

RESOLUTION NO. 2020-____

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, AUTHORIZING THE COUNTY ADMINISTRATOR, OR HIS DESIGNEE, TO IMPLEMENT A SUBRECIPIENT CONTRACT FOR HABITAT FOR HUMANITY OF ST. AUGUSTINE/ST. JOHNS COUNTY, INC., FOR THE PURPOSE OF INCREASING THE SUPPLY OF AFFORDABLE HOUSING IN ST. JOHNS COUNTY.

RECITALS

WHEREAS, the St. Johns County Affordable Housing Grant Program provides grants to eligible organizations to fund a wide range of activities to provide affordable housing for very low, low, and moderate income residents of St. Johns County; and

WHEREAS, on January 28, 2019, the County issued a Notice of Funding Availability, which invited eligible organizations to submit proposals for funding under the Community Development Block Grant (CDBG) Program; and

WHEREAS, Habitat for Humanity of St. Augustine/St. Johns County, Inc. submitted a timely application for grant funds in response to the Notice of Funding Availability. This application proposed an approach to increasing the supply of Affordable Housing within St. Johns County, based on the extensive experience of the Grantee; and

WHEREAS, on May 17, 2019, an independent committee evaluated Grantee's application and scored it among the top three applications received; and

WHEREAS, Staff of the Housing and Community Services Division worked with Grantee to modify their proposal so as to maximize the number of affordable housing units that the Grantee could produce, and recommended it for funding; and

WHEREAS, Grantee proposes to purchase an undeveloped, 5.1 acre parcel of land on N. Volusia Street, for the purpose of building an affordable housing community with a minimum of 26 homes. The property, identified with Parcel ID 1165400000, is located in the West Augustine neighborhood; and

WHEREAS, on May 5, 2020, CDBG funds were removed from the budget approved for affordable housing projects, in order to re-allocate those funds to address urgent needs related to the COVID-19 Pandemic; and

WHEREAS, on July 7, 2020, the St. Johns County Board of County Commissioners approved Resolution 2020-232, which authorized the sale of a parcel of County-owned land in the Nocatee area; and

WHEREAS, the proceeds of the sale authorized by Resolution 2020-232 will provide funding for affordable housing projects, including the project proposed by the Grantee.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY:

Section 1. Incorporation of Recitals.

The above recitals are incorporated by reference into the body of this resolution and such recitals are adopted as findings of fact.

Section 2. Approval and Authority to Execute.

The Board of County Commissioners hereby approves the attached Subrecipient Agreement and authorizes the County Administrator, or his designee, to execute the agreement on behalf of the County.

Section 3. Correction of Errors.

To the extent that there are typographical or administrative errors or omissions that do not change the tone, tenor, or context of this resolution, this resolution may be revised without subsequent approval of the Board of County Commissioners.

PASSED AND ADOPTED by the Board of County Commissioners of St. Johns County Florida this _____ day of _____ 2020.

BOARD OF COUNTY
COMMISSIONERS OF ST. JOHNS COUNTY

By: _____
Jeb S. Smith, Chair

ATTEST: Brandon J. Patty, Clerk
Clerk of the Circuit Court & Comptroller

By: _____
Deputy Clerk

**ST. JOHNS COUNTY
AFFORDABLE HOUSING GRANT
AGREEMENT**

THIS AGREEMENT is entered into this ____ day of _____, 20____ between St. Johns County (the County), a political subdivision of the state of Florida, and Habitat for Humanity of St. Augustine/St. Johns County, Inc. (Grantee), a Florida not-for-profit corporation.

RECITALS

WHEREAS, the St. Johns County Affordable Housing Grant Program provides grants to eligible organizations to fund a wide range of activities to provide affordable housing for very low, low, and moderate income residents of St. Johns County; and

WHEREAS, on January 28, 2019, the County issued a Notice of Funding Availability, which invited eligible organizations to submit proposals for funding under the Community Development Block Grant (CDBG) Program; and

WHEREAS, Grantee submitted a timely application for grant funds in response to the Notice of Funding Availability. This application proposed an approach to increasing the supply of Affordable Housing within St. Johns County, based on the extensive experience of the Grantee; and

WHEREAS, on May 17, 2019, an independent committee evaluated Grantee's application and scored it among the top three applications received; and

WHEREAS, Staff of the Housing and Community Services Division worked with Grantee to modify their proposal so as to maximize the number of affordable housing units that the Grantee could produce, and recommended it for funding; and

WHEREAS, Grantee proposes to purchase an undeveloped, 5.1 acre parcel of land on N. Volusia Street, for the purpose of building an affordable housing community with a minimum of 26 homes. The property, identified with Parcel ID 1165400000, is located in the West Augustine neighborhood and is more specifically described in Exhibit C, the content of which is incorporated into this Agreement; and

WHEREAS, on May 5, 2020, CDBG funds were removed from the budget approved for

affordable housing projects, in order to re-allocate those funds to address urgent needs related to the COVID-19 Pandemic; and

WHEREAS, on July 7, 2020, the St. Johns County Board of County Commissioners approved Resolution 2020-232, which authorized the sale of a parcel of County-owned land in the Nocatee area; and

WHEREAS, the proceeds of the sale authorized by Resolution 2020-232 will provide funding for affordable housing projects, including the project proposed by the Grantee.

NOW THEREFORE, in consideration of the provisions set forth below, the sufficiency of which is mutually acknowledged, the County and the Grantee agree as follows:

1. Incorporation of Recitals. The above recitals are incorporated into the body of this Agreement and are adopted as findings of fact.

2. Duration of Agreement. This Agreement shall commence upon execution by both parties and shall terminate **25** years from the effective date. Any request for an extension of time beyond the termination date must be submitted to the County in writing no later than 30 days prior to the termination of this Agreement. The request shall state the reason that the extension is being requested and the length of time of the requested extension. The County shall have complete discretion with respect to whether to approve or deny a timely-submitted request.

3. Scope of Services. The Grantee shall perform the services set forth in Exhibit A, the content of which is incorporated into this Agreement. Any modification to the scope of services shall require written advance notice and justification from the Grantee and the prior written approval of the County.

4. Deed Restriction. The parties agree that that Parcel ID 1165400000 shall be maintained for affordable housing for the duration of this Agreement. If at any time during the term of this Agreement, one or more individual housing units in Parcel ID 1165400000, as more particularly described in Exhibit C, are offered for sale, the Grantee (and any subsequent purchaser of the housing unit) shall be prohibited from selling the housing unit other than to natural persons or families whose total annual household income is less than or equal to one hundred twenty percent (120%) of the median annual adjusted gross income for households within St. Johns County and for a sales price that meets the definition of affordable as defined in Section 420.9071, Florida Statutes, as may be amended from time to time.

4. Funding. The County agrees to reimburse the Grantee for allowable costs in connection with the Grantee's performance of the services set forth in Exhibit A. The maximum amount of funding that the Grantee is eligible to receive under this Agreement is three hundred thirty-three

thousand nine hundred twenty one dollars and no cents (\$333,921).-It is expressly acknowledged that the funding amount does not constitute the full cost of the scope of services. It is the Grantee's sole responsibility to obtain the necessary funds to complete the scope of services.

Payment shall be made on a lump sum basis once a closing date has been set for the Grantee's acquisition of the Parcels. Once the closing date has been set, the Grantee shall submit to the County an appraisal of the Parcels along with a written request for payment identifying the closing date for the Parcels and providing contact information for Grantee's title company. The County shall submit payment to Grantee's title company on or before the closing date. The Grantee shall identify the County on the HUD-1 form as the provider of the funds.

It is strictly understood that Grantee is not entitled to the above-referenced amount of compensation. Rather, Grantee's compensation is based on the Grantee adhering to the scope of services set forth in Exhibit A. Grantee's compensation is dependent upon satisfactory completion and delivery of all deliverables noted in the scope of services and detailed in this Agreement.

5. Status Reports. Except as provided below, during the term of this Agreement, Grantee shall submit quarterly status reports to the County. The report shall include a description of the master plan to build affordable housing on work accomplished, any problems encountered, and any other relevant information with respect to the progress of the scope of work. Quarterly reports shall be submitted to the County by the following dates: December 15, March 15, June 15, and September 15. Additionally, Grantee shall submit an annual report to the County, as provided in Exhibit A, describing how the project has positively affected affordable housing in St. Johns County.

6. Retention, Auditing, and Review of Records. Grantee shall retain all supporting documentation, statistical records, and any other records necessary to document its expenditures during the term of this Agreement for 5 years from the final payment. If any litigation, claim, negotiation, audit, or other action involving the records is initiated prior to the expiration of the 5-year period, the records shall be retained for one year after the final resolution of the action.

