; they care about each other; and they help each other. (extended family)

The co-housing idea originated in Denmark, and was promoted in the U.S. by architects Kathryn McCamant and Charles Durrett in the early 1980s. The Danish concept of “living community” has spread quickly. Worldwide, there are now hundreds of co-housing communities, expanding from Denmark into the U.S, Canada, Australia, Sweden, New Zealand, the Netherlands, Germany, France, Belgium, Austria and elsewhere. The physical design encourages both social contact and individual space. Private homes contain all the features of conventional homes, but residents also have access to extensive common facilities such as open space, courtyards, a playground and a common house.

The mobility and accessibility of the site is not just for the benefit of the residents, but also provides visitors and family members with an easy and welcoming entre to the community. It also provides outside visitors with a personal sense of the space environment that best meets the needs of their developmentally disabled child or sibling. This awareness of the safe and accessible open living space design gives visitors an appreciation of the challenges their loved ones may face navigating in the outside community.

The entire design for Noah’s Landing incorporates strict attention to full compliance with ADA requirements, flexible mobility design, energy efficiency and management of natural landscapes, all to ensure a balance of free flowing interaction among residents while at the same time providing adequate individual privacy.

The Villages at Noah’s Landing is a community designed to provide each individual and household a safe and stable living environment where independent choices are respected and a high quality of life is enjoyed by all.

Attachment

12

Attachment 12 – Employment Services

Noah's Ark has years of experience supporting residents as they seek employment, and over these years, has learned that when it comes to employment for individuals with development disabilities, the one-size-fits-all approach does not work. We have adopted a multi-tiered approach that focuses on their unique needs, strengths and interests of individuals with development disabilities to assist them as they seek employment. We believe this approach plays a major role in employment success.

Employment, or meaningful daytime activity, is an important component to leading a fulfilling life for everyone. Gaining meaningful employment is one of the most challenging areas of life for a person with disabilities. Current economic conditions make it difficult to find a position in a chosen career and limited transportation accessibility narrows the ability to get to jobs. At times, employers have serious concerns about potential liabilities of employing individuals with disabilities. In addition, many individuals with developmental disabilities are not employed because their parents (guardians) are reluctant to reconcile their child's earnings against their social security benefits, or run the risk of their disabled adult child losing medical benefits.

To help facilitate a change in thinking or belief Noah's Ark has implemented a multi-step process:

Step One: Encourage and motivate the individual by emphasizing the value of having a job and explaining how full-time employment will positively impact their quality of life. Then, educate the parents on strategies to maintain social security benefits.

In the past, Noah's Ark has hosted a series of educational workshops targeted to parents (guardians) in a comfortable and relaxed environment with experts from job development and placement services and direct service providers.

Step Two: Provide networking opportunities for individuals and their parents (guardian) with individuals who have successfully gained competitive work and have not lost their benefits or had difficulties with the Social Security office.

Step Three: Persuade individuals and their families to apply for employment and assist them in navigating through any issues that may come up. This service will be coordinated by the Community Services Coordinator.

In addition, Noah's Ark will offer on-site employment opportunities for residents in a variety of ways including daily setup and maintenance of the dining room and the preparation of evening meals; hosting local service club breakfast or luncheon meetings; hosting business meetings or seminars for companies located in the Tampa and Orlando area; and partnering with Polk County Elderly Services, a local agency that provides congregate dining meals and home-delivered meals to elderly and disabled citizen.

There will likely be employment opportunities in the area of community landscape maintenance. Noah's Ark has a long-term relationship with the company that currently provides landscape maintenance to Noah's Nest and Melody Lane homes. Discussions are underway with the company related to employment opportunities for residents.

There will also be some offsite employment opportunities created when Noah's Ark opens its

thrift store which is expected to launch in 2015. And, Noah's Ark has developed a community garden which is thriving and producing fruits and vegetables for residents at Noah's Nest and Melody Lane homes. The long-term goal is to expand this enterprise to serve local residents and restaurants.

Almost 50 percent of Noah's Ark current and prior residents are graduates from the Polk County School's Exceptional Student Education (ESE) College-Based Transition Classes. Students who are completing their Post-Secondary College-Based Transition Program are typically better prepared for independent living and many already have secured meaningful employment.

In 2003, the creation of this Post-Secondary College-Based Transition Program at Florida Southern College was facilitated by Noah's Ark as a pilot program with two simple goals. The first was to help the students and their families become committed to focusing on and preparing for independent living. The second was to elevate the student's employability skills and to gain competitive employment before they exit the school system. Just two years after the start of the pilot program, the success rate of preparing students for independent living and having a job approached ninety percent (90%), far exceeding the projected goal of twenty-five percent (25%). That year, *Florida Leader Magazine* chose the Transition Program at Florida Southern College as the "Best ESE Program in the State of Florida" (see enclosed Exhibit). School Districts from across the state have visited this program and use it as a model to create similar programs in their districts. This program has given hope to families that their disabled adult children will be able to experience a higher quality of life and it has provided a stepping-stone to independent living at Noah' Ark.

The Florida Vocational Rehabilitation Agency (Voc Rehab) is the lead agency for the employment services for the residents at Noah's Ark properties. Voc Rehab contracts out job development and placement service to a number of direct service providers. Noah's Ark has developed excellent relationships with these providers and Voc Rehab. These providers are compensated by Voc Rehab at several points; the first is upon successful job development and placement, again after the individual has been working for ninety days, and again after the individual has been stabilized on the job for 180 days. Continued support and training is provided to all individuals in the following areas: Problem solving/ specific to on-the job situations; Job coaching/ training in required duties; Educating employer/coworkers on strategies/ support techniques, including behavioral management; Client advocacy that will enhance job retention; Monitoring job performance including spot-checking and ongoing contact with employer to assure success. Noah's Ark works closely with the training and employment service providers in making sure they customize their services to each individual's needs and abilities.

Noah's Ark has built a sound working relationship with successfully performing job development and placement companies and will continue to strengthen and expand these relationships by working together to seek employment opportunities for all Noah's Ark residents.

Noah's Ark works with a number of job placement companies through the Voc. Rehab network. They are fortunate to have excellent working relationships with two local progressive community partners, The Diversity Initiative and Talbot House Employment Services, with

expertise in job placement for individuals with development disabilities. Talbot House Ministries which has been in Polk County for over 30 years and has earned a reputation for exceptional community support for individuals in need. The Diversity Initiative is a regional non-profit that was established in 2008, specifically to provide employment services to individual that have a documented disability. They have a deep presence on the west coast of Florida and have expanded into Polk County just over a year ago. Both of these companies are committed to working with the individual, without additional compensation, until they achieve stabilized employment. This additional effort by our community partners has made the difference between successful competitive employment placement and the revolving door failures of the past. Both community partners provide extended services to newly placed employees to assure successful long-term job retention.

Noah's Ark enjoys a strong, long-term relationship with the staff at Voc Rehab and essentially "connects" the individual seeking employment with their agency. Staff members at Voc Rehab consistently acknowledged the success of The Diversity Initiative and Talbot House's with job placement and stabilization for our residents.

Noah's Ark has a solid relationship with Talbot House Ministries. Most recently, Talbot House has expanded their job-skills training program to include hands-on construction, culinary arts, and data entry. They have also added job placement and support to their menu of services. This will strengthen the opportunities for targeted job skills training and successful employment for residents at the new community.

The Diversity Initiative is committed to expanding their training and employment efforts to meet the needs of residents of Noah's Landing. They too have experienced successful job placement and stabilization as evidenced by their company's growth. Noah's Ark sees this relationship expanding as The Villages of Noah's Landing launches its outreach and marketing efforts into the greater Tampa Bay area.

The Florida Vocational Rehabilitation Agency will be the lead agency for employment services for The Villages at Noah's Landing. Noah's Ark has an excellent, long standing working relationship with them.

The Florida Vocational Rehabilitation Agency is a system that provides oversight, monitoring, and performance measures for each of their contracted organizations. If a job development and placement company is not producing positive results, their Voc Rehab referrals diminish and, over time, the company will cease to exist.



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October 30, 2013

To Whom It May Concern,

As a Senior Employment Consultant with the Diversity Initiative, Inc. in the Lakeland area, I have had the opportunity to provide employment services to several of the residents of Noah's Ark. Whether they have recently gone through transition and are looking for their first job or have prior employment experiences, each individual is provided with pre-employment training and support that will help them achieve their desired vocational goals.

Pre-employment training is done hands-on, and really begins with "discovering" their interests, skills, abilities and knowledge and finding opportunities that will build on these areas to better prepare them for the marketplace and finding them their best employment opportunity.

Since many of the residents do not drive, I teach them how to take public transportation including the handy-bus, which serves the residents with door-to-door service. I take the same hands-on approach to teach them how to find job openings and completing their own applications. These are important steps and helps build their confidence.

I am strong advocate that "doing something is better than doing nothing" – I have several clients that are volunteering to help enhance their skills, abilities and knowledge and providing them worthwhile experience at the same time. I also practice job search procedure and proper dress attire and etiquette; what to and what not to when meeting a hiring manager - there is no better indication of when a resident is prepared than when he meets a prospective employer, and shakes his hand to get the job.

The Noah's Ark staff has always been encouraging and enthusiastically supportive of their residents in their search to fulfill their vocational goals.

I have enjoyed working with the Noah's Ark organization and their residents and I'm looking forward to continued success in our relationship long into the future.

Sincerely,

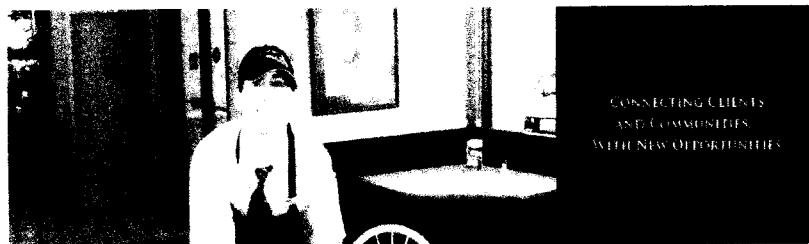
Kevin Lajeunesse
Senior Employment Consultant



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Supported Employment



Supported employment has helped many consumers already. Researchers have studied different types of programs that help consumers find and keep employment. These studies compare supported employment to many other vocational approaches and they consistently find that supported employment assists more consumers with getting and keeping their jobs than any other approach.

Supported employment starts with you. With supported employment, you let employment specialists (people who work for a supported employment team) or other members of your treatment team (case manager, therapist, psychiatrist, etc.) know that you are interested in having a job. If you want to work, you will be given the supports and services to help you make your career goals a possibility. Working part-time is also your choice. Employment specialists are trained to understand that you will be happier with a career that fits your needs rather than a job that you have to fit into.

Your job choices are important. You may know of some careers that interest you, or have a work history. Employment specialists will listen to your preferences. The type of job that you will get through supported employment depends on your choices. If you are unsure about what specific career you want, your employment specialist can help you with questions and ideas about employment.

Taking tests, filling out forms and waiting for referrals are not required before starting in supported employment. Your employment specialist will start meeting with you soon after you identify work as a goal. Employment specialists help you obtain information on how your benefits, such as Social Security or Medicaid, are affected by working. Many consumers worry about starting work and how their benefits may be affected. Employment specialists assist you in obtaining accurate information. There are benefit programs that can help you continue to receive benefits, or partial benefits even when you are earning an income from work.

