



NORTH MIAMI CRA

COMMUNITY REDEVELOPMENT AGENCY

BOARD PACKET

TUESDAY, FEBRUARY 25, 2025 | 05:30 PM

Board Members:

Alix Desulme, Ed.D, Chairman
Mary Estimé-Irvin, Vice Chair
Kevin A. Burns, Board Member
Kassandra Timothe, Board Member
Pierre Frantz Charles, Board Member

Committee Members:

Michael McDearmaid, Chairman
Kenneth Each, Committee Member
Naomi Blemur, Committee Member
Edwidge Clark, Committee Member
Blanca Cobo, Committee Member
Ashaki Bronson- Marcellus, Committee Member

Executive Staff

Anna-Bo Emmanuel, Esq., Executive Director
Steven W. Zelkowitz, Esq., CRA Board Attorney
Vanessa Joseph, Esq., CRA Board Secretary

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www.NorthMiamiCRA.org

AGENDA

NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY

Tuesday, February 25, 2025 | 05:30 pm

1. CALL TO ORDER / ROLL CALL

2. PLEDGE OF ALLEGIANCE

3. CONSENT AGENDA

UNLESS A MEMBER OF THE CRA BOARD WISHES TO REMOVE A SPECIFIC ITEM FROM THIS PORTION OF THE AGENDA, TAB A CONSTITUTE THE CONSENT AGENDA. THIS ITEM IS SELF-EXPLANATORY AND IS NOT EXPECTED TO REQUIRE ADDITIONAL REVIEW OR DISCUSSION. THIS ITEM WILL BE RECORDED AS INDIVIDUALLY NUMBERED ITEM, ADOPTED UNANIMOUSLY BY THE FOLLOWING MOTION: "...THAT THE CONSENT AGENDA COMPRISED OF TAB A THROUGH A ADOPTED..."

A. Approval of Minutes - November 26, 2024

Attachment: [Summary Minutes 11.26.24.pdf](#)

4. ITEMS FOR REVIEW AND/OR ACTION

Agenda Item 1 - Presentation of FY24 NMCRA Audit by HCT

Attachment: [Agenda Item 1.pdf](#)

Agenda Item 2 - Advisory Committee Appointments

Attachment: [Agenda Item 2.pdf](#)

Agenda Item 3 - Resolution Approving Agreement for Green Era

Attachment: [Agenda Item 3.pdf](#)

Agenda Item 4 - Resolution Approving Interlocal Agreement to Purchase of a Vehicle

Attachment: [Agenda Item 4.pdf](#)

A. Agenda Item 5 - Resolution Approving Extension of Agreement with Magellan Housing Inc.

Attachment: [Agenda Item 5.pdf](#)

B. Agenda Item 6 - Selection For Property Disposal

Attachment: [Agenda Item 6.pdf](#)

5. CRA ATTORNEY REPORT

6. CRA EXECUTIVE DIRECTOR REPORT

7. PUBLIC COMMENTS

8. ADJOURNMENT

Note:

Two or more members of the City Council/CRA Board of Commissioners and/or other elected or appointed public officials may be present at this meeting. If any person decides to appeal any decision made with respect to any matter considered at this public meeting or hearing, he/she will need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. If you desire auxiliary services to assist in viewing or hearing the meetings, or reading meeting agendas and minutes, please contact the Office of the City Clerk at (305) 895-9817.

*North Miami C.R.A. Special Board Meeting
Summary Minutes*

*November 26, 2024
5:30 P.M.*



NORTH MIAMI CRA
COMMUNITY REDEVELOPMENT AGENCY

The Special CRA Board Meeting of the City of North Miami was held in the Council Chambers of City Hall on Tuesday, November 26, 2024, beginning at 5:46 p.m.
(Phonetic spelling of each speaker's name may be used throughout the minutes unless the correct spelling is known.)

I. CALL TO ORDER / ROLL CALL

ROLL CALL

Board Member Galvin	Present
Board Member Timothe	Present
Board Member Estime-Irvin	Present at 6:12 pm
Board Member Frantz Charles	Present
Chairman Desulme	Present

- CRA Secretary: Chairman, you now have a quorum to proceed.

II. CONSENT AGENDA - A. Approval of Minutes- September 10, 2024 B. Approval of Minutes- September 18, 2024 C. Approval of Recess Authority D. Ratification of FIU Agreement

III. ITEMS FOR REVIEW AND/OR ACTION

Agenda Item 1 – Resolution Approving Interlocal Agreement Between NMCRA and City of North Miami for Shared Services

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, APPROVING THE INTERLOCAL AGREEMENTS BETWEEN THE CITY OF NORTH MIAMI AND THE NORTH MIAMI COMMUNITY AGENCY RELATING TO THE PROVISION OF INDIRECT SERVICES BY THE CITY TO THE NMCRA FOR FISCAL YEAR 2024-2025; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE INTERLOCAL AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE INTERLOCAL AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

- Executive Director, Ms. Emmanuel: Good afternoon. This is the normal interlocal agreement that is done with the city for shared services. It's done annually and the board is very familiar with this item. The price remains the same.(\$600,000)

November 26, 2024

A motion was made by Chairman Desulme to approve agenda item 1. The motion was seconded by Board Member Galvin. The motion passed with a 4-0 vote

Agenda Item 2 – Resolution Approving Additional Pre-Qualified Contractors for the Housing Rehabilitation Construction Program

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE EVALUATION COMMITTEE RESULTS FOR REQUEST FOR QUALIFICATIONS (RFQ) NO. 56-23-24 PRE-QUALIFIED LIST OF CONTRACTORS FOR THE NMCRA HOUSING REHABILITATION CONSTRUCTION PROGRAM; AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AGREEMENTS WITH THE EIGHT (8) HIGHEST RANKED CONTRACTORS SELECTED BY THE EVALUATION COMMITTEE; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE AGREEMENTS; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL STEPS NECESSARY AND APPROPRIATE TO IMPLEMENT THE TERMS AND CONDITIONS OF THE AGREEMENTS; AND PROVIDING AN EFFECTIVE DATE.

- Purchasing Director, Mr. Destrade: The item that you have before you is simply requesting your approval of the results of the evaluation committee that was convened on October 2nd, 2024 to evaluate the list of applicants that responded to solicitation titled RFQ No. 56-23-24 which was issued requesting proposals to select a list of contractors for the CRA's Housing Rehabilitation construction program as reflected in the report that was submitted to the board members, they were 10 applicants or 10 responses to solicitation. One of the respondents was disqualified, it was deemed non-responsive and the remaining nine applicants were submitted to the evaluation committee. The results of the committee, their scores and the tabulation is reflected on the second page of the report. There's a ranking order for the top eight firms and these top eight contractors are recommended by the committee and approved also by the Executive Director of the CRA for submittal to the Board and your approval.
- Chairman Desulme: Were we opening the process because we needed more folks in the pool