Grantee authorizes the County to review, inspect, and/or audit its books and records in order to determine whether compliance has been achieved with respect to the provisions of this Agreement. It is specifically noted that Grantee is under no duty to provide access to documentation not related to this Agreement or that is otherwise protected by local, state, or federal law.

Any audit required under this section shall be submitted to the County no later than 180 days following the end of Grantee's fiscal year along with any corrective action plan if applicable. Failure by the Grantee to submit the audit within the required time shall result in the withholding of requested payments. In addition, the County may, at its option, terminate this Agreement. Upon written request from Grantee, and for good cause shown, the County may provide an extension of

time to respond to an audit under this section.

7. Disallowance of Funds. If, as a result of review, inspection, or audit, Grantee cannot provide documentation of expenses, or it is determined that previously reimbursed expenses were unallowable, such funds shall be disallowed. Grantee shall refund all disallowed funds to the County, and no further payments shall be made under this Agreement until all disallowed funds are refunded to the County. Disallowed funds shall be refunded to the County within 30 days of Grantee's receipt of written notice from the County regarding the overpayment. If Grantee does not timely refund the disallowed funds, the County may charge interest in the amount of 1 percent per month compounded on the outstanding balance beginning 40 days after the date of notice.

8. No Commitment of County Funds. This Agreement is neither a general obligation of the County nor is it backed by the full faith and credit of the County. Although the County will make all reasonable efforts to provide grant funds, the County makes no express commitment to provide such funds in any given County fiscal year. Pursuant to the requirements of Section 129.07, Florida Statutes, payment of each grant payment is subject to specific annual appropriations by the St. Johns County Board of County Commissioners sufficient to pay the grant payments during that County fiscal year. It is expressly acknowledged that Grantee cannot demand that the County appropriate or provide any such funds in any given County fiscal year.

It is expressly acknowledged that if grant funds are not available in one or more County fiscal years, Grantee is not entitled to receive additional payments in a succeeding County fiscal year in order to make up for the shortfall or unavailability of grant funds unless such payments are specifically authorized by resolution of the Board of County Commissioners.

9. Notices. All official notices to the County shall be delivered either by hand (receipt of delivery required) or by certified mail to:

Joseph Cone
Housing & Community
Services Manager
Health & Human Services Department St. Johns County
200 San Sebastian View
St. Augustine, FL 32084

With copy to: St. Johns County
Office of the County Attorney
500 San Sebastian View
St. Augustine, FL 32084

All official notices to Grantee shall be delivered either by hand (receipt of delivery required) or by certified mail to:

Malinda Everson Executive Director
Habitat for Humanity of St. Augustine/St. Johns County, Inc.
7 Hopkins Street
St. Augustine, FL 32084

An official notice is any notice, request, or other communication required pursuant to sections 2, 4, 6, 7, 21, and 22 of this Agreement. All other correspondence not classified as official notices may be delivered by any means acceptable to both parties, including faxing or emailing. It is expressly acknowledged by both parties that text messaging is not an acceptable means of correspondence under this Agreement.

10. Relationship of the County and Grantee. This Agreement shall not be deemed to create any agency relationship, partnership, association, or joint venture between the County and the Grantee.

11. Use of County Logo. Pursuant to St. Johns County Ordinance 1992-2 and St. Johns County Administrative Policy 101.3, Grantee may not manufacture, display, or otherwise use the St. Johns County Seal/Logo or any facsimile or reproduction thereof without the express written approval of the Board of County Commissioners.

12. Authority to Practice. Grantee warrants that it has, and will continue to maintain all licenses and approvals required to conduct its business and the scope of services provided in this Agreement. Grantee further warrants that it will at all times conduct its business activities in a reputable manner.

13. Compliance with Applicable Laws and Regulations. Both the Grantee and the County shall comply with all applicable local, state, and federal laws and regulations in their performance under this Agreement. Failure to abide by all applicable local, state, and federal laws and regulations may result in the disallowance of grant funds by the County as provided above in Section 7 of this Agreement.

14. Non-Discrimination. Grantee shall comply with the following Equal Opportunity Statement:

“No person shall, on the grounds of race, creed, color, handicap, national origin, sex, age, political affiliation, or beliefs be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole, or in part, with funds made available by St. Johns County.”

15. No Conflict of Interest. Grantee represents and warrants to the County that it has not employed or retained any elected official, officer, or employee of the County in order to secure this Agreement. Moreover, Grantee

represents and warrants to the County that it has not paid, offered to pay, or agreed to pay any fee, commission, percentage, brokerage, or gift of any kind contingent upon or in connection with securing and executing this Agreement.

16. Non-lobbying. Grantee agrees that funds received from the County under this Agreement shall not be used to lobby any organization, entity, person, or governmental unit in a manner inconsistent with the scope of this Agreement.

17. Access to Records. The access to, disclosure, non-disclosure, or exemption of records, data, documents, or materials associated with this Agreement shall be subject to the applicable provisions of the Florida's Public Records Law (Chapter 119, Florida Statutes), and other applicable State or Federal law. Access to such public records may not be blocked, thwarted, or hindered by placing the public records in the possession of a third party.

18. Effect of Failure to Insist on Strict Compliance. The failure of either party to insist on strict compliance with any provision of this Agreement shall not be construed as a waiver of such provision on any subsequent occasion.

19. Indemnification. Grantee shall indemnify, defend, and hold the County and its employees and agents in both their individual and official capacity harmless from any liabilities, claims, damages, and expenses, including attorney's fees and litigation costs, arising directly or indirectly out of any negligent, reckless, or intentional act or omission of Grantee's officers, employees, or agents in connection with this Agreement.

20. Insurance. Grantee shall not commence work under this Agreement until it has obtained all required insurance as set forth in Exhibit B, the content of which are incorporated into this Agreement, and such insurance has been approved by the County. Grantee shall furnish certificates of insurance to the County naming the County as an additional insured. Each certificate shall clearly indicate that the Grantee has obtained insurance of the type, amount, and classification as required by this Agreement and that no material change or cancellation of the insurance shall be effective without 30 days' prior written notice to the County. A copy of the endorsement shall accompany the certificate. Grantee shall not be required to name the County as an additional insured for workers' compensation or professional liability insurance. Compliance with the foregoing requirements shall not relieve Grantee of any liability or obligation under this Agreement.

Certificate Holder Address: St. Johns County, a political subdivision of the state of Florida
500 San Sebastian View
St. Augustine, FL 32084

21. Force Majeure. Neither party shall be held to be in non-compliance with this Agreement, or suffer any enforcement or penalty relating to this Agreement, where such non-compliance occurs

as the result of a force majeure event. For the purposes of this section, a force majeure event is defined as an event beyond the control and without the fault or negligence of the affected party which could not have been prevented through the exercise of reasonable diligence, including natural disaster (including hurricane, flood, or other acts of nature), strike, riot, war, terrorism or threat of terrorism, or other event that is reasonably beyond either party's ability to anticipate or control. When there is an event of force majeure, the affected party shall immediately notify the other party in writing giving the full particulars of the event of force majeure. The affected party must use reasonable efforts to mitigate the effect of the event of force majeure upon its performance under this Agreement. Upon completion of the event of force majeure,

the affected party shall resume its performance under this Agreement as soon as reasonably practicable. If, due to an event of force majeure, the Grantee is unable to complete the scope of services within the term of this Agreement, the term of this Agreement may be extended for an amount of time not to exceed the length of the event of force majeure.

22. Default and Termination. In order for the Grantee to remain eligible for funding under this Agreement, Grantee must comply with the provisions set forth in this Agreement, including any incorporated attachments or exhibits. The failure of the County to insist upon strict performance of any provision of this Agreement shall not be construed as a waiver of such provision on any subsequent occasion. Should the County determine that the Grantee has failed to comply with any of the provisions set forth in this Agreement, the County shall notify the Grantee of such non-compliance as provided above in section 9 of this Agreement. The Grantee shall have 14 days from the date of its receipt of a notice of non-compliance to submit a written response to the County that either sufficiently documents the Grantee's compliance with the conditions set forth in the notice or sufficiently sets forth all corrective actions to be taken by the Grantee in order to come into compliance with this Agreement. If the Grantee fails to sufficiently establish its compliance with the provisions of this Agreement, or fails to provide a plan to cure approved by the County within such time, the County may terminate this Agreement, and the parties shall be released from any further obligations under this Agreement.

23. Assignment. In light of the scope and rationale for this Agreement, neither party may assign or transfer any of the rights associated with this Agreement without the express written consent of the other party. Should either party attempt to assign or transfer any of the rights associated with this Agreement without such written consent, this Agreement shall automatically terminate without further notice or action required on the part of the other party.