Supported employment is an ongoing service. Employment specialists are available to help you plan your career, manage surprises that may come up at work, and develop ways to help you succeed after you have obtained a job. Working is sometimes stressful. When you are hired, an employment specialist will continue to provide supports and services. It is not uncommon for people to change jobs a few times before finding a job they want to keep. Your employment specialist can talk with you about ending an unsatisfying job and looking for a better job match.

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Phase II Extended Services



Extended services provides continued support and training in an integrated work setting for clients who have completed the Supported Employment Program and require additional intervention.

Activities included in this service are:

- Problem solving specific on-the-job situations;
- Job coaching, training in required duties;
- Educating employer, coworkers on strategies, support techniques, including behavioral management;
- Client advocacy that will enhance job retention. For example, evaluating the work environment for possible task sharing with coworkers; and
- Monitoring job performance including spot-checking, ongoing contact with employer to assure success.

Emphasis is on:

- Maintenance of skills acquired through participation in a Supported Employment Program;
- Extended support and follow along while completing on-the-job skill training; and
- Development of natural supports in the workplace that will ultimately replace paid supports and assure successful long-term job retention.

Metamorphosis of the Heart

When a boy named Curtis Grams sat next to Ashlee Watson on the first day of the new semester at **Florida Southern College**, she had no idea that her life was about to make a 180 degree turn.

Curtis wasn't like the rest of Watson's classmates. He wasn't taking the Old Testament religion class to fulfill a requirement or to receive any credit at all. He was there primarily to learn how to improve interpersonal skills with people his own age—something most of us take for granted.

Curtis was a part of the transitional student program offered by FSC in conjunction with the Polk County Public Schools Exceptional Education Department. Through the program, students with mild disabilities such as cognitive and communication disorders are able to gain socialization and vocational skills. The students receive instruction geared toward their needs as well as one or two low-level college courses. "What we're trying to do is develop a friendship network," says Kathleen Milburn, special education major coordinator.

Friendship is exactly what Watson found in Curtis. She helped him throughout the semester and in the process met the rest of the transitional students. At the end of the semester, due entirely to Curtis and a newfound desire to work with people like him, Watson changed her major from biology to special education. Like Watson, most students at FSC have accepted the transitional students with open arms. "They embrace them," Milburn says. "I don't think there's been a discouraging word—ever."

Student athletes have organized special half-time shows geared especially toward the exceptional education students. FSC even has a club that focuses on exceptional students, the Student Council for Exceptional Children. SCEC invites transitional students to help plan Exceptional Children Week. During the week, five students in the program will stand up and tell their stories.



Brittany Kosik's story began four years ago. Her father asked her what she wanted to do when she got out of school, and the answer came quickly—she wanted to attend FSC. But due to her disability, Kosik couldn't keep up with regular college classes. Kosik's dream moved her father to action. He organized a group of parents who also had older children with disabilities and approached the school board. The school board contacted FSC and the transitional program came to life. Four years later, Kosik is still a student at FSC. Thanks to her dream and her father's determination, students like Watson were inspired to take on careers they never considered.

"The transition program has touched my life and changed my concept of it more than anything else," Watson says. "They're a constant encouragement to me throughout my college career. I just hope that one day I'll make them proud by becoming a special education teacher who is as caring and compassionate as they are." —MM

Contact Milburn at kmilburn@flosouthern.edu

Attachment

13

Attachment 13 – Best Practices For Exceptional Resident Services

“The greatest gift you can give your disabled adult child is the gift of independence...before he or she needs it.”, is advise often given to parents by the Noah’s Ark Executive Director.

This is the philosophy that drives the way Noah’s Ark provides assistance to individuals and their families and allows the families an incredible opportunity to help their child with their transition into independent living. It also gives the parents some time to adjust and to assist their child in establishing their circle of friends and support system. It gives Noah’s Ark the opportunity to help educate families on getting their legal and financial house in order.

Noah’s Ark has found that many times “managing” a residential community for individuals with developmental disabilities means helping and encouraging families to “cut the cord” from their loved one. This is one of the most difficult decisions that a parent must come to make.

Almost all of the Noah’s Nest residents have moved into the community from their family home. Parents frequently say that their disabled child is “not ready” to live on his own. Most often, it is the parents that are not ready.

Noah’s Ark has learned much over the past decade about providing a supported-living environment that encourages individuals to grow. This means having the ability to make independent decisions and choices and then having to live, good or bad, with the consequences of those decisions. If there is a poor decision, frequently, there will be someone nearby to help create a soft landing.

Noah’s Ark has tried a number of approaches to providing independent, yet supportive-living homes to individuals with developmental disabilities. Here are some of the Best Practices approaches they have discovered that will be incorporated into the operation and supervision of Noah’s Landing:

- Having well trained, friendly and inspiring Resident Assistants to provide individual support to residents;
- Having a Resident Assistant on-site, “boots-on-the-ground”, is important, so when situations occur there is someone to help filter through the details and help the residents resolve issues efficiently and compassionately.
- Having families “drop-in” regularly helps greatly.
- Having a college-age Resident Advisor adds energy and enthusiasm to the community. It seems easier to motivate the residents into action when it’s someone closer to their own age - a peer relationship takes away the older authority figure perception.



Resident Advisor Jackie helps residents get ready to horseback ride at Noah’s Landing.

The critical key to success is having a Resident Advisor (RA) readily available to the residents. The selection of the RA is an important decision, she (he) must be passionate about what they do; frequently being a coach; sometimes being a confidant, other times just being a friend.

Another Best Practices approach Noah's Ark has adopted is creating a large number of opportunities for residents to participate in community-based events with and without people with disabilities. This goes back to Noah's Ark's 3E approach to helping people grow, using the Educate, Expose, and Experience technique. Noah's Ark has had a long-standing relationship with the Best Buddies program based at Florida Southern College. Best Buddies pairs people with intellectual and developmental disabilities in one-to-one friendships with college students. In the past, individuals with intellectual and developmental disabilities have had little opportunity to have friends outside of their own environment. Best Buddies Colleges provides an opportunity for college students to change the world simply by making a new friend. There have been a good number of the "friendships" that were established and have continued beyond the time when the college student graduated and moved away.

Noah's Ark has established another long-standing relationship with the 1st Tee Golf organization, a program operated by our local YMCA. Many of our members receive FREE golf lessons on a weekly basis. Each golfer has a volunteer coach to assist them with developing their skills. An annual fundraiser sponsored by the YMCA that features local golf pros, like Andy Bean, and celebrities, like Charles Barclay. This is another example of engaging our members into the general community. Not surprisingly, a number of real friendships have developed between the coaches and their students. It's not uncommon for a golf coach to ask one of the participants to join them in playing a round of golf outside of the weekly lessons.

In summary, Noah's Ark has developed and continues to implement a number of Best Practices in daily operation of its supportive-living programs. They have learned through experience what it takes to create a community that fosters an individual's growth and assists families with helping their disabled adult child transition into life and establish a circle of support. Having hands-on and actively engaged organizational leadership is very important. Often times, when an organization grows, it easy to step-back and become less engaged. When that happens, the organization loses touch with the people they serve. Key people in leadership positions need to stay engaged and they need to be avid listeners and observers. They need to keep their fingers on the pulse of the organization and recognize and communicate changing needs. Leadership needs to be accessible and approachable. This is a real strength with Noah's Ark.

Attachment

14

Attachment 14 – Community-Based Service and Amenities

Noah's Ark is committed to providing its residents with ample opportunities to efficiently and effectively access community-based services and resources. The Villages at Noah's Landing is ideally located to offer these opportunities. The proposed residential community is located in an area that provides a rich network of social service, healthcare, and general service providers. Residents will have unlimited opportunities to be out in the community making independent choices and learning life skills as they learn to navigate their new community. The goal is to provide community access and involvement as a life learning experience and a means of personal growth. Noah's Ark currently provides a significant menu of community engagement and access opportunities for residents and will expand those once Noah's Landing is developed. Below is a sampling of community amenities made accessible to residents through our program.

The philosophy of Noah's Landing is to foster an environment where each individual and household is empowered to make life choices that move them into full inclusion in their community. This is the key that will make Noah's Landing a thriving and vital community. Similar to the way it is for most families, Noah's Ark communities function in an organic and natural way. For example, the Resident Advisor typically announces to the residents, "Hey, I'm going to Publix later this afternoon", or "I'm going to WalMart", followed by "Who wants to go?" The word gets around to residents who have the option to choose to participate or not. Generally three to six residents accept the invitation. Many times a parent of one of the residents may announce during a visit that they are going shopping and ask who might want to go along, and the residents are very likely to accept the invitation. Then anyone who wants to go jumps in the Noah's Ark van or the parent's car and away they go. Our residents enjoy socialization with their peers on the trip, and the resident advisor or parent can often offer some advice on what are the better choices for their shopping decisions. The goal at Noah's Landing is to continue this strategy of providing frequent and spontaneous opportunity to engage in community activities, continuous opportunities to make choices and learn and grow from these choices, and create a positive environment for resident, family and staff dynamics.

Noah's Landing is located in close proximity to a wide variety of community amenities. The Plantation Square Shopping Center is just 1.1 miles away from the entrance to The Villages at Noah's Landing. This is a full-service center which includes the following shops:

- Publix (with pharmacy)
- GNC
- CVS Pharmacy
- Three (3) banks
- Subway
- Hungry Howie's Pizza
- King's Wok
- Metro PCS
- Coastal Dental
- The Hair Gallery
- Liquor Store
- American Hair Cutters
- The UPS Store
- McDonald's

The closest WalMart Super Center is just 3.8 miles away. The Lakeland Square Mall is 4 miles away with a new, high tech, multi-screen theater that promises to be a favorite destination for our residents. Other mall stores include Best Buy, Big Lots, Target, Staples, etc.

There are a wide variety of restaurants within close driving and transit distance, including Moe's Southwest Grill, Taco Bell, Panera's, Subway, TGI Fridays, Beef O'Brady, Golden Corral,

Olive Garden. These restaurants and stores are not only excellent dining locations, but may be good potential places for employment, particularly after some of our residents are trained in culinary arts.

On Wednesday nights, residents enjoy one of their favorite activities, playing par-3 golf at The First Tee of Lakeland, just 7.0 miles away. Weekly participation is around twenty golfers, typically, and parents and the Noah's Ark Van transport the participants. This outing gives residents an opportunity to circulate with other visitors and practice socialization skills in the company of their peers.

Every other Friday evening, residents play basketball at the Kelly Recreational Complex, 8.6 miles from Noah's Ark. Participation varies between twenty to thirty players and again, parents and the Noah's Ark Van transport the players. This recreation opportunity also provides important life skills lessons, including socializing with others at the park, competition, respect, good sportsmanship as well as excellent physical exercise.

On Saturday mornings, Noah's Ark hosts a bowling league at the Orange Bowl Lanes 3.4 miles away. Typically, about 30 to 45 adults participate. This is really fun time for the bowlers, who laugh and joke around with their friends and celebrate when a bowler gets a spare or a strike...there are a lot of "high fives" happening. Socialization is at its peak as bowlers share the happenings of their week. Sometimes there are even some tears shared, but, at the end of the day the bowlers look forward to returning the following week. Occasionally, bowling is cancelled because participants are off riding horses, or participating in the Special Olympics, or some other new activity that has been requested by the participants.

Community parks promise to play an important part of our resident's lives. A major pedestrian trail is planned to go within a quarter mile of The Villages at Noah's Landing. Even more exciting is the emerging Northeast Regional Park that is being planned for 2021 by the City of Lakeland. It's just 600 feet across from our lakefront shore on Lake Crago. The park will feature soccer and baseball fields, volleyball and basketball courts, a community event center, an aquatic facility, and an archery range.

Lake Parker Park is a great city park, complete with soccer fields, screened pavilions, playgrounds, concession stands, and lakefront with a boat dock. It is just 3.2 miles away.

The critical importance of transportation services to ensure access to community based services and amenities in the greater community cannot be overemphasized. Noah's Ark anticipates the need for acquiring two additional vans to serve the residents of The Villages at Noah's Landing.

Layering public transportation with the Noah's Ark community vans and the additional vans available through a partnership with the ElderPoint Ministries will provide exceptional transportation services to The Villages at Noah's Landing residents.

Noah's Ark's years of experience show that many supportive-housing residents, with a little training, encouragement, and assistance, become quite capable and comfortable riding the public buses. Polk Transit is the bus service for the Lakeland Urban area and has recently extended service to many communities throughout the County. Their current fixed route bus stop is just over a quarter mile from Noah's Landing entrance. Polk Transit has indicated that,

when enough ridership is established, they will re-route their current fixed-route bus route and pick up the Villages at Noah's Landing's residents at the entrance to the community.

Once a passenger reaches the downtown Lakeland terminal, access to greater Lakeland area and to Polk County is excellent. Daily passes are \$3; weekly passes are \$12; and monthly passes are \$47. For residents that are not able to navigate a fixed route bus system and need more assistance, the Polk Transit Connect, operates six days a week using a scheduled door-to-door, pickup-and-return system. Fares for this service are just \$2.00 each way and personal care attendants, if needed, ride for free.

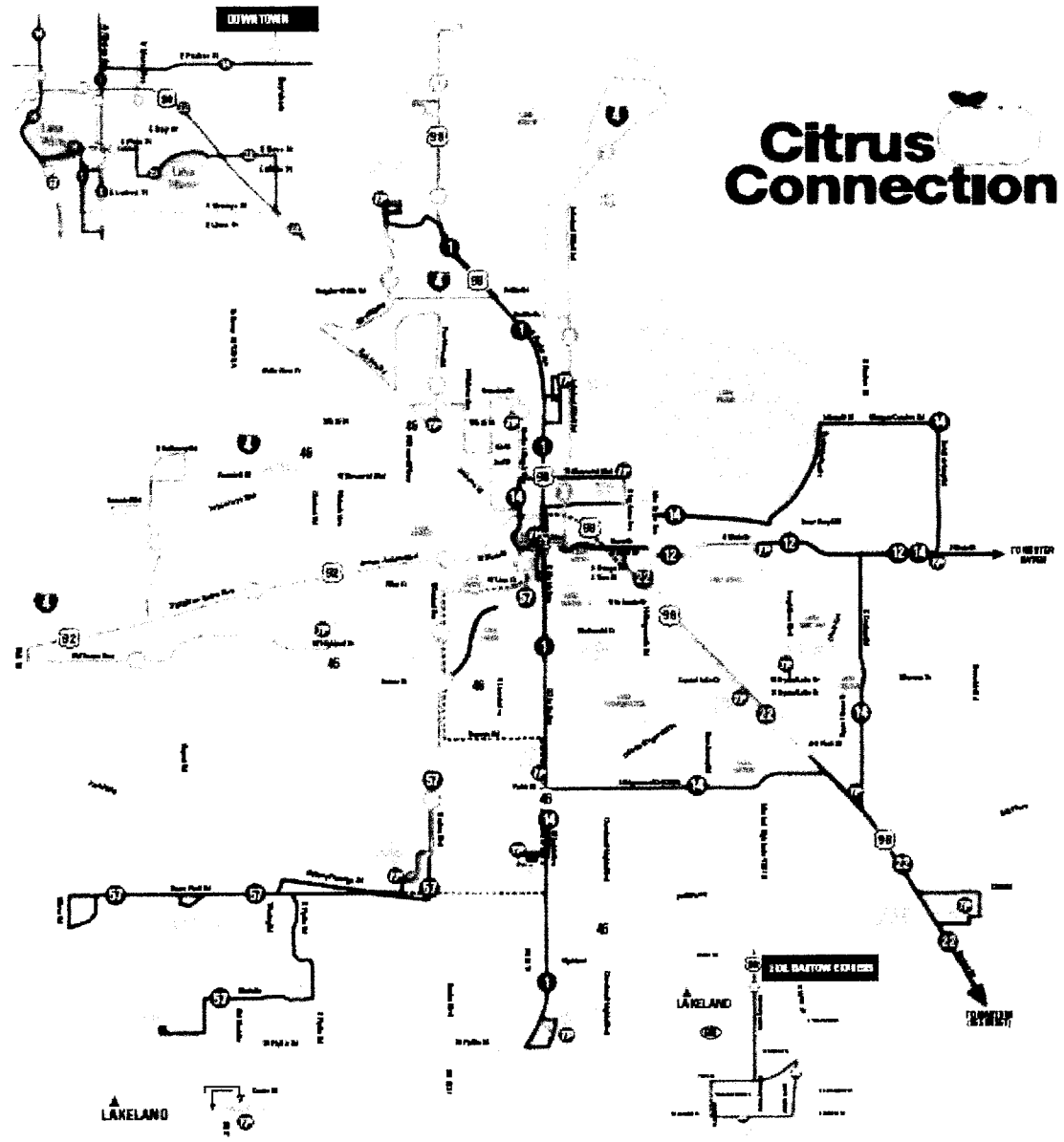
Noah's Ark has had a variety of public-private partnerships with Florida Southern College and Southeastern University (both about 7 miles away) and expects that similar partnership opportunities (and potential Resident Advisors) will present themselves as Florida Polytechnic University opens its doors.

Many of our residents do not have the ability to successfully complete academic courses offered by colleges and universities, but Noah's Landing residents may have an opportunity for future employment at one of the local institutions. Florida Polytechnic University (FPU), Florida's newest university, will have its inaugural class begin in August, 2014, is just 7 miles away. Polk Transit has indicated that, when FPU opens, they will extend and expand public transportation to that area (the route goes within one-quarter mile of The Villages at Noah's Landing).

To support employment opportunities, Noah's Landing will provide residents orientation, familiarization and engagement with a wide variety of community based employment experiences and employment training services. One major employment resource is the Florida Vocational Rehabilitation Agency, the lead agency for the employment services for the residents at Noah's Ark properties.

The goal of Noah's Ark and Noah's Landing is to provide residents opportunities for self actualization, personal growth and responsibility all through safe and meaningful experiences with their friends, peers and staff within the residential community and outside in the community at large. We believe the community engagement experiences and community amenities provided for residents by Noah's Landing will translate into a significantly positive life experience for our residents.

LAKELAND AREA TRANSIT SYSTEM



38 BRADLEY

- 1 Florida Avenue Corridor
- 2 Lakeland Hills Corridor Circulator
- 12 Lakeland/Winter Haven
- 14 Corbeo/Edgewood
- 15 Kathleen/Providence/Hanlon
- 16 South Florida/Center Road
- 17 Bradley
- 18 George Jenkins/Swindoll
- 46 10th/Wabash/Ariana
- 27 Duff Road Shuttle
- 57 Airport
- 58 Large Connector

MAP KEY

- Terminal
- Transfer Point



all bus stops available
stop and rest times on



Citrus Connection Office
1212 George Jenkins Blvd
Lakeland, FL 33815
PT Regional Mobility Call Center
1200 Gullyew Avenue
Barrow, FL 33831
1-855-765-5287
www.njccitrus.com
www.polktransit.org
www.findmyroute.com

October 23, 2013

Florida Housing Finance Corporation
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

RE: Public Transportation for The Villages at Noah's Landing

Dear Florida Housing:

I have recently met with Jack Kosik, the Executive Director of Noah's Ark, and discussed the emerging Villages at Noah's Landing community in north Lakeland.

After reviewing their site plan and getting a better understanding of their holistic approach to providing for individual's with developmental disabilities, I find this project to be inspiring.

The location of Noah's Landing is ideal for both public and private transportation. It is right off of Interstate 4 (at Exit 33) in a growing area of Lakeland very near to the currently-under-construction Florida Polytechnic University. We expect FPU to join our Universal Access Program which will offer free public transportation to their students and staff, thus expanding public transportation in the area.

Currently, the Villages at Noah's Landing community is just one-quarter mile from a fixed-route bus stop. However, to enhance the health and safety of the future residents and to make access into the greater community even easier, Polk Transit would be agreeable to either modify the current fixed-route bus route and come to the turn-around at the entrance of Noah's Landing, or to provide pickup service within the community through our Flex Service program.

We at Polk Transit support the efforts of Noah's Ark and will work diligently to assist in helping the residents of Noah's Landing have excellent access into the greater community.

Respectfully,

Tom Phillips
Executive Director



THE ONLY NETWORK BEHIND PUBLIC TRANSPORTATION

Attachment

15

Attachment 15 – Access to Health Care and/or Supportive Services

The Villages at Noah's Landing is ideally located in the City of Lakeland with an array of healthcare and support services conveniently located for easy accessibility by residents.

For issues related to emergency and critical care, a new Fire/EMS station is located just one-half mile away from the entrance of the Villages at Noah's Landing community. Lakeland Regional Medical Center (LRMC) is just 3.8 miles away. The LRMC Emergency Room is the busiest single-site emergency room in the state and is a state-designated Level II Trauma Center. The Watson Clinic Urgent Care service, open seven days a week, has over 125 physicians is located 3.8 miles away. The Polk County Health Department is located 2.6 miles away. All of these are on the same route bus route as The Villages of Noah's Landing. The proximity and accessibility of these medical care services is a significant plus in meeting the health care needs of residents

Low income residents in need of mental health care are served by Peace River Center, a private, not-for-profit, community mental health organization providing behavioral health and substance abuse treatment, and crisis services. They offer a crisis stabilization unit, outpatient counseling, psychiatric/medical, and case management, among other services at different locations around a three county area. Their Gateway Facility, located 5.0 miles away, provides adult case management, adult overlay, psychiatric rehabilitation, supported employment, and supported housing. Both of these facilities are accessible and available to meet the mental health needs of residents of Noah's Ark and Noah's Landing.

Other community supportive services providers with whom we have developed excellent working relationships that will be available to our residents include:

- Vocational Rehabilitation (Voc Rehab) – A federal-state program that helps people who have physical, developmental, and mental disabilities obtain or retain employment. They offer an array of support services including assessments, career counseling, training and education, job placement and coaching, and assistive technology devices. They are located at 200 N Kentucky Ave, Suite 310, Lakeland, FL 33801 (863) 680-5534, just 5.0 miles away.
- The Diversity Initiative – Is a progressive regional, non-profit that was established in 2008, specifically to provide employment services to individual that have a documented disability. They provide supported-employment through an agreement with Voc Rehab. They are located at 1102 S Florida Ave., Suite 113, Lakeland, FL 33803, (863) just 6.4 miles away.
- Talbot House Employment Services – Is a progressive local, non-profit with a solid history (over 30 years) of providing exceptional community support for individuals in need. They have recently expanded their job-skills training program to include hands-on construction, culinary arts, and data entry. They have also added job placement and support to their menu of services. They are located at 814 N Kentucky Ave, Lakeland, FL 33801, (863) 687-8475, just 4.7 miles away.
- The Center for Independent Living of Central Florida - They advocacy to break down barriers, provide information referral, peer-to-peer support, and teach consumer skills

needed to live independently. They are located at 500 S. Florida Avenue, Suite 330, Lakeland, FL 33801 (863) 413-2722, just 5.7 miles away.