24. Amendments. Both parties acknowledge that this Agreement constitutes the complete understanding between the parties. Any modification to this Agreement shall be in writing and executed by the duly authorized representatives of each party.

25. Governing Law and Venue. This Agreement shall be construed according to the laws of

Florida. Venue for any administrative or legal action arising in connection with this Agreement shall lie exclusively in St. Johns County, Florida.

26. Severability. If any portion of this Agreement, or the application thereof to any person or circumstance, is determined by a court of competent jurisdiction to be void, invalid, or otherwise unenforceable for any reason, such portion or application shall be severable. The remaining portions of this Agreement, and all applications thereof, not having been declared void, invalid, or otherwise unenforceable, shall remain in effect.

27. Merger. This Agreement constitutes the entire Agreement and understanding between the parties as to the matters addressed herein. This Agreement supersedes all prior and contemporaneous agreements, understandings, representations, and warranties, whether oral or written, relating to such matters.

28. Execution in Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed to be an original, and all of which together shall constitute the same agreement.

IN WITNESS WHEREOF, the authorized representatives of the County and the Grantee have executed this Agreement on the dates provided below.

COUNTY: GRANTEE:

Hunter S. Conrad, County Administrator

Signature of Grantee's Representative

Date of Execution _____

Printed Name & Title

Date of Execution _____

LEGALLY SUFFICIENT:

Assistant County Attorney

Date of Execution _____

ATTEST: Brandon J. Patty, Clerk
Clerk of the Circuit Court & Comptroller

Deputy Clerk

Date of Execution _____

EXHIBIT A
Scope of Services

Grantee: Habitat for Humanity of St. Augustine/St. Johns County, Inc.

Project: Parcel ID 1165400000

Habitat for Humanity of St. Augustine/St. Johns County, Inc. (Habitat) is to purchase the 5.1 acre vacant lot on North Volusia Street, identified as Parcel ID 1165400000. This property is to be developed for the sole purpose of providing at least 26 new units of affordable housing to income-eligible families.

The Scope of Services includes the following requirements:

- Grantee will select a title company to handle the sale and recording of Parcel ID 1165400000.
- Grantee will have the selected title company notify the County of the closing date and closing costs.
- Grantee will inform the title company that they must provide the County with written instructions for an electronic funds transfer for the balance due at closing.
- The County will have the entire purchase price plus closing costs, up to \$274,000.00 electronically transferred to the title company on or before the date of the closing.
- Grantee is required to use the remainder of the grant balance on pre-development costs such as a Wetlands Survey, Phase 1 Environmental Site Assessment, Wetlands Mitigation, platting, and infrastructure design.
- Grantee will provide to the County copies of invoices for all pre-development expenditures.
- Funding for this project will be provided through one source: St. Johns County Affordable Housing Program
- After acquisition of Parcel ID 1165400000, Habitat is limited to using this land for the purpose of developing at least 26 new affordable housing units.
- Habitat is solely responsible for all costs involved in the planning and building of the necessary infrastructure and housing units, including any environmental studies, mitigation fees, impact fees, and development costs that may be necessary. Needed infrastructure may include roads, water lines, sewer lines, lift station, electric lines, and phone lines.
- Habitat will manage all design and construction work to include bidding, contracting with licensed contractors, construction management, and direct payment of all costs associated with the construction and development of required infrastructure and housing units on this property.
- Habitat will be solely responsible for all costs and on-going maintenance to the infrastructure and housing units, until sold, on Parcel ID 1165400000.
- Should Habitat transfer ownership of all or part of Parcel ID 1165400000 to any entity other than the County during the term of this Agreement, such transfer shall require the transferee to maintain the infrastructure and housing units in accordance with the terms of this Agreement.
- By July 1, 2021, Habitat shall submit to the County and full plan for the development of the infrastructure and housing to be constructed on Parcel ID 1165400000.
- Parcel ID 1165400000 will revert to County ownership should Habitat fail to begin construction of infrastructure by July 1, 2028, or fail to complete the infrastructure and 26

housing units by July 1, 2035.

Eligibility of Homebuyers for Housing Located on Parcel ID 1165400000:

The homebuyers who purchase homes built on Parcel ID 1165400000 must meet the requirements of being between Extremely Low Income (under 30% MFI) and Moderate Income (under 120% MFI). All clients must be income certified based on the requirements of Chapter 420, Part VII, Florida Statutes, and income certification guidelines as established by the U.S. Department of Housing and Urban Development. Habitat will document that all clientele are between Extremely Low Income and Moderate Income households.

Funding Requirements:

The County will monitor all stages of the project to ensure compliance with County guidelines.

Performance Measures:

Habitat will be responsible for reporting to St. Johns County on required performance measures as provided in Section 5 of the Grant Agreement to show how the Affordable Housing Project located on Parcel ID 1165400000 has positively affected affordable housing in St. Johns County.

Habitat will provide annual reports in a format determined by the County to report the number of people served (both adults and children).

Failure to maintain each housing unit for affordable housing purposes or to submit the annual report may result in the disallowance of grant funds as provided in Section 7 of the Grant Agreement.

Exhibit C

Property Description

Certain property located in St. Johns County, Florida and bearing Parcel Identification Number 1165400000, more particularly described as:

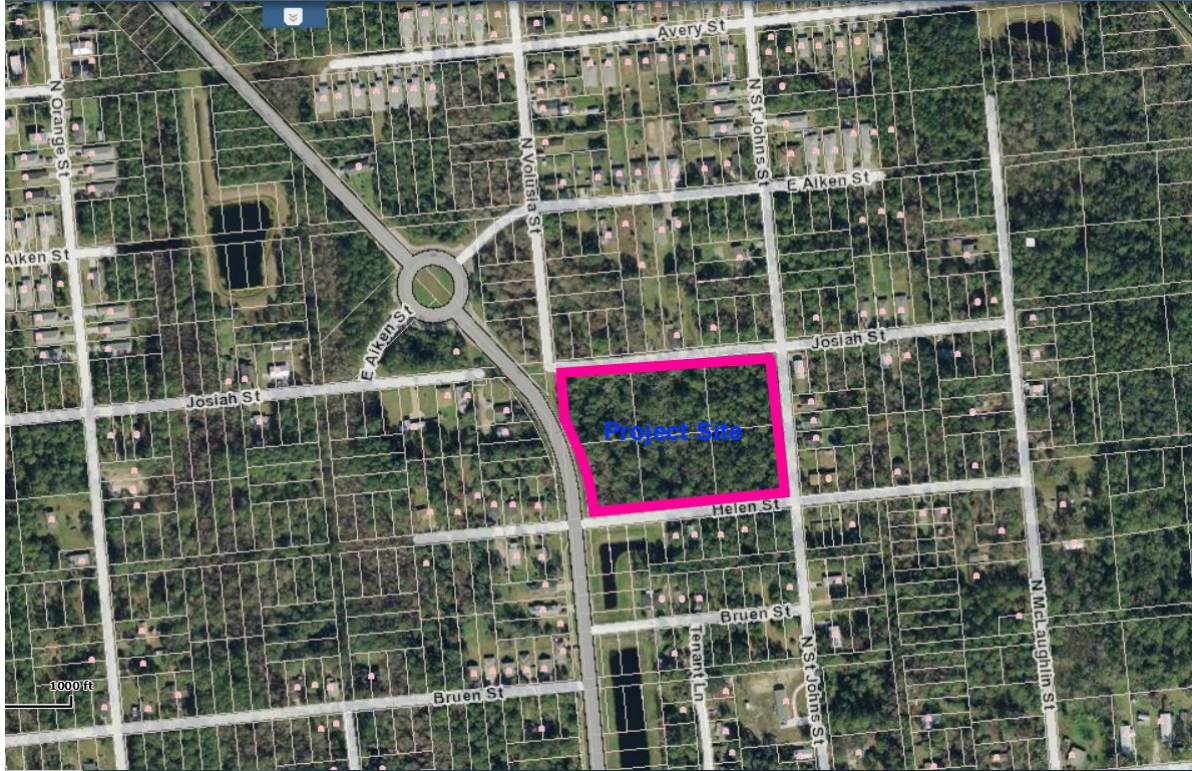
Lots One (1), Two (2), Three (3), Four (4), Five (5), and Six (6) of Block 79, Dancy Tract in Map Book 1, Page 1, of the Public Records of St. Johns County, Florida.