- The Lakeland One Stop Center – They provide employment assistance, 936 East Parker Street, Suite 128, Lakeland, FL 33801 (863) 683-5627, just 5.2 miles away.
- Sunrise Community of Polk County - They provide adult day training to adults with more significant development disabilities, 807 N Lake Parker Dr., Lakeland, FL 33801 (863) 680-2817, just 5.4 miles away.
- Alliance for Independence - They provide adult day training to over 120 adults with developmental disabilities daily, they are located at 1038 Sunshine Drive East, Lakeland, FL 33801 (863) 665-3846, just 8.6 miles away.
- Central Florida Speech & Hearing Center – Provides services to area citizens with speech and hearing impairment, 3020 Lakeland Highlands Road, Lakeland, FL 33803 (863) 686-3189, just 9.1 miles away.
- Abilities of Florida - Is a large, non-profit organization that helps people with disabilities obtain and maintain competitive employment - 101 W. Main Street, Suite 140, Lakeland, FL 33813 - (863) 413-2860, just 5.2 miles away.
- Agency for Persons With Disabilities - Administers Florida Medicaid Waiver Services for citizens with developmental disabilities. Their area field office is located at 200 N Kentucky Ave, Lakeland, FL 33801 (863) 413-3360, just 5.0 miles away.
- Alternative Behavioral Concepts, Inc. – A behavioral analysts and therapist for behavioral issues common for those with developmental disabilities - 202 Howard Street, Suite 3, Auburndale, FL 33823 (863) 551-3300, just 13.1 miles away.
- Achievement Academy - This agency provides day habilitation - to assist an individual to acquire and maintain those life skills that enable the individual to cope more effectively with the demands of independent living, and to elevate the level of the individual's physical, mental, social, and vocational functioning. 716 E. Bella Vista Street, Lakeland, FL 33805, (863) 683-6504, just 3.4 miles away.

The critical importance of transportation services to ensure access to health care and supportive services in the greater community cannot be overemphasized. We anticipate obtaining two additional vans for Noah's Ark to serve the residents of The Villages at Noah's Landing. Layering public transportation with Noah's Ark community vans and the additional vans available through a partnership with the ElderPoint Ministries will provide exceptional and affordable transportation services to Noah's Landing residents.

Noah's Ark's years of experience shows that many supportive-housing residents, with a little training, encouragement, and assistance, become quite capable and comfortable riding the public buses. Polk Transit is the bus service for the Lakeland Urban area and has recently extended service to many communities throughout the County. Their current fixed route bus stop is just over a quarter mile from Noah's Landing entrance. Based on our requests to county leadership, Polk Transit has indicated that when enough ridership is established, they will re-

route their current bus route and pick up the Villages at Noah's Landing's residents at the entrance to the community.

Once a passenger reaches the downtown Lakeland terminal, access to greater Lakeland and to Polk County is excellent. Daily passes are \$3; weekly passes are \$12; and monthly passes are \$47.

For residents that are not able to navigate the fixed route bus system and need more assistance, the Polk Transit Connect, operates six days a week using a scheduled door-to-door, pickup-and-return system. Fares are just \$2.00 each way and personal care attendants, if needed, ride for free.

In the past, when a resident/member has gotten stranded and not been able to make it home for any number of reasons, the Noah's Ark extended-family network has always been able to step-up and come to their rescue. Cell phones are a wonderful tool.

From the inception, the development plan for Noah's Landing paid close attention to the proximity of all supportive services and community amenities available to residents, including those providing physical and mental health care. During the two years of conceptual development of the Noah's Landing project concept, Noah's Ark management met and shared the proposal with all of the supportive service providers listed throughout this application to provide information on the project, alert them to the possible expanded resident population, garner their input, feedback and support and develop a cohesive supportive service network to meet the needs of the community population, should it be developed. The concept for Noah's Landing has been a remarkable positive catalyst for bringing together this diverse group of supportive service providers in the Polk County and West Central Florida region.



October 23, 2013

Florida Housing Finance Corporation

Florida Housing Finance Corporation
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

RE: Supplemental Transportation Supports for Noah's Ark

Dear Florida Housing,

ElderPoint Ministries provides a continuum of free home-based services to support healthy, safe and independent living for our older adult neighbors through interfaith volunteers. We are dedicated to faithfully serving the elderly at the point of their need.

To that end, we provide an on-site and a portable food pantry for seniors in need. Additionally, our Bluebird Mobility Network provides transportation disadvantaged individuals in Polk County volunteer transportation to medical appointments and other important activities of daily living. The overwhelming majority of these trips are during the week and during the day, thus leaving our vans with limited use during the evenings and the weekends.

Noah's Ark has a vibrant social and recreational activities schedule for citizens with developmental disabilities. Many of these activities are in the evening, or on weekends, or when public transportation has stopped running.

ElderPoint Ministries and Noah's Ark have formed an arrangement to make these vans available to help supplement their transportation needs during those times.

Most recently, Noah's Ark utilized three of our vans for a three-day weekend campout at Fort Wilderness in the Disney complex. This allowed more than thirty campers to experience tent camping and other activities in the greater community.

Conversely, we have also have had some preliminary discussions with Noah's Ark about receiving some donations of fresh vegetables from their community garden initiative at the Villages at Noah's Landing. This is part of a Noah's Ark program that educates its participants the importance of giving back to the community by helping others. This has proven to be a good partnership and has the potential to "grow" into something even better.

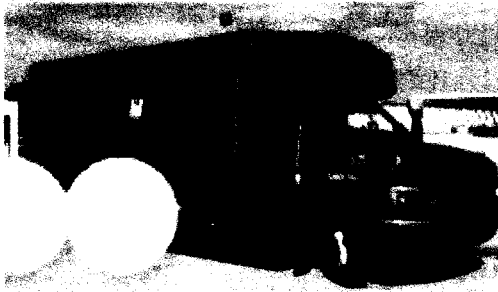
Sincerely,

Jane Hammond
Executive Director



Bluebird Mobility Network
1000 N. Bronough Street, Suite 5000
Tallahassee, FL 32301
www.elderpoint.org

PT Connect



PT Connect is a door to door, shared ride service providing transportation throughout our area. There are no restrictions on the purpose or number of trips you may take, except that you share the ride with others traveling at the same time in the same direction. Every bus carries ADA certified lift-equipment and our operators are available to provide boarding assistance.

Times & ADA Fares

After-hour service is available for Medicaid recipients to and from urgent care facilities. Please call customer service for more information.

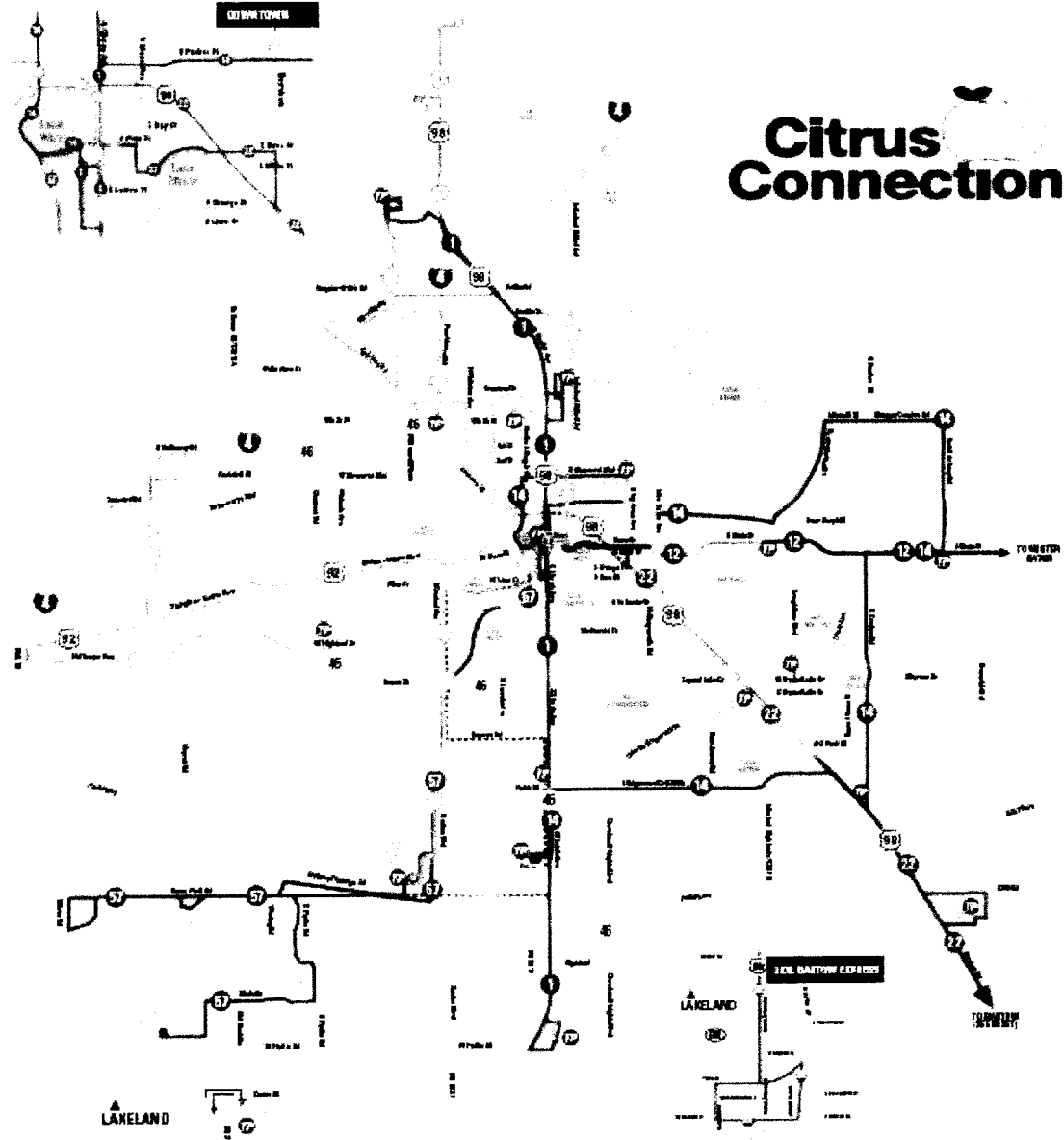
PT Connect ADA operates six (6) days a week from 6:15 AM until 6:15 PM on weekdays and 7:15 AM to 4:15 PM on Saturday. PT Connect reservations are taken from 6:30 AM to 5 PM weekdays and Saturday 8 AM to 4 PM. There is no ADA service on Sundays or on the following holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving and Christmas.

One way fare on PT Connect is \$2. You MUST have a previously purchased bus pass for travel, PT Connect DOES NOT ACCEPT ANY CASH on board the bus. PT Connect bus passes are available as single-use pass or multi-ride pass for your convenience. Passes may be purchased with cash, money order, debit or charge cards at the offices, by phone, by mail or online.

An approved Personal Care Attendant (PCA) rides for free. The need for a PCA must be indicated on your application for ADA services and is subject to approval. One companion may travel with you if requested at time of scheduling and when there is availability of space. The companion's fee will also be \$2 each way and must be paid for with a pre-purchased pass.

For more information, or to see if you qualify for Handy Bus service, [download our application form](#) or give us a call at 855-POLKBUS (765-5287).

LAKELAND AREA TRANSIT SYSTEM



Citrus Connection

SR BRADLEY

- 1 Florida Avenue Corridor
- 2 Lakeland Hills Corridor Circulator
- 12 Lakeland/Winter Haven
- 14 Conbee/Edgewood
- 15 Kathleen/Providence/Martin
- 16 South Florida/Carter Road Bradley
- 17 George Jenkins/Swindell
- 46 10th/Wabash/Ariana
- 47 Duff Road Shuttle
- 57 Airport
- 58 College Connector

MAP KEY

- T Terminal
- Transfer Point

1 / 1

all bus stops available
stop and many times an

Attachment

16

Attachment 16– Best Practices that Promotes and Facilitates Full Inclusion in the Community

Reaching one’s greatest potential and enjoying a meaningful quality of life is defined differently by every person you ask. However, there are a number of common threads.

People, disabled or not, need to belong; to be accepted; to be active and healthy; to be valued; to be respected; to be loved; and to be safe. Although it sounds almost impossible to achieve, it’s not. To achieve these goals takes a serious commitment from a number of dedicated and focused people to meet the diverse needs of developmentally disabled individuals and their families.

Based on our 12 years of experience, Noah’s Ark believes it has created a “Best Practices” program to ensure full inclusion in the local community. Noah’s Ark provides resident access and engagement into the general community through a program of vibrant and meaningful activities. These community engagement programs are one of the organization’s greatest assets and successes, evidenced by the growth of types and levels of activities and significant increase in resident participation. This success has required a strong team approach and accomplished through a lot of hard work and commitment to the individuals served. The most important step is to ask and then actively listen to the residents; what kind of fun things do *they* want to do? It’s important to encourage them to try new things and to create new learning experiences and adventures. That’s how people grow. Activities are strategically determined by evaluating the resident’s interest and researching which activities will provide the best opportunity for inclusion in the community.

Sixteen years ago, Noah’s Ark started with one community engagement activity for residents a month. Every year the program has grown to the where, currently, three to five activities are offered each week. Many of these activities are free, some are subsidized, and others are low cost. Below is a typical monthly Activities Program calendar:

NOAH'S ARK ACTIVITIES NOVEMBER 2013 WWW.NOAHARKFLORIDA.ORG / PHONE (863) 687-0804 See website for updates and additions to activities Updated on October 22, 2013				Our Thanksgiving Social will be on Thursday, November 8 th at 6:00 pm sharp, in the Social Hall of the First United Methodist Church at 72 Lake Morton Drive. The Thanksgiving Social will be in lieu of the General Meeting and Board of Director's meeting.	
For more information • Bowling call Jeff Rhodig at 863-581-2080 • Hip-Hop, Aerobics, and Basketball call Mickie Brown at 863-701-4850 • Par 3 Golf call The First Tee at 863-577-0236 • Arts and Craft, Noah's Nest Movie Night call Julie Phelps at 407-341-2081 • Yoga Call Margaret McNutt at (863) 660-9505					
on the 2nd from 9:00am to 4:00pm in Plant City at the Strawberry Festival Fairgrounds. Call Julie Phelps at 407-341-2081 to volunteer to help that day.					
ORANGE BOWL LANES 12:00pm Noah's Nest Movie Night 6:30pm The Fanny Flea 9:00am to 4:00pm		PAR 3 GEORGE JENKINS BLVD LAKELAND 6:00pm		Thanksgiving Social 6:00pm Cost is \$15/per person call Cher Call at (863-634-8265)	
Safari Wilderness 12:00pm call Julie Phelps at 407-341-2081 to RSVP Meet at 10880 Moors Rd, Lakeland, FL 33809 safari@noahsark.com		ORANGE BOWL LANES 12:00pm Yard sale to raise funds for the Boone trip. See email updates for details.		Medulla Baptist Church hosting Game and Craft Night At Noah's Nest 5:15 to 6:45 (RSVP) Jeff at 863-681-2080	
KELLY REC CENTER Hip-Hop 6:45 to 6:45 Noah's Nest Arts and Crafts 6:30pm		PAR 3 GEORGE JENKINS BLVD LAKELAND 6:00pm		Kelly Rec Center Basketball 7:30 TO 9:00	
ORANGE BOWL LANES 12:00pm US 99 N. LAKELAND 12:00pm 3 GAMES \$7		Thanksgiving Day		PAR 3 GEORGE JENKINS BLVD LAKELAND 6:00pm	
Please call Jeff Rhodig at 863-681-2080 to RSVP. We will be meeting at Noah's Nest at 9:30am. Return back at Noah's Nest at 6:30pm. We will be eating lunch there so please bring a lunch.					

Significant staffing resources and intense coordination are necessary to ensure that these events happen each month. Noah's Ark has an Activities Committee that meets regularly to determine which activities meet the needs and interest of the residents while meeting desired outcome of full inclusion in the community. The committee finds a volunteer, usually extended family members, church groups, "Buddies" from the Best Buddies organization at Florida Southern College that are willing to take the lead in a specific activity. This approach has proven effective in keeping families actively engaged in the organization and its mission.

Noah's Ark activities are as diverse as our residents and are designed to promote a healthy lifestyle, provide exercise, facilitate socialization, and promote the growth of independent living skills. Each activity's participation is monitored and feedback is gathered. Questions are asked to evaluate and improve the activity selection and coordination, such as: did the participants have fun? Did they learn by the experience? Do they want to do that activity again? What could we change to make it more enjoyable? This feedback is invaluable in improving the community engagement best practices program.

Earlier this year a group of fifteen adventurers rented a "mansion in the mountains" of Boone, N.C. Yes, a real mansion, capable of sleeping 25 in the main house and another 15 in the guest house. It had all the life of luxury amenities you would expect including an indoor swimming pool. It was a fantastic experience and over thirty people have already signed up for next year's trip. A couple weeks ago, a group of 33 went on a weekend excursion of tent camping at Fort Wilderness in Disney. It was part of a church group's annual event and all 80 of the campers shared a wonderful experience and came back exhausted.

Going out to eat is another favorite for our Noah's Nest residents; for example on Monday evening, it's "Moe's Monday", discount night at Moe's Mexican restaurant. Through these restaurant excursions, our residents enjoy getting out into the community, enjoy mingling with restaurant staff and patrons and learning how-to save some money using discount coupons.

In addition, restaurant trips provide valuable lessons on budgeting. Initially, when an individual wanted to go out to eat but did not have money, Noah's Ark, or the Resident Advisor, would cover their expense out of pocket. As participation and frequency increased, it became clear that our residents needed to have a better understanding and appreciation for budgeting money.

As part of our Best Practices strategies, Noah's Ark has found that having a Resident Advisor (Resident Services Coordinator) is one of the critical components in providing a robust Activities Program for resident. Noah's Ark employs a college student on staff that lives at Noah's Nest and does a great job coordinating all the activities for residents. The Villages at Noah's Landing will implement the same effective model.

Another critically important element in our Activities Program is the layers of transportation we have available. Polk County Transit is one of the most progressive public transportation providers in the State of Florida and has committed to be very accommodating to our resident's needs. They have agreed to re-route their current bus route into the entrance of The Villages at Noah's Landing (see attached Exhibit) in order to facilitate excellent access into the greater community.

Noah's Ark also currently has a community van for smaller transportation needs such as grocery shopping and going out to eat. Additionally, Noah's Ark has a collaborative agreement with the ElderPoint Ministries (another non-profit) to use their vans when we have evening or weekend events. Another local partner is the Westminster Presbyterian Church; we have access to using their twenty-two passenger bus any time except on Sundays.



Yet another layer of transportation is "carpooling" with parents and extended family. There are times when we have a caravan of a dozen cars bringing our participants to an event.

Our comprehensive community engagement approach has worked extremely well for the residents of Noah's Ark and, over time and through resident feedback, has become one of the most effective programs in the state. As can be seen by our activities calendar, our community access programs are frequent, engaging, and interactive and are highly successful in promoting and facilitating resident inclusion in the greater community. We will implement the same Best Practices strategies for all the residents of Noah's Landing.



October 23, 2013

Florida Housing Finance Corporation
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

RE: Public Transportation for The Villages at Noah's Landing

Dear Florida Housing:

I have recently met with Jack Kosik, the Executive Director of Noah's Ark, and discussed the emerging Villages at Noah's Landing community in north Lakeland.

After reviewing their site plan and getting a better understanding of their holistic approach to providing for individual's with developmental disabilities, I find this project to be inspiring.

The location of Noah's Landing is ideal for both public and private transportation. It is right off of Interstate 4 (at Exit 33) in a growing area of Lakeland very near to the currently-under-construction Florida Polytechnic University. We expect FPU to join our Universal Access Program which will offer free public transportation to their students and staff, thus expanding public transportation in the area.

Currently, the Villages at Noah's Landing community is just one-quarter mile from a fixed-route bus stop. However, to enhance the health and safety of the future residents and to make access into the greater community even easier, Polk Transit would be agreeable to either modify the current fixed-route bus route and come to the turn-around at the entrance of Noah's Landing, or to provide pickup service within the community through our Flex Service program.

We at Polk Transit support the efforts of Noah's Ark and will work diligently to assist in helping the residents of Noah's Landing have excellent access into the greater community.

Respectfully,

Tom Phillips
Executive Director



Attachment 16

ElderPoint

October 23, 2013

Faith in Action Serving Lakeland's Elderly

Florida Housing Finance Corporation
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

RE: Supplemental Transportation Supports for Noah's Ark

Dear Florida Housing,

ElderPoint Ministries provides a continuum of free home-based services to support healthy, safe and independent living for our older adult neighbors through interfaith volunteers. We are dedicated to faithfully serving the elderly at the point of their need.

To that end, we provide an on-site and a portable food pantry for seniors in need. Additionally, our Bluebird Mobility Network provides transportation disadvantaged individuals in Polk County volunteer transportation to medical appointments and other important activities of daily living. The overwhelming majority of these trips are during the week and during the day, thus leaving our vans with limited use during the evenings and the weekends.

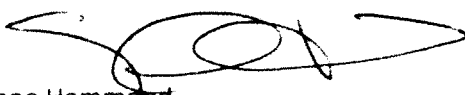
Noah's Ark has a vibrant social and recreational activities schedule for citizens with developmental disabilities. Many of these activities are in the evening, or on weekends, or when public transportation has stopped running.

ElderPoint Ministries and Noah's Ark have formed an arrangement to make these vans available to help supplement their transportation needs during those times.

Most recently, Noah's Ark utilized three of our vans for a three-day weekend campout at Fort Wilderness in the Disney complex. This allowed more than thirty campers to experience tent camping and other activities in the greater community.