Results:
 Parcel ID - 1165400000
 Address - N VOLUSIA ST
 Owner - SE CONF ASSOC OF SEVENTH DAY
 Acres - 5.11
 Sale Date - 2/3/2003
 Sale Price - 52700
[View Report](#) | [Pictometry](#) | [Google Maps](#)

Parcel ID 1165400000	Physical Address N VOLUSIA ST SAINT AUGUSTINE	Building Value N/A	Last 2 Sales
Property Class 0000 - Vacant Residential	Mailing Address SE CONF ASSOC OF SEVENTH DAY 151 M L KING AVE SAINT AUGUSTINE FL 32084-0000	Extra Feature Value N/A	Date 2/3/2003
Taxing District South Ponte Vedra & US 1 North Area		Total Land Value \$321,908	Price \$52700
Acres 5.11		Just Value \$321,908	Reason 11
		Total Deferred \$158,970	Qual U
		Assessed Value \$162,938	
		Total Exemptions N/A	
		Taxable Value \$162,938	

Exhibit D:

Maps



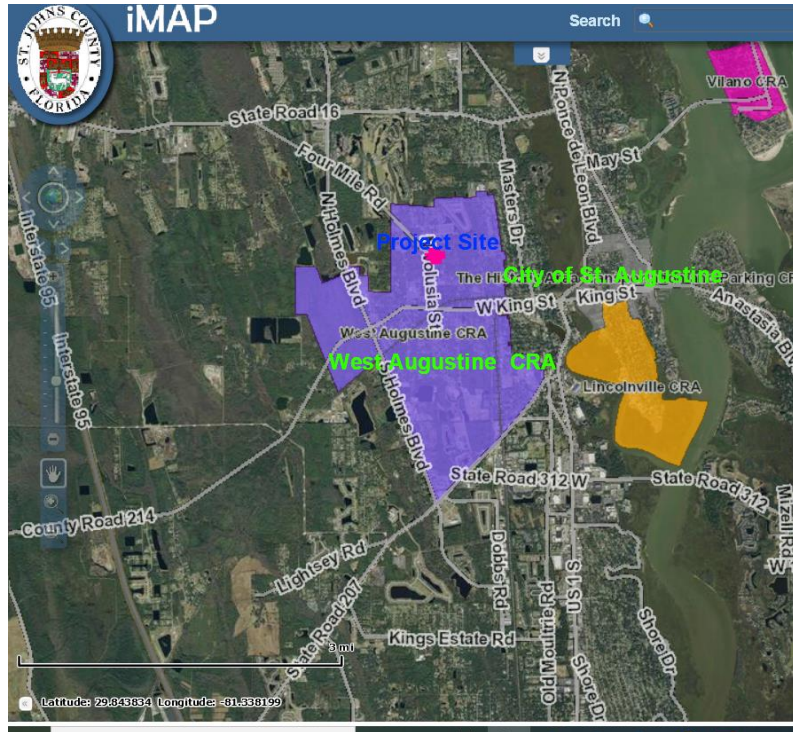


Exhibit E:

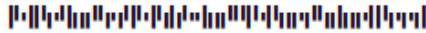
2019 St. Johns Count Trim Notice for Parcel ID 1165400000 with Market Value

2019 NOTICE OF PROPOSED PROPERTY TAXES

ST JOHNS COUNTY TAXING AUTHORITIES
4030 Lewis Speedway, Suite 203
Saint Augustine, FL 32084

DO NOT PAY. THIS IS NOT A BILL

Real Estate
 Parcel ID: 1165400000



P5 T249*****AUTO**5-DIGIT 32084
 SE CONF ASSOC OF SEVENTH DAY
 151 M L KING AVE
 SAINT AUGUSTINE FL 32084-4841

The taxing authorities which levy property taxes against your property will soon hold PUBLIC HEARINGS to adopt budgets and tax rates for the next year. The purpose of these PUBLIC HEARINGS is to receive opinions from the general public and to answer questions on the proposed tax change and budget PRIOR TO TAKING FINAL ACTION. Each taxing authority may AMEND or ALTER its proposals at the hearing.

Tax District: 450

Legal Desc: 1-1 DANCY TRACT LOTS 1 2 3 4 5 & 6 (EX PT LTS 3 & 6 RAW TO SJC OR3262/1454) BLK 79 OR1900/1737 (P/R) &2304/525(Q/C)

PROPERTY APPRAISER VALUE INFORMATION						
	Last Year (2018)			This Year (2019)		
	Market Value	Assessed Value	Taxable Value	Market Value	Assessed Value	Taxable Value
County	321,908	148,125	148,125	399,428	162,938	162,938
Schools	321,908	321,908	321,908	399,428	399,428	399,428
Municipality	N/A	N/A	N/A	N/A	N/A	N/A
Other	321,908	148,125	148,125	399,428	162,938	162,938

TAXING AUTHORITY INFORMATION							
TAXING AUTHORITY	COLUMN 1 LAST YEAR'S PROPERTY TAXES		COLUMN 2 YOUR TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE		COLUMN 3 YOUR TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE		A PUBLIC HEARING ON THE PROPOSED TAXES AND BUDGET WILL BE HELD:
	Millage Rate	Taxes	Millage Rate	Taxes	Millage Rate	Taxes	
County: General Fund	5.1000	755.44	4.8308	787.12	4.9500	806.54	9/03/19 5:01 PM 500 San Sebastian Vw, St Aug, FL
County: Road	0.7500	111.09	0.7089	115.51	0.9000	146.64	
County: Health Unit	0.0171	2.53	0.0162	2.64	0.0171	2.79	
County: Fire District	1.4700	217.74	1.3911	226.66	1.4700	239.52	
Public Schools: Local	2.2480	723.65	2.1291	850.42	2.2480	897.91	9/17/19 5:30 PM 40 Orange St, St Aug, FL
Public Schools: State	4.0300	1,297.29	3.8169	1,524.58	3.8880	1,552.98	9/09/19 5:01 PM 4730 Casa Cola Way, St Aug, FL 9/12/19 5:30 PM 247 Edwards Ln, Palm Bch Shores, FL 9/12/19 5:30 PM 120 EOC Dr, St Aug, FL 9/17/19 5:05 PM 2200 A1A S, St Aug Bch, FL 9/10/19 5:05 PM 4049 Reid St, Palatka, FL
Airport Authority	0.0000	0.00	0.0000	0.00	0.0000	0.00	
FIND	0.0320	4.74	0.0304	4.95	0.0320	5.21	
Mosquito	0.2200	32.59	0.2080	33.89	0.2100	34.22	
Port Authority	0.0638	9.45	0.0600	9.78	0.0638	10.40	
S.JRWMD	0.2562	37.95	0.2414	39.33	0.2414	39.33	
TOTAL PROPERTY TAXES	14.1871	3,192.47	13.4328	3,594.88	14.0203	3,735.54	

ASSESSMENT REDUCTIONS		
Reductions to Market Value	Applies to	Value
10% Non Homestead	Non-School Taxes	236,490

EXEMPTIONS		
Exemptions	Applies to	Value

LAND APPRAISAL REPORT

File No.: 20J191157

Dimensions: 400' x 600' x 400' x 530' MOL, See Plat Map Site Area: 5.11 Acres

Zoning Classification: RS-3 Description: Single Family Residential

Do present improvements comply with existing zoning requirements? Yes No No Improvements

Uses allowed under current zoning: Single Family Residential

Are CC&Rs applicable? Yes No Unknown Have the documents been reviewed? Yes No Ground Rent (if applicable) \$ _____ / _____

Comments:

Highest & Best Use as improved: Present use, or Other use (explain) The highest and best use of the subject site is for development of single family homes. It is the only legally permissible use as per the current zoning.

Actual Use as of Effective Date: Vacant Land Use as appraised in this report: Vacant Land

Summary of Highest & Best Use: The four tests of highest and best use are: (1) legally permissible (2) physically possible (3) financially feasible and (4) most profitable. Based on analysis of the surrounding homes, the highest and best use would be to separate the individual lots for sale and/or separate and develop with single family homes. This is legally permissible as per the current zoning.

SITE DESCRIPTION

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Frontage	400' +/-
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	FPL/Available	Street	Paved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Topography	Appears Level
Gas	<input type="checkbox"/>	<input type="checkbox"/>	None	Width	2-Lane			Size	5.11 acres
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	County/Available	Surface	Asphalt			Shape	Mostly Rectangular
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	County/Available	Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears Adequate
Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	County	Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	Wooded
Telephone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Available	Street Lights	Post	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Multimedia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Available	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 12109C0313J FEMA Map Date 12/07/2018

Site Comments: The subject is an unimproved wooded vacant site consisting of approximately 5.11 acres. The site consists of 6 platted lots. 4 lots measure 200' x 200' (Lots 1, 2, 4 & 5), each lot is approximately 0.918 acres each. Lot 6 is irregular in shape and measures 107.9' x 97.58' x 168.09' x 200' x 200', which is approximately 0.88 acres. Lot 3 is irregular in shape and measures 7.44' x 150.53' x 23.47' x 28.16' x 130' x 200' x 168.09', and is approximately 0.7 acres. The site has paved street access from all sides. The site is mostly level and densely treed. It was not possible to access the interior of the site, however, based on a visual inspection from all streets fronting the site and aerial maps, the site appears to have no improvements or cleared areas. Electric, public water, and public sewer are available but not installed. No external obsolescence or adverse factors noted. Site dimensions and size are estimated from the County Appraiser's plat map. See attached plat map.

SALES COMPARISON APPROACH

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	0 N Volusia St Saint Augustine, FL 32084	785 Pearl St Saint Augustine, FL 32084		1770 Woodlawn Rd Saint Augustine, FL 32084		5220 County Road 13 S Elkton, FL 32033	
Proximity to Subject		0.23 miles SE		1.71 miles NW		13.16 miles SW	
Sale Price	\$ 270,000	\$ 80,000		\$ 185,000		\$ 147,500	
Price/ Acre	\$ 52,837.57	\$ 86,956.52		\$ 71,984.44		\$ 46,383.65	
Data Source(s)	Site Inspection	SJC MLS#191409;DOM 106		SJC MLS#183139;DOM 218		SJC MLS#185833;DOM 409	
Verification Source(s)	Public Records	ORB 4914-437		ORB 4771 / 1092		ORB 4935-1130	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust
Sales or Financing	ArmLth	ArmLth		ArmLth		ArmLth	
Concessions	None Known	Cash;0		Cash;0		Conv;0	
Date of Sale/Time	07/13/2020	03/11/2020		06/28/2019		05/01/2020	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Suburban/Good	Suburban/Good		Suburban/Good		Rural/Average	+80,000
Site Area (in Acres)	5.11	0.92	+272,000	2.57	+165,000	3.18	+125,000
Site Improvements	None	Cleared	-3,000	PtCleared,OldHouse	-3,000	PtCleared,OldHouse	-3,000
Net Adjustment (Total, in \$)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 269,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 162,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 202,000	
Adjusted Sale Price (in \$)		Net 336.3 % Gross 343.8 % \$ 349,000		Net 87.6 % Gross 90.8 % \$ 347,000		Net 136.9 % Gross 141.0 % \$ 349,500	



LAND APPRAISAL REPORT

File No.: 20J191157

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach The sales used are the most recent and similar available and as adjusted, provide a reliable indication of the subject's market value. Sale 1 is located within the subject's subdivision. Sale 1s sale price included 3 platted lots that can be sold separately. The subject site consists of 6 platted lots. Sale 2 is located within the subject's defined neighborhood and is a good comparable due to the acreage site area, similar RS-3 zoning, and for the similar suburban location as the subject. Sale 2 is slightly over 1 year but remains as a good comparable for this appraisal. Sale 3 has an inferior, rural, location further from Downtown St. Augustine and requires an upward location adjustment. Sale 3 is a good comparable due to the 3+ acre site that consisted of 3 platted lots that can be sold separately - one of the lots had an old tear down structure and was partially cleared. Sales 2 & 3 have impact fee credits, however, the cost to demolish the structures is similar to the impact fee credit, therefore, no adjustments are necessary. Sales 1-3 are adjusted downward \$3,000 to reflect the approximate site clearing cost. The comparable sales price per acre range from \$46,384 to \$86,957. Site area adjustments applied at \$65,000/acre. The comparable sales provided are the best market indications of value for the subject, as adjusted, and provide a reliable and accurate range of value on which I based my final opinion of market value in accordance with the value definition found within the report.

TRANSFER HISTORY

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Public Records

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: There have been no prior sales of the subject within the past 3 years. There have been no prior sales of the comparable sales within the past 1 year prior to the date of the comparable sale date. As per information provided by the Client, the subject is under contract for \$270,000. Contract date is 07/13/2020. A copy of the contract was not provided to the appraiser. The subject is not listed for sale in the MLS. The current Owner/Seller was approached by the Client with an offer to purchase the land. Based on analysis of the comparable sales, the subject's contract price is below market value.
Date: No Prior Sales	
Price: within the past 3 years	
Source(s): Public Records	
2nd Prior Subject Sale/Transfer	
Date: N/A	
Price: N/A	
Source(s): Public Records	

PUD

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project: _____

Describe common elements and recreational facilities: _____

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 349,000

Final Reconciliation The sales comparison approach is the only approach to value for this vacant land appraisal. All comparables have been given consideration in the analysis. The indicated market value range is \$347,000 to \$355,000. A reasonable opinion of market value for the subject property, as of the effective date, with an exposure time of less than 6 months, is \$349,000.

This appraisal is made "as is", or subject to the following conditions: _____

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

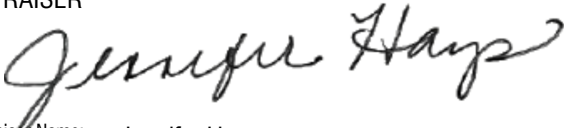
ATTACH.

Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 349,000 , as of: 07/19/2020 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 23 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits:

<input checked="" type="checkbox"/> Limiting cond./Certifications	<input type="checkbox"/> Narrative Addendum	<input checked="" type="checkbox"/> Location Map(s)	<input checked="" type="checkbox"/> Flood Addendum	<input checked="" type="checkbox"/> Additional Sales
<input checked="" type="checkbox"/> Photo Addenda	<input checked="" type="checkbox"/> Parcel Map	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input checked="" type="checkbox"/> License & Qualifications

SIGNATURES

Client Contact: _____	Client Name: Habitat for Humanity of St. Augustine/St. Johns Co
E-Mail: _____	Address: 7 Hopkins St, Saint Augustine, FL 32084
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	
Appraiser Name: Jennifer Hays	Supervisory or Co-Appraiser Name: _____
Company: Jennifer Hays Appraisal Services PA	Company: _____
Phone: (904) 501-1236 Fax: _____	Phone: _____ Fax: _____
E-Mail: jenhays23@gmail.com	E-Mail: _____
Date of Report (Signature): 07/20/2020	Date of Report (Signature): _____
License or Certification #: Cert Res RD3883 State: FL	License or Certification #: _____ State: _____
Designation: State-Certified Residential Real Estate Appraiser RD3883	Designation: _____
Expiration Date of License or Certification: 11/30/2020	Expiration Date of License or Certification: _____
Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)	Inspection of Subject: <input type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect
Date of Inspection: 07/19/2020	Date of Inspection: _____

ADDITIONAL COMPARABLE SALES

File No.: 20J191157

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	0 N Volusia St Saint Augustine, FL 32084	1535 Brinkhoff Rd Saint Augustine, FL 32086					
Proximity to Subject		4.36 miles S					
Sale Price	\$ 270,000		\$ 380,000		\$		\$
Price/ Acre	\$ 52,837.57	\$ 77,551.02		\$		\$	
Data Source(s)	Site Inspection	Agent,SJCMLS#179235;DOM 71					
Verification Source(s)	Public Records	ORB 4590-1361					
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust
Sales or Financing Concessions	ArmLth None Known	ArmLth PMM;0					
Date of Sale/Time	07/13/2020	08/03/2018					
Rights Appraised	Fee Simple	Fee Simple					
Location	Suburban/Good	Suburban/Good					
Site Area (in Acres)	5.11	4.9	0				
Site Improvements	None	StgBd,MH,ImpactFee	-25,000				
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -25,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price (in \$)		Net 6.6 %		Net %		Net %	
		Gross 6.6 %	\$ 355,000	Gross %	\$	Gross %	\$
<p>Summary of Sales Comparison Approach Sale 4 is over 1 year but is within 2 years of the date of appraisal and remains as a good comparable for this appraisal. Sale 4 has a similar, good suburban, location as the subject and has similar site area as the subject. Sale 4s site improvements included an old mobile home and storage building but was sold as vacant land. The downward site improvement adjustment reflects the impact fee credit and the market derived as-is value of the old mobile home, storage building, electric, well, and septic system. As adjusted, Sale 4 provides a reliable indication of the subject's market value.</p>							

SALES COMPARISON APPROACH



Subject Land Photo Page

Client	Habitat for Humanity of St. Augustine/St. Johns Co						
Property Address	0 N Volusia Street						
City	Saint Augustine	County	St. Johns	State	FL	Zip Code	32084
Lender	N/A						



Subject Front

0 N Volusia St
Sales Price 270,000
Date of Sale 07/13/2020
Site Area 5.11
Location Suburban/Good
Site Improvements None



Subject Rear



Subject Street

Photograph Addendum

Client	Habitat for Humanity of St. Augustine/St. Johns Co				
Property Address	0 N Volusia Street				
City	Saint Augustine	County	St. Johns	State	FL Zip Code 32084
Lender	N/A				