Conversely, we have also had some preliminary discussions with Noah's Ark about receiving some donations of fresh vegetables from their community garden initiative at the Villages at Noah's Landing. This is part of a Noah's Ark program that educates its participants the importance of giving-back to the community by helping others. This has proven to be a good partnership and has the potential to "grow" into something even better.

Sincerely,



Jane Hammond
Executive Director



bluebird

Attachment

17

SIMPLE FORM PURCHASE AGREEMENT

THIS SIMPLE FORM PURCHASE AGREEMENT (the "Agreement") is dated this ~~7th~~ day of November, 2013, and is made by and between **NOAH'S ARK OF CENTRAL FLORIDA, INC.**, a Florida non-profit corporation ("Seller") and **THE VILLAGES AT NOAH'S LANDING, LLC**, a Florida limited liability company ("Purchaser").

WITNESSETH:

1. **Premises**. Subject to the terms and conditions set forth below, Seller shall convey to Purchaser and Purchaser shall purchase from Seller the following described parcel of property situated in Polk County, Florida:

SEE EXHIBIT "A" ATTACHED HERETO (the "Premises").

2. **Purchase Price**. The sum of ONE HUNDRED DOLLARS and 00/100 (\$100.00), subject to adjustments, credits, and prorations as set forth herein (the "Purchase Price"), shall be paid by Purchaser to Seller in cash at Closing.

3. **Title Insurance and Survey**. Seller shall provide to Purchaser a title commitment (the "Title Commitment") for an ALTA Form B, Marketability Policy (the "Title Policy") issued by an agent of First American Title Insurance Company (the "Title Insurance Company") covering title to the Premises. Purchaser may obtain a survey (the "Survey").

4. **Unpermitted Exceptions and Survey Defects**. If the Survey, the Title Commitment, or Purchaser's inspection of the Premises or the improvements thereon discloses any exceptions, requirements, necessary repairs, encroachments, or other issues which are not acceptable to Purchaser, in Purchaser's sole discretion, Purchaser shall have the right to either (a) terminate this Agreement upon written notice to Seller with neither party having any further obligation hereunder, or (b) waive such objection and proceed to Closing with no requirement that Seller make any changes or repairs.

5. **Seller's Documents**. Seller shall execute and deliver to Purchaser at Closing, the following:

(a) A deed executed by Seller conveying to Purchaser fee simple title to the Premises;

(b) Such other Closing documents as reasonably may be required to consummate the transaction or which may be required by the Title Insurance Company in order to issue the Title Policy as required by the Title Commitment.

6. **Expense Provisions**. Any documentary stamps and transfer/sales taxes, the cost of recording the deed, the cost of the Survey, and the title insurance premium shall be paid by Purchaser on or before Closing.

7. **Closing**. Subject to the terms and conditions hereof, the Closing of this transaction shall be completed, on or before December 31, 2014 (the "Closing Date"), with the agent of the Title Insurance Company acting as the Escrow Agent. At Purchaser's option, the Closing may be held

sooner so long as Purchaser gives Seller notice of the revised Closing Date. Seller shall deliver possession of the Premises to Purchaser on the Closing Date.

8. **Prorations.** Real estate taxes for the year of the Closing shall be prorated on an accrual basis as of the Closing Date, based upon the most recent ascertainable taxes.

9. **Contract Construction.** This Agreement shall not be interpreted against either party solely because such party drafted the Agreement.

10. **Successors and Assigns.** The Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.

11. **No Representations or Warranties.** Seller makes no representations or warranties to Purchaser and it is agreed by Seller and Purchaser that the Premises is sold in as "as is" and "where is" condition with no reliance on any representations made by Seller. Purchaser agrees that it will use its own due diligence on or before December 31, 2014, to determine whether or not the Premises and any improvements thereon are fit for Purchaser's intended purposes.

12. **Termination.** This Agreement is contingent upon Purchaser receiving an allocation of federal housing tax credits from the Florida Housing Finance Corporation through its 2013 Request for Applications (the "Application Cycle"). To the extent Purchaser is not successful in receiving an award of federal housing tax credit allocation in the Application Cycle, Purchaser shall have the option, in its sole and absolute discretion, to terminate this Agreement and Purchaser exercises such option, this Agreement shall become null and void and of no further force and effect.

13. **Amendments.** Except as otherwise provided herein, this Agreement may be amended or modified by, and only by, a written instrument executed by Seller and Purchaser.

14. **Law.** This Agreement shall be governed by and construed in accordance with Florida law.

15. **Section Headings.** The section headings inserted in this Agreement are for convenience only and are not intended to, and shall not be construed to, limit, enlarge or affect the scope or intent of this Agreement, nor the meaning of any provision hereof.

16. **Merger of Prior Agreements.** This Agreement supersedes all prior agreements and understandings between the parties hereto relating to the subject matter hereof.

17. **Attorney's Fees and Costs.** In any litigation arising out of or pertaining to the Agreement, the prevailing party shall be entitled to an award of its attorney's fees, whether incurred before, after or during trial, or upon any appellate level.

18. **Broker and Legal Representation.** Each party shall indemnify the other from claims for commissions made by any broker claiming that it had an agreement with such party.

19. **Time.** Time is of the essence of the Agreement. When any time period specified herein falls or ends upon a Saturday, Sunday or legal holiday, the time period shall be automatically extend to 5:00 P.M. in the next ensuing business day.

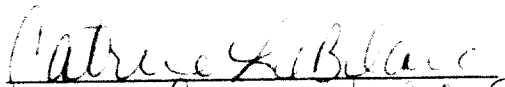
20. **Counterparts and Fax.** This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same document. It is the intent of the parties to circulate original signature copies, however, fax copies shall be deemed originals until original signatures are obtained.


21. **Expiration.** This Agreement does not expire before December 31, 2014.

22. **Default.** In the event of a default by Seller, Purchaser shall be entitled to demand and receive specific performance of this Agreement.

WITNESS, the due execution hereof as of the day and year so stated.

WITNESSES:


Print Name: Catherine LeBlanc

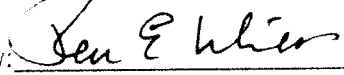

Print Name: Brian Stevens

"PURCHASER"


THE VILLAGES AT NOAH'S LANDING, LLC, a Florida limited liability company

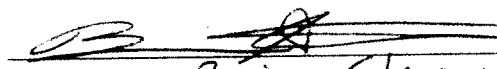
By: The Villages at Noah's Landing Members, LLC, a Florida limited liability company, its sole member

By: Noah's Ark of Central Florida, Inc., a Florida non-profit corporation, its sole member

By: 
Name: Renee Wills
Title: Vice-President

WITNESSES:


Print Name: Catherine LeBlanc


Print Name: Brian Stevens

"SELLER"

NOAH'S ARK OF CENTRAL FLORIDA, INC., a Florida non-profit corporation

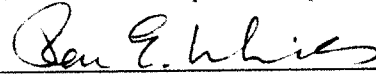
By: 
Name: Renee Wills
Title: Vice-President

Exhibit A - Property Description

LEGAL DESCRIPTION : PHASE 1: All that part of Section 30, Township 27 South, Range 24 East, Polk County, Florida described as follows: Commencing at the Southwest Corner of the SE 1/4 of Section 30, Township 27 South, Range 24 East, Polk County, Florida, run thence N88°11'32"E on the south line of said Section 30, a distance of 1317.10 feet to the Southwest Corner of the SE1/4 of the SE1/4 of said Section 30; thence run N00°03'30"E on the West line of said SE1/4 of the SE1/4, a distance of 796.14 feet to the POINT OF BEGINNING for this description; thence continue N00°03'30"E 529.71 feet to the Northwest Corner of said SE1/4 of the SE1/4; thence run N88°20'27"E on the North line of said SE1/4 of the SE 1/4 a distance of 988.34 feet; thence run S00°00'14"W 553.41 feet; thence run S44°29'17"W 577.34 feet; thence run N55°07'20"W 509.51 feet; thence run N28°48'26"E 159.97 feet; thence run N54°42'44"E 64.94 feet; thence run N75°45'29"E 59.63 feet; thence run N35°17'16"W 109.60 feet; thence run S52°34'01"W 162.28 feet; thence run S29°23'17"W 148.50 feet; thence run N55°07'20"W 108.12 feet, returning to the POINT OF BEGINNING. Containing 16.315 acres, more or less.

Attachment

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2013 FLORIDA HOUSING FINANCE CORPORATION
LOCAL GOVERNMENT VERIFICATION OF STATUS
OF SITE PLAN APPROVAL FOR MULTIFAMILY DEVELOPMENTS

FHFC Application Reference: Supportive Housing - 3 units with Disabled Accessibility
(Indicate the name of the application process under which the proposed Development is applying for funding from the Corporation such as the Request for Proposal Application number and/or the name of the Request for Proposal Application) (RFA 2013-00)

Name of Development: The Villages at Noah's Landing

Development Location: 4700 Melody Lane, Lakeland FL 33805
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

Zoning Designation: PUD 4800

Mark the applicable statement:

1 The above-referenced Development is (a) new construction, or (b) rehabilitation with new construction, or (c) rehabilitation, without new construction, that requires additional site plan approval or similar process. The final site plan, in the zoning designation stated above, was approved on or before the submission deadline for the above referenced FHFC Request for Proposal Application by action of the appropriate City/County legally authorized body, e.g. council, commission, board, department, division, etc., responsible for such approval process.

2 The above-referenced Development is (a) new construction, or (b) rehabilitation with new construction, or (c) rehabilitation, without new construction, that requires additional site plan approval or similar process, and (i) this jurisdiction provides either preliminary site plan approval or conceptual site plan approval which has been issued, or (ii) site plan approval is required for the new construction work and/or the rehabilitation work; however, this jurisdiction provides neither preliminary site plan approval nor conceptual site plan approval, nor is any other similar process provided prior to issuing final site plan approval. Although there is no preliminary or conceptual site plan approval process and the final site plan approval has not yet been issued, the site plan, in the zoning designation stated above, has been reviewed.

The necessary approval and/or review was performed on or before the submission deadline for the above referenced FHFC Request for Proposal Application by the appropriate City/County legally authorized body, e.g. council, commission, board, department, division, etc., responsible for such approval process.

3 The above-referenced Development, in the zoning designation stated above, is rehabilitation without any new construction and does not require additional site plan approval or similar process.

CERTIFICATION

I certify that the City/County of Lakeland has vested in me the authority to verify status of site plan approval as specified above and I further certify that the information stated above is true and correct.
(Name of City or County)

[Signature]
Signature

Jim C. Studiale
Print or Type Name
Director of Community Development
Print or Type Title

This certification must be signed by the applicable City's or County's Director of Planning and Zoning, chief appointed official (staff) responsible for determination of issues related to site plan approval, City Manager, or County Manager/Administrator/Coordinator. Signatures from local elected officials are not acceptable, nor are other signatories. If this certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

**2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - ELECTRICITY**

FHFC Application Reference: Supportive Housing - Persons with Developmental Disabilities RFA 2013-004
(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: The Villages at Noah's Landing

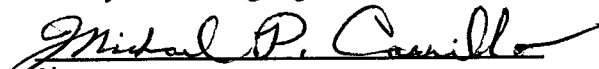
Development Location: 4700 Melody Lane, Lakeland, FL 33805
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Electricity is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining electric service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make electricity available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to electric service which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.