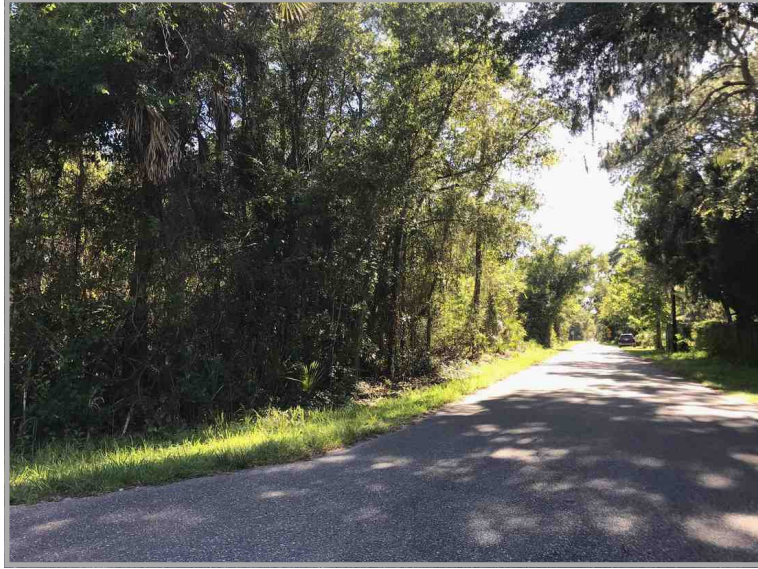
Helen Street View



N St. Johns Street View

Photograph Addendum

Client	Habitat for Humanity of St. Augustine/St. Johns Co				
Property Address	0 N Volusia Street				
City	Saint Augustine	County	St. Johns	State	FL Zip Code 32084
Lender	N/A				



Josiah Street View



Street Sign Identification

Comparable Land Photo Page

Client	Habitat for Humanity of St. Augustine/St. Johns Co				
Property Address	0 N Volusia Street				
City	Saint Augustine	County	St. Johns	State	FL
				Zip Code	32084
Lender	N/A				



Comparable 1

785 Pearl St
 Prox. to Subj. 0.23 miles SE
 Sales Price 80,000
 Date of Sale 03/11/2020
 Site Area 0.92
 Location Suburban/Good
 Site Improvements Cleared



Comparable 2

1770 Woodlawn Rd
 Prox. to Subj. 1.71 miles NW
 Sales Price 185,000
 Date of Sale 06/28/2019
 Site Area 2.57
 Location Suburban/Good
 Site Improvements PtCleared,OldHouse



Comparable 3

5220 County Road 13 S
 Prox. to Subj. 13.16 miles SW
 Sales Price 147,500
 Date of Sale 05/01/2020
 Site Area 3.18
 Location Rural/Average
 Site Improvements PtCleared,OldHouse

Comparable Photo Page

Client	Habitat for Humanity of St. Augustine/St. Johns Co				
Property Address	0 N Volusia Street				
City	Saint Augustine	County	St. Johns	State	FL
Lender	N/A			Zip Code	32084



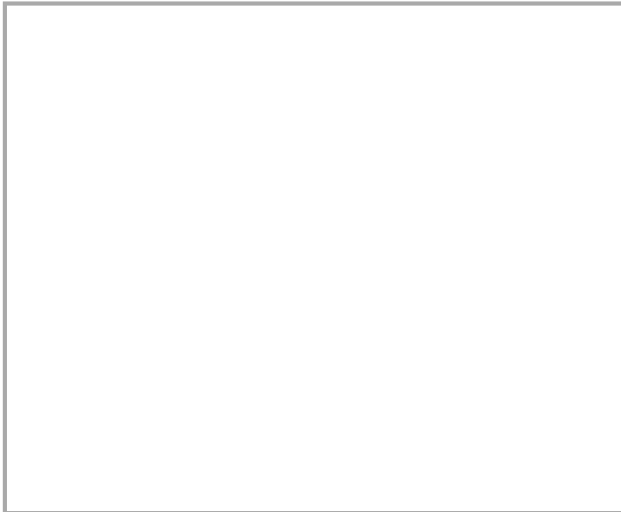
Comparable 4

1535 Brinkhoff Rd
 Prox. to Subject 4.36 miles S
 Sale Price 380,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Suburban/Good
 View
 Site 4.9
 Quality
 Age



Comparable 5

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age



Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

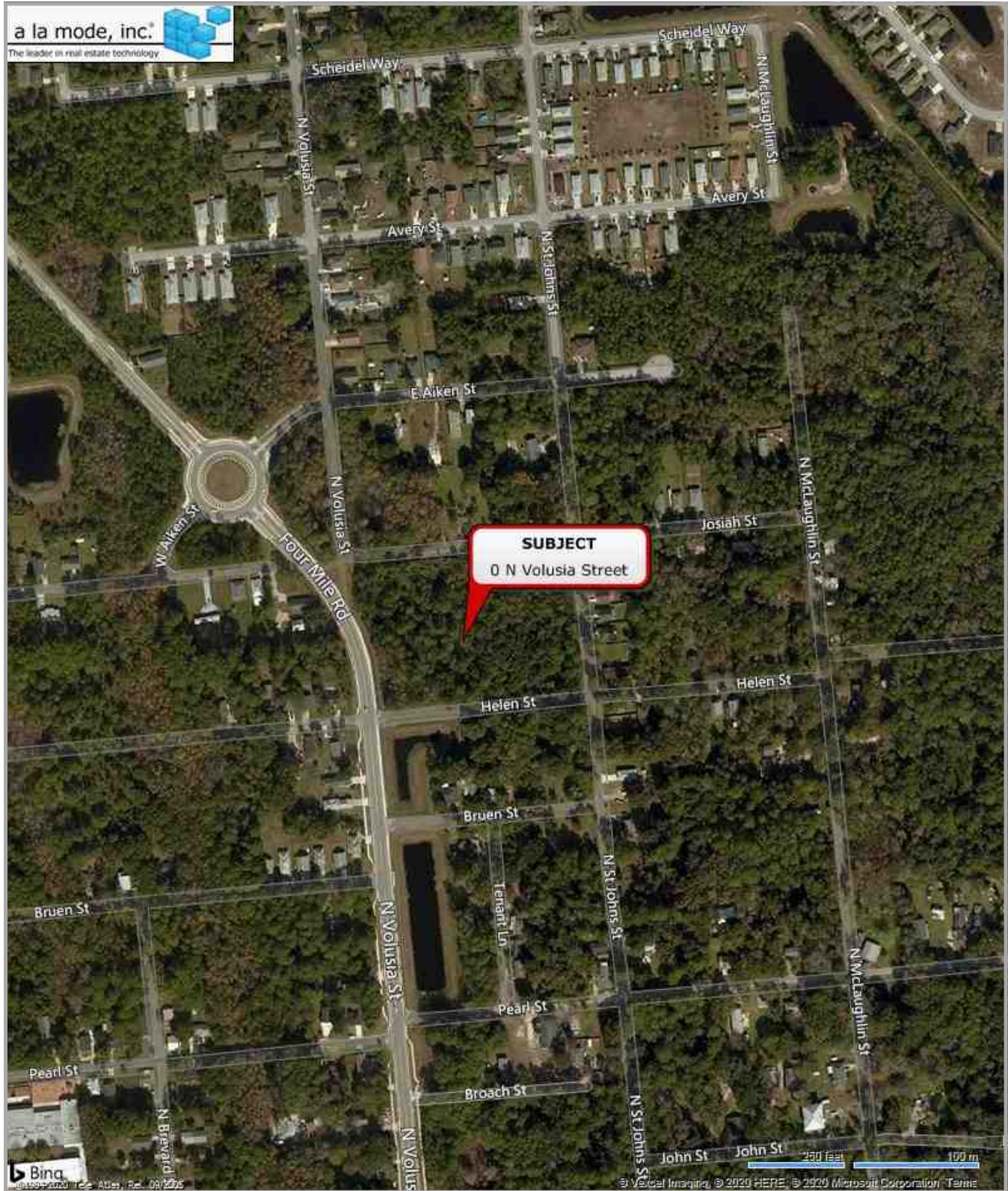
Comparable Sales Map

Client	Habitat for Humanity of St. Augustine/St. Johns Co				
Property Address	0 N Volusia Street				
City	Saint Augustine	County	St. Johns	State	FL Zip Code 32084
Lender	N/A				

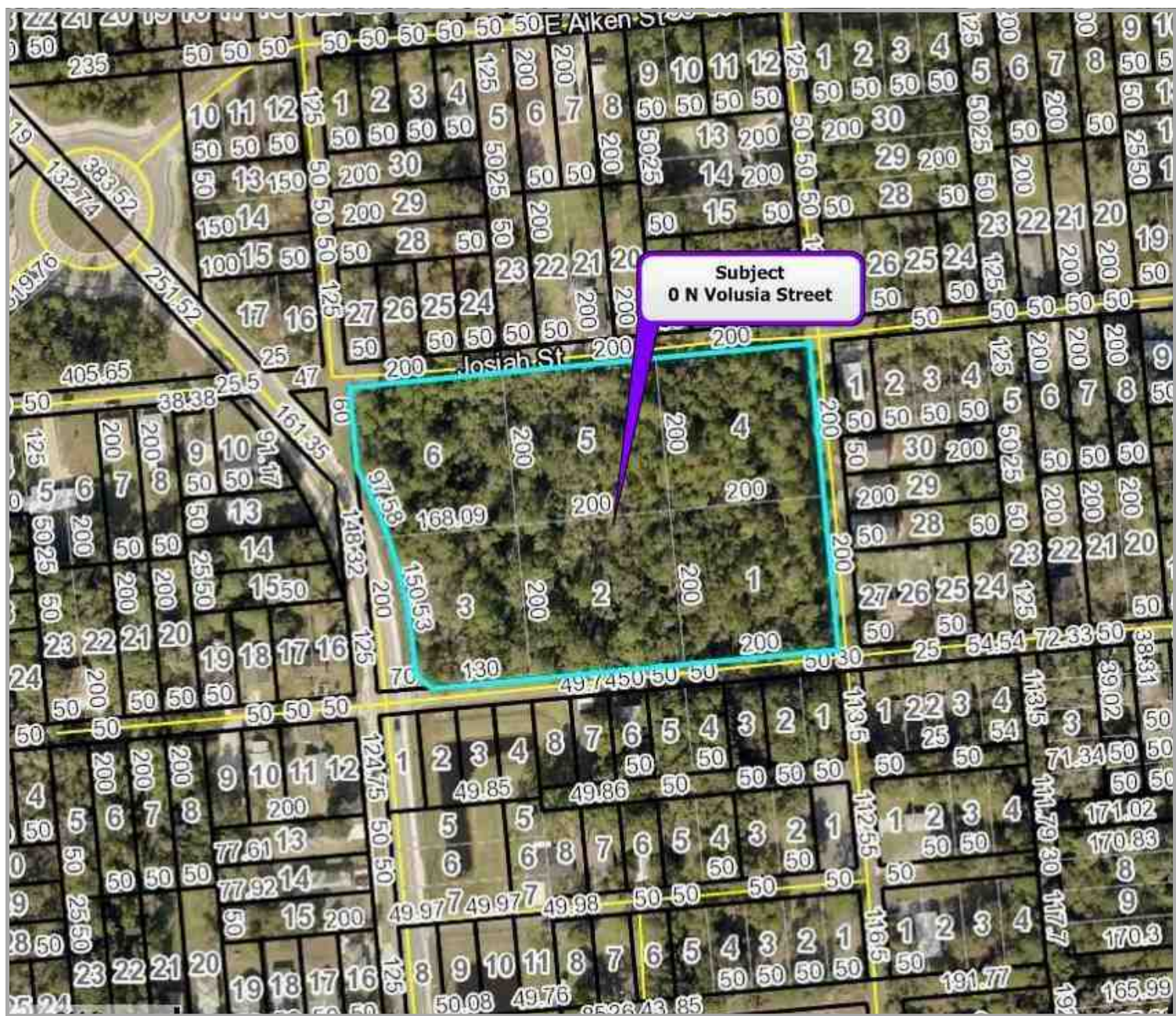


Subject Aerial Map

Client	Habitat for Humanity of St. Augustine/St. Johns Co						
Property Address	0 N Volusia Street						
City	Saint Augustine	County	St. Johns	State	FL	Zip Code	32084
Lender	N/A						

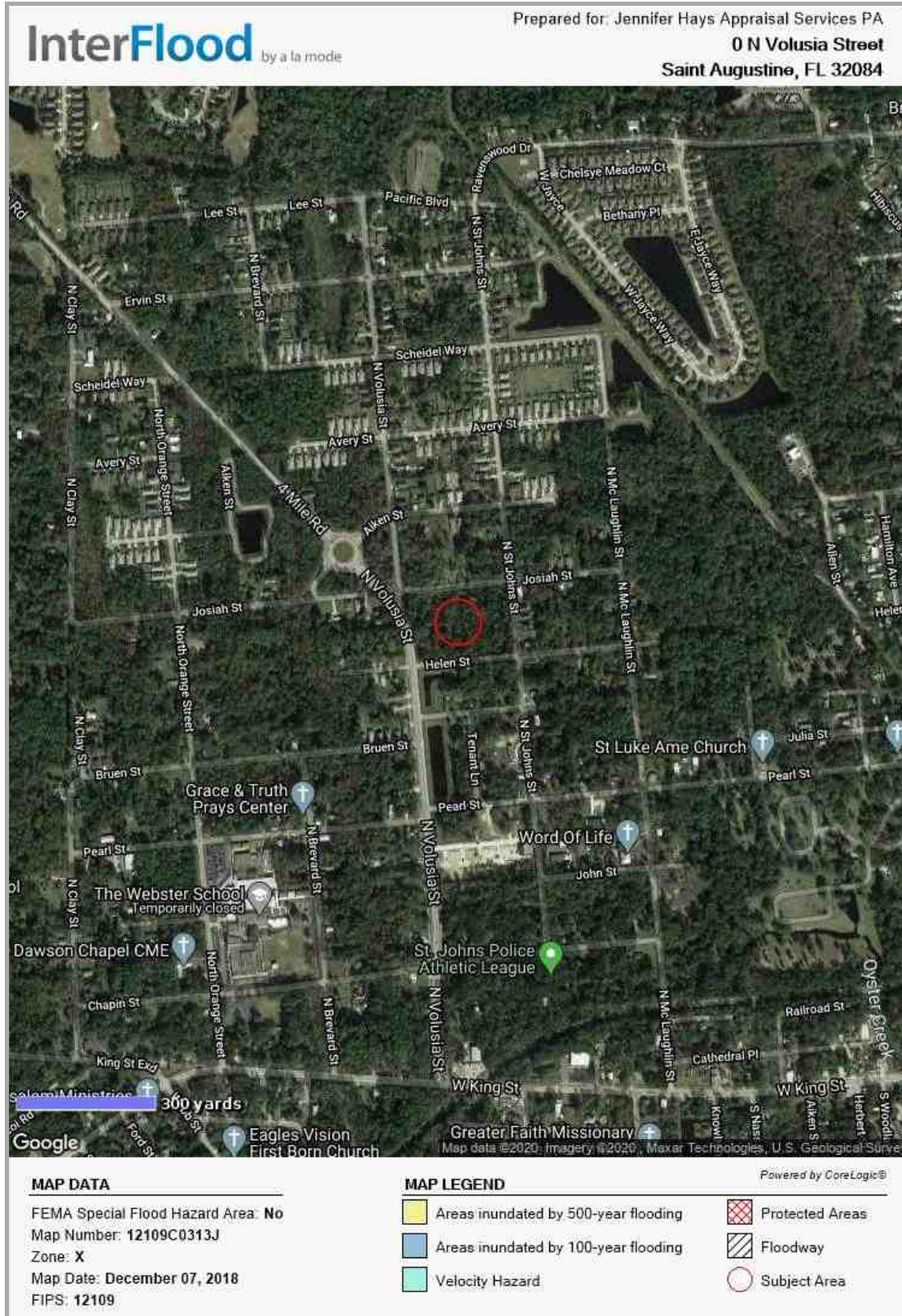


Subject Plat Map



Flood Map

Client	Habitat for Humanity of St. Augustine/St. Johns Co			
Property Address	0 N Volusia Street			
City	Saint Augustine	County St. Johns	State FL	Zip Code 32084
Lender	N/A			



Supplemental Addendum

File No. 20J191157

Client	Habitat for Humanity of St. Augustine/St. Johns Co						
Property Address	0 N Volusia Street						
City	Saint Augustine	County	St. Johns	State	FL	Zip Code	32084
Lender	N/A						

• USPAP Identification: Comments on Appraisal and Report Identification

This is an Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2 (a) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report.

Estimated Exposure Time: 6 months or less.

This estimate of typical exposure time is based upon the assumption that the subject had been adequately exposed under competent management and offered for sale at an amount relatively close (10% +/-) to the appraised value shown in this report.