Signature

Michael P. Carrillo

Print or Type Name

Supervisor, New Development Engineering

Print or Type Title

Lakeland Electric

Name of Entity Providing Service

1140 E Parker Street

Address (street address, city, state)

Lakeland, FL 33801

(863) 834-8865

Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

Exhibit 18c

**2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - WATER**

FHFC Application Reference: Supportive Housing – Persons with Developmental Disabilities RFA 2013-004
(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: The Villages at Noah's Landing

4700 Melody Lane, Lakeland, FL 33805

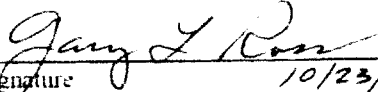
Development Location: _____
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county))

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Potable water is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining potable water service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make potable water available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to potable water which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.


Signature 10/23/2013

Gary Ross
Print or Type Name

Assistant Director of Water
Print or Type Title

City of Lakeland - Water Utilities
Name of Entity Providing Service

501 E Lemon St, Lakeland FL 33801
Address (street address, city, state)

(863) 834-8316
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - SEWER CAPACITY,
PACKAGE TREATMENT, OR SEPTIC TANK

FHFC Application Reference: Supportive Housing - Persons with Developmental Disabilities RFA 2013-004
(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal Application number and/or the name of the Request for Proposal/Application)

Name of Development: The Villages at Noah's Landing

4700 Melody Lane, Lakeland, FL 33805

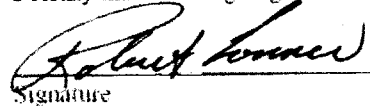
Development Location: _____
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Sewer Capacity, Package Treatment, or Septic Tank is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining the specified waste treatment service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make this service available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to this service, which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.

 10/23/2013
Signature

Robert Conner
Print or Type Name

Assistant Director of Wastewater
Print or Type Title

City of Lakeland - Wastewater Utilities
Name of Entity Providing Service

501 E Lemon St, Lakeland FL 33801
Address (street address, city, state)

(863) 834-8316
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - ROADS

FHFC Application Reference: Supportive Housing - Persons with Development Disabilities RFA 2013-004
(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: The Villages at Noah's Landing

Development Location: 4700 Melody Lane, Lakeland, FL 33805
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Existing paved roads provide access to the proposed Development or paved roads will be constructed as part of the proposed Development.
2. There are no impediments to the proposed Development using the roads other than payment of impact fees or providing curb cuts, turn lanes, signalization, or securing required final approvals and permits for the proposed Development.
3. The execution of this verification is not a granting of traffic concurrency approval for the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to road usage which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.

Benjamin Dunn
Signature

Benjamin Dunn
Print or Type Name

Sr. Transportation Planner
Print or Type Title

Polk County
Name of Entity Providing Service

330 West Church Street, Bartow, FL
Address (street address, city, state)

863-534-6529
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
LOCAL GOVERNMENT VERIFICATION THAT DEVELOPMENT IS CONSISTENT WITH ZONING
AND LAND USE REGULATIONS

FHFC Application Reference: Supportive Housing - Persons with Developmental Disabilities
(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application) (RFA 20100)

Name of Development: The Villages at North Landing

Development Location: 4700 Melody Lane Lakeland FL 33805
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

- (1) The zoning designation for the above- referenced Development location is PUD 4800, and
- (2) The proposed number of units and intended use are consistent with current land use regulations and the referenced zoning designation or, if the Development consists of rehabilitation, the intended use is allowed as a legally non-conforming use. To the best of my knowledge, there are no additional land use regulation hearings or approvals required to obtain the zoning classification or density described herein. Assuming compliance with the applicable land use regulations, there are no known conditions which would preclude construction or rehabilitation (as the case may be) of the referenced Development on the proposed site.

CERTIFICATION

I certify that the City/County of Lakeland has vested in me the authority to verify
(Name of City/County)

consistency with local land use regulations and the zoning designation specified above or, if the Development consists of rehabilitation, the intended use is allowed as a "legally non-conforming use" and I further certify that the foregoing information is true and correct. In addition, if the proposed Development site is in the Florida Keys Area as defined in Rule Chapter 67-48, F.A.C., I further certify that the Applicant has obtained the necessary Rate of Growth Ordinance (ROGO) allocations from the Local Government.

[Signature]
Signature

Jim C. Studiale
Print or Type Name
Director of Community Development
Print or Type Title

This certification must be signed by the applicable City's or County's Director of Planning and Zoning, chief appointed official (staff) responsible for determination of issues related to comprehensive planning and zoning, City Manager, or County Manager/Administrator/Coordinator. Signatures from local elected officials are not acceptable, nor are other signatories. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

Attachment

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- NOTES:
- (1) The Developer Fee shall be limited to 16 percent of Development Cost. Any portion of the fee that has been deferred must be included in Total Development Cost.
 - (2) If Housing Credit equity is being used as a source of financing, complete Columns 1 and 2. Otherwise, only complete Column 2.
 - (3) In reference to impact fees, a tax professional's advice should be sought regarding eligibility of these fees.
 - (4) The only Contingency Reserves allowed are amounts that cannot exceed 5% for Development Category of New Construction and 15% for Development Category of Rehabilitation.
 - (5) Applicants using HC equity funding should list an estimated compliance fee amount in column 2.
 - (6) Although the Corporation acknowledges that the costs listed on the Development Cost Pro Forma, Detail/Explanation Sheet, Construction or Rehab Analysis and Permanent Analysis are subject to change during credit underwriting and Final Cost Certification Application, such costs are subject to the Total Development Cost Per Unit Limitation as provided in the RFA as well as the other cost limitations provided in Rule Chapter 67-48, F.A.C., as applicable.
 - (7) After preliminary awards are made, the Corporation will finalize the amount of grant funding based the needs determined by credit underwriting.

USE THE DETAIL/EXPLANATION SHEET FOR EXPLANATION OF * ITEMS. IF ADDITIONAL SPACE IS REQUIRED, ENTER THE INFORMATION ON THE ADDENDA LOCATED AT THE END OF THE APPLICATION.

	1 HC ELIGIBLE (HC ONLY)	2 HC INELIGIBLE	3 TOTAL
DEVELOPMENT COSTS			
<i>Actual Construction Costs</i>			
Accessory Buildings	1,185,000.00		
Demolition			
New Rental Units	5,690,303.00		
*Off-Site Work (explain in detail)			
Recreational Amenities			
Rehab of Existing Common Areas			
Rehab of Existing Rental Units			
Site Work	937,300.00	401,700.00	
*Other (explain in detail)	1,046,500.00		
A1. TOTAL ACTUAL CONSTRUCTION COSTS	\$	\$	\$
<i>General Development Costs</i>			
Accounting Fees	22,000.00		
Appraisal	12,500.00		

	1 HC ELIGIBLE (HC ONLY)	2 HC INELIGIBLE	3 TOTAL
<i>General Development Costs (Cont'd)</i>			
Architect's Fee - Site/Building Design	176,000.00		
Architect's Fee - Supervision	30,000.00		
Builder's Risk Insurance			
Building Permit	27,732.00		
Brokerage Fees - Land/Buildings			
Capital Needs Assessment			
Engineering Fees	156,000.00		
Environmental Report	10,200.00		
FHFC Administrative Fee		55,000.00	
FHFC Application Fee		3,000.00	
FHFC Compliance Fee <small>See Note (5)</small>		116,892.00	
FHFC Credit Underwriting Fees	20,671.00		
Green Building Certification/ HERS Inspection Costs			
*Impact Fees (list in detail)			
Inspection Fees	6,000.00		
Insurance	57,200.00		
Legal Fees	125,000.00		
Market Study	10,000.00		
Marketing/Advertising		39,000.00	
Property Taxes	20,800.00		
Soil Test Report	15,000.00		
Survey	25,000.00		
Title Insurance & Recording Fees	103,408.00		
Utility Connection Fee	215,800.00		
*Other (explain in detail)	242,611.00		
A2. TOTAL GENERAL DEVELOPMENT COST	\$	\$	\$

	1 HC ELIGIBLE (HC ONLY)	2 HC INELIGIBLE	3 TOTAL
<i>Financial Costs</i>			
Construction Loan Origination/ Commitment Fee(s)	47,000.00		
Construction Loan Credit Enhancement Fee(s)			
Construction Loan Interest	187,500.00		
Permanent Loan Origination/ Commitment Fee(s)		0.00	
Permanent Loan Credit Enhancement Fee(s)			
Permanent Loan Closing Costs			
Bridge Loan Origination/ Commitment Fee(s)			
Bridge Loan Interest			
Non-Permanent Loan(s) Closing Costs			
*Other (explain in detail)	96,220.00		
A3. TOTAL FINANCIAL COSTS	\$	\$	\$
B1. ACQUISITION COST OF EXISTING DEVELOPMENTS (EXCLUDING LAND) Existing Buildings			
B2. *Other (explain in detail)			
C. DEVELOPMENT COST (A1+A2+A3+B1+B2)	\$	\$	\$
D. DEVELOPER'S FEE <small>See Note (1)</small>	2,416,574.00		
E. CONTINGENCY RESERVES <small>See Note (4)</small>	426,075.00		
F. TOTAL LAND COST		100.00	
G. TOTAL DEVELOPMENT COST (C+D+E+F)	\$	\$	\$

Detail/Explanation Sheet

Totals must agree with Pro Forma. Provide description and amount for each item that has been completed on the Pro Forma.

DEVELOPMENT COSTS

Actual Construction Cost

(as listed at Item A1.)

Off-Site Work: _____

Other: General Requirements \$448,500; Overhead \$149,500; and Profit \$448,500 totalling \$1,046,500.

General Development Costs

(as listed at Item A2.)

Impact Fees: _____

Other: Kitchen equipment \$92,611, furniture, computers & security \$150,000 totalling \$242,611.

Financial Costs

(as listed at Item A3.)

Other: Plans review fee \$5000; Subsidy Fees \$22,500; SAIL construction loan servicing fee \$15,840; underwriting fee \$2,880, additional lender costs & SAIL costs \$50,000 totals \$96,220.

Acquisition Cost of Existing Developments

(as listed at Item B2.)

Other: _____

NOTE: Neither brokerage fees nor syndication fees can be included in eligible basis. Consulting fees, if any, and any financial or other guarantees required for the financing must be paid out of the Developer fee. Consulting fees include, but are not limited to, payments for Application consultants, construction management or supervision consultants, or local government consultants.