Assumptions & Limiting Conditions

File No.: 20J191157

Property Address: 0 N Volusia Street City: Saint Augustine State: FL Zip Code: 32084
 Client: Habitat for Humanity of St. Augustine/St. Johns Address: 7 Hopkins St, Saint Augustine, FL 32084
 Appraiser: Jennifer Hays Address: P.O. Box 840228, Saint Augustine, FL 32080-0228

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

Definitions & Scope of Work

File No.: 20J191157

Property Address: 0 N Volusia Street

City: Saint Augustine

State: FL

Zip Code: 32084

Client: Habitat for Humanity of St. Augustine/St. Johns

Address: 7 Hopkins St, Saint Augustine, FL 32084

Appraiser: Jennifer Hays

Address: P.O. Box 840228, Saint Augustine, FL 32080-0228

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.:

Property Address: 0 N Volusia Street City: Saint Augustine State: FL Zip Code: 32084
 Client: Habitat for Humanity of St. Augustine/St. Johns Address: 7 Hopkins St, Saint Augustine, FL 32084
 Appraiser: Jennifer Hays Address: P.O. Box 840228, Saint Augustine, FL 32080-0228

APPRAISER'S CERTIFICATION


I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Client Contact: _____ Client Name: Habitat for Humanity of St. Augustine/St. Johns Co
 E-Mail: _____ Address: 7 Hopkins St, Saint Augustine, FL 32084

APPRAISER

SUPERVISORY APPRAISER (if required)
 or CO-APPRAISER (if applicable)



Appraiser Name: Jennifer Hays
 Company: Jennifer Hays Appraisal Services PA
 Phone: (904) 501-1236 Fax: _____
 E-Mail: jenhays23@gmail.com
 Date Report Signed: 07/20/2020
 License or Certification #: Cert Res RD3883 State: FL
 Designation: State-Certified Residential Real Estate Appraiser RD3883
 Expiration Date of License or Certification: 11/30/2020
 Inspection of Subject: Did Inspect Did Not Inspect (Desktop)
 Date of Inspection: 07/19/2020

Supervisory or Co-Appraiser Name: _____
 Company: _____
 Phone: _____ Fax: _____
 E-Mail: _____
 Date Report Signed: _____
 License or Certification #: _____ State: _____
 Designation: _____
 Expiration Date of License or Certification: _____
 Inspection of Subject: Did Inspect Did Not Inspect
 Date of Inspection: _____

SIGNATURES

Appraisers License



RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD**

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

HAYS, JENNIFER

100 SERENITY BAY BLVD
ST AUGUSTINE FL 32080

LICENSE NUMBER: RD3883

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

E&O Insurance - Page 1STOCK COMPANY **PRO GUARD PLATINUM POLICY DECLARATIONS****STRATFORD INSURANCE
COMPANY**POLICY NUMBER: REO0006516Prior Policy Number: NEW**Named Insured and Mailing Address:**

Jennifer Hays

Agent/Broker #33601**Premium: \$ 646.00**DBA Jennifer Hays Appraisal Services PA
100 Serenity Bay Boulevard

Saint Augustine, FL 32080

Producer:Professionals' Best
6760 University Ave
Suite #250
San Diego, CA 92115**Policy Period: (Mo./Day/Yr.)**

From: 01/27/2020

To: 01/27/2021

12:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCEITEM 2. LIMIT OF INSURANCE Each Claim Limit \$ 500,000 Aggregate Limit \$ 1,000,000ITEM 3. DEDUCTIBLE Each Claim \$ 500 Aggregate \$ 1,000ITEM 4. RETROACTIVE DATE 01/27/2003ITEM 5. PREMIUM \$ 646.00

E&O Insurance - Page 2

PRO GUARD PLATINUM POLICY DECLARATIONS (continued)

ITEM 6. FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of the Policy at time of issue:

**SEE SCHEDULE OF FORMS AND ENDORSEMENTS AND
THE INSURED'S APPLICATION FOR THIS INSURANCE.**

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

STRATFORD INSURANCE GROUP

Administrative Office
300 Kimball Drive, Suite 500
Parsippany, New Jersey 07054

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.


Secretary


President

Countersigned:

01/14/2020 PECKISAA

By:



Authorized Representative

Qualifications - Page 1**Jennifer Hays**

QUALIFICATIONS**Education**

Real Estate Broker Licensure Course – 72 Hours – April 2007
Florida Real Estate Institute, Jacksonville, FL

Course AB II – Residential Course II – 45 Hours – October 2001
Steve Williamson's Real Estate Education Specialists, Orlando, FL

Course AB I – Licensed Residential Course I – 75 Hours – April 2000
Florida Real Estate Institute, Jacksonville, FL

Professional

- Jennifer Hays Appraisal Services PA, 2007-Present
- Appraisal Manager, Sunshine Realty & Appraisal Services, LLC. 2010-2018
- Owner, Sunshine Realty & Appraisal Services, 2006-2007
- Licensed Real Estate Broker 2007-Present BK443531 (Florida)
- State-Certified Residential Real Estate Appraiser 2002-Present RD3883 (Florida)
- Licensed Real Estate Salesperson 1985-2007 SL443531 (Florida)

Experience**State Certified Residential Real Estate Appraiser**

May 2018-Present, Jennifer Hays Appraisal Services PA, P.O. Box 840228, St. Augustine, FL 32080-0228

December 2002 –2018, Sunshine Realty & Appraisal Services, LLC 741 A1A Beach Boulevard, St. Augustine, FL 32080

Jennifer Rowe (Hays) Appraisal Services, PA (2007-2010), 721 A1A Beach Blvd., Ste 7, St. Augustine, FL 32080

Assistant Appraiser, Sunshine Realty & Appraisal Services, Inc.
April 2000 – December 2002. 741 A1A Beach Boulevard, St. Augustine, FL 32080

Active Realtor, 22 years, 1985-2002, Sunshine Realty, 741 A1A Beach Blvd. St. Augustine, FL

Qualifications - Page 2

Jennifer Hays

Professional Memberships

- St. Johns County Board of Realtors
- National Association of Realtors

Continuing Education

30 Hours Required – USPAP, Florida Law Updates & Specialty Courses October & November 2002, 2004, 2006, August 2008, Steve Williamson's Real Estate Education Specialists; Oct 2010 Appraisal Institute Required USPAP, McKissock 30 Hours Required – completed Nov 2012
 Gold Coast School of Real Estate 30 Hours Required - completed Nov 2014
 McKissock 30 Hours Required – completed Nov 2016
 McKissock 30 Hours Required – completed Nov 2018
 McKissock 7 Hours Required USPAP – completed April 2020

30 Hours Required – Broker Post-Licensing – Florida Essentials of Real Estate Investments Completed June 2008; 30 Hours Required – Broker Post-Licensing – Florida Real Estate Brokerage, A Management Guide – Completed March 2009; 14 hr cont Ed FREI 03/2011
 14 Hours Required Cont Ed Broker Lic – Florida Real Estate Institute – completed 03/2013
 14 Hours Required Cont Ed Broker Lic – Florida Real Estate Inst – completed 03/2015
 14 Hours Required Cont Ed Broker Lic – Bob Hogue School of RE – 03/2017
 3 Hours Required Florida Real Estate Ethics & Business Practices 12/2018
 14 Hours Required Cont Ed Broker Lic – Florida Real Estate Institute – 03/2019

FHA & The Appraisal Process – Appraisal Institute – Completed August 2008

Valuation of Green Residential Properties – Appraisal Institute – Completed February 2009

The New Residential Market Conditions Form – Appraisal Institute – Completed March 2009

Appraisal Institute – Online Business Practices and Ethics – Completed April 2009

Appraisal Institute – Appraisal Challenges: Declining Markets & Sales Concessions – May 2009

Appraisal Institute - Fannie Mae 2009 Selling Guide Updates – September 2009

Appraisal Institute - Residential Development: Valuation Trends, Issues & Challenges –Oct. 2009

Appraisal Institute - Mortgage Fraud and Real Estate Valuation – Completed April 2010

Appraisal Institute – Business Practices and Ethics-Completed Oct 2011

McKissock – The New FHA Handbook 4000.1 – Completed Oct 2015

Qualifications - Page 3**Jennifer Hays**

Service Experience

Single Family Residential, 2-4 Family, Condominiums
Vacant Land, Construction-Perm, Final Inspections
Date of Death Valuation
Divorce & Estate Appraisals
FHA, USDA
Reverse Mortgage Appraisals
Waterfront – Ocean Front, Intracoastal Waterway, Canal Front
Construction Draw Inspections
Pre-Listing Appraisals
Catastrophic Disaster Area Property Inspections
Casualty Loss Valuations
Compliance Reviews