CONSTRUCTION or REHAB ANALYSIS	AMOUNT	LOCATION OF DOCUMENTATION
A. Total Development Costs	\$ ████████████████████	
B. Construction or Rehab Funding Sources:		
1. HC Equity Proceeds Paid Prior to Completion of Construction which is Prior to Receipt of Final Certificate of Occupancy or in the case of Rehabilitation, prior to placed-in service date as determined by the Applicant.	\$ <u>2,903,710.00</u>	Attachment 21
2. FHFC Grant ^{See Note (7)}	\$ <u>1,500,000.00</u>	Attachment _____
3. FHFC ELI Funding	\$ <u>1,000,000.00</u>	Attachment _____
4. FHFC SAIL Loan	\$ <u>1,320,000.00</u>	Attachment _____
5. First Mortgage Financing	\$ <u>4,700,000.00</u>	Attachment 20
6. Second Mortgage Financing	\$ <u>0.00</u>	Attachment _____
7. Third Mortgage Financing	\$ <u>0.00</u>	Attachment _____
8. Non-FHFC Grants	\$ <u>150,000.00</u>	Attachment 22
9. HC Equity - Partner's Contribution	\$ <u>0.00</u>	Attachment _____
10. HC Equity Bridge Loan	\$ _____	Attachment _____
11. USDA RD Financing:		
a. RD 514/516	\$ <u>0.00</u>	Attachment _____
b. RD 515	\$ <u>0.00</u>	Attachment _____
c. RD 538	\$ <u>0.00</u>	Attachment _____
12. Other: _____	\$ _____	Attachment _____
13. Other: _____	\$ _____	Attachment _____
14. Deferred Developer Fee	\$ <u>2,350,376.00</u>	
15. Total Sources	\$ ████████████████████	
C. Construction Sources less Total Development Costs (B.15. - A.):	\$ ████████████████████	(Must be equal to or greater than zero)

Each Attachment must be listed behind its own Tab. DO NOT INCLUDE ALL ATTACHMENTS BEHIND ONE TAB.

PERMANENT ANALYSIS	AMOUNT	LOCATION OF DOCUMENTATION
A. Total Development Costs	\$ [REDACTED]	
B. Permanent Funding Sources:		
1. HC Syndication/HC Equity Proceeds	\$ <u>9,679,032.00</u>	Attachment 21
2. FHFC Grant ^{See Note (7)}	\$ <u>1,500,000.00</u>	Attachment _____
3. FHFC ELI Funding	\$ <u>1,000,000.00</u>	Attachment _____
4. FHFC SAIL Loan	\$ <u>1,320,000.00</u>	Attachment _____
5. First Mortgage Financing	\$ <u>0.00</u>	Attachment _____
6. Second Mortgage Financing	\$ <u>0.00</u>	Attachment _____
7. Third Mortgage Financing	\$ <u>0.00</u>	Attachment _____
8. Non-FHFC Grants	\$ <u>150,000.00</u>	Attachment 22
9. HC Equity - Partner's Contribution	\$ _____	Attachment _____
10. USDA RD Financing:		
a. RD 514/516	\$ _____	Attachment _____
b. RD 515	\$ _____	Attachment _____
c. RD 538	\$ _____	Attachment _____
11. Other: _____	_____	Attachment _____
12. Other: _____	_____	Attachment _____
13. Deferred Developer Fee	\$ <u>275,054.00</u>	
14. Total Sources	\$ [REDACTED]	
C. Permanent Sources less Total Development Costs (B.14. - A.):	\$ [REDACTED]	(Must be equal to or greater than zero)

Each Attachment must be listed behind its own Tab. DO NOT INCLUDE ALL ATTACHMENTS BEHIND ONE TAB.

Attachment

20



November 7, 2013

The Villages at Noah's Landing, LLC
 c/o Jack Kosik, Executive Director
 Noah's Ark of Central Florida, Inc.
 225 Edgewater Drive, Suite 6
 Lakeland, Florida 33803

**Re: The Villages at Noah's Landing
 52-Unit Rental Apartment Project
 4700 Melody Lane
 Lakeland, Polk County, FL 33805**

Dear Mr. Kosik:

Thank you for considering JPMorgan Chase Bank, N.A. ("JPMorgan Chase" or "Lender") as a potential construction lender for the development of affordable rental housing at The Villages at Noah's Landing, Polk County, FL. We understand the plan is to construct a 52-unit project, with 100% of the residential units to have rents affordable to households earning up to 60% of or less of the area median income, of which 13 units will serve for residents earning 40% or less of the AMI. We have completed a preliminary review of the materials you have submitted, and the following is a brief outline of the terms that we propose to underwrite for credit approval. Of course, this letter is for discussion purposes only and does not represent a commitment by JPMorgan Chase to provide financing for the project nor an offer to commit, but is rather intended to serve as a basis for further discussion and negotiation should you wish to pursue the proposed transaction. Our interest and preliminary terms are subject to change as our due diligence and discussions with you continue. Such a commitment can only be made after due diligence materials are received, reviewed and approved and credit approval has been obtained.

Construction Loan

Borrower:	The Villages at Noah's Landing, LLC.
Developer(s):	Noah's Ark of Central Florida, Inc. and Royal American Development, Inc.
Project:	The Villages at Noah's Landing will consist of a 52-unit property that will be targeted to persons with developmental disabilities and open to others, to be located in Lakeland, Florida.
Amount:	Approximately \$4,700,000; subject to final budget, sources and uses of funds, and LIHTC equity pay-in schedule.
Initial Term:	24 months.
Interest Rate:	Libor +300 bps (3.17% as of October 30, 2013) and underwritten at 5%. Interest rate protection in the form of a cap or swap may be available.
Commitment Fee:	1% of the loan amount.
Extension Option:	One, conditional, six-month maturity extension.

Extension Fee: 0.25% of the remaining loan commitment amount.

Collateral: First mortgage; other typical pledges and assignments.

Guarantee: Full payment and completion guarantees and environmental indemnity by guarantors/indemnitor(s) satisfactory to JPMorgan Chase.

Developer Fee: Assigned to Lender. Notwithstanding provisions of the LP or LLC Agreement, any payments of developer fee prior to permanent debt conversion are subject to Lender's prior approval and control.

Tax Credit Equity: Approximately \$9,679,032, of which at least 15% must be paid in at closing. The identity of the equity investor and pay-in schedule for this transaction must be disclosed and acceptable to the Lender in its sole discretion.

Subordinate Liens: Subordinate financing will be permitted subject to approval of terms by JPMorgan Chase and the permanent lender, if any.

Repayment: Construction Loan will be repaid with principal reductions from equity funded at or subsequent to construction completion and permanent financing, if any.

Loan to Value: Up to 80% including the value of the real estate and tax credits.

Contract Bonding: 100% Payment and Performance Bonds from "A" rated surety.

We appreciate the opportunity to discuss the possibility of providing construction financing for the proposed project with you. This letter of interest is for your and the tax credit/subsidy allocating agencies' information and use only, and is not to be shown to or relied upon by other parties. Please note that JPMorgan Chase and its affiliates may be providing debt financing, equity capital or other services (including financial advisory services) to other companies in respect of which you may have conflicting interests regarding the transaction described herein or otherwise. JPMorgan Chase and its affiliates may share information about you in connection with the potential transaction or other possible transactions with you.

This letter, which expires February 3, 2014, serves as an outline of the principal terms of the proposed facility, and is subject to receipt and satisfactory review of all due diligence materials by Lender and to change as described above. Please note, JPMorgan Chase cannot extend any legally binding lending commitment until formal credit approval has been obtained and a commitment letter has been issued.

Sincerely,

JPMORGAN CHASE BANK, N.A.

By: 
 Tammy Haylock-Moore, Authorized Officer

Acknowledged and accepted this 7 day of November, 2013

By: 
 Jack Kosik, Executive Director

JPMorgan Chase Bank, N.A. • 450 South Orange Avenue, 10th Floor, Orlando, FL 32801

Telephone: 407.236.7082 • Facsimile: 407.279.3401
tammy.haylock-moore@chase.com

Attachment

21

RAYMOND JAMES

November 5, 2013

Mr. Jack Kosik
The Villages at Noah's Landing, LLC
2225 E. Edgewood Drive, Suite 6
Lakeland, FL 33803

Re: Project: The Villages at Noah's Landing
Partnership/Applicant: The Villages at Noah's Landing, LLC
Fund: To be determined
Property Location: Lakeland, Florida

Dear Mr. Kosik,

This letter of intent for construction and permanent financing will confirm our agreement ("Agreement") whereby Raymond James Tax Credit Funds, Inc. ("RJTCF") shall attempt to effect a closing ("Closing") of an investment by a Fund sponsored by RJTCF (the "RJTCF Fund") in the above named partnership ("Partnership") on the assumptions, terms, and conditions contained in this letter of intent, or such other assumptions, terms and conditions as are acceptable to you, RJTCF and the RJTCF Fund.

Based upon the Partnership receiving \$1,100,000 in annual low income housing tax credits, and further based on terms and conditions as set forth below, the anticipated total equity investment of the RJTCF Fund in the Project is \$9,679,032 or \$0.88 per low income housing tax credit allocated to the RJTCF Fund, subject to market conditions. The Villages at Noah's Landing, LLC, Applicant, is the beneficiary of the equity proceeds. The RJTCF Fund anticipates purchasing \$10,998,900 (99.99%) of the total low income housing tax credits allocated to The Villages at Noah's Landing, LLC. The RJTCF Fund's net investment is anticipated to be funded based upon the following schedule:

- 30% (\$2,903,710) paid prior to or simultaneous with the closing of construction financing
- 40% (\$3,871,612) paid at construction completion and
- Balance (\$2,903,710) paid at project stabilization and receipt of 8609s
- The amount of equity to be paid prior to construction completion shall be \$2,903,710.

This letter of intent is subject to RJTCF's satisfactory completion of its normal due diligence, and is also subject to the approval by the Investment Committee of RJTCF of the terms and conditions of the investment in its sole discretion based on then current market conditions, including availability of investment funds and pricing for tax credits.

For more than 25 years Raymond James Tax Credit Funds and our affiliates have been involved with the development of affordable housing. We have provided equity for nearly 1,300 tax credit properties nationwide. We look forward to working with you.

Sincerely,




Sean Jones
Director of Acquisitions
Raymond James Tax Credit Funds, Inc.

Acknowledged and Accepted:

The Villages at Noah's Landing, LLC

By: The Villages at Noah's Landing Member, LLC, its sole member

By: Noah's Ark of Central Florida, Inc., its sole member

By: 
Name: Jack Kbsik
Title: Executive Director
Date: 11/7/13

Attachment

22



November 6, 2013

Mr. Jack Kosik, Executive Director
The Villages at Noah's Landing, LLC
2225 E. Edgewood Drive, Suite 6
Lakeland, FL 33803

Re: 52 Unit community
The Villages at Noah's Landing
4700 Melody Lane
Lakeland, FL 33805

Dear Mr. Kosik:

This letter is to document for your application for housing tax credits and other funding from the Florida Housing Finance Corporation our construction/permanent financing proposal for the above referenced development whereby a loan is offered to you under the following terms and conditions:

Borrower: The Villages at Noah's Landing, LLC

Construction/Permanent Loan Amount: \$150,000

Interest Rate: 5.50%

Term: 10 years

Repayment: Monthly payments based on a 15 year amortization.

Collateral: Subject to approval by Community Southern Bank.

Conditions: This loan is conditioned upon our receipt of an appraisal and standard due diligence required for loan underwriting.

Attachment 22

We look forward to our continued relationship with your firm.

Sincerely,

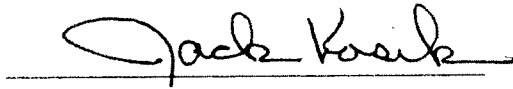
Community Southern Bank

A handwritten signature in black ink, appearing to read "David J. Houston", written over a horizontal line.

David J. Houston

Executive Vice President

Acknowledged and accepted this 6TH day of November, 2013.

A handwritten signature in black ink, appearing to read "Jack Kosik", written over a horizontal line.

The Villages at Noah's Landing, LLC

The Villages at Noah's Landing Member, LLC, its sole member

Noah's Ark of Central Florida, Inc. its sole member

Jack Kosik, Executive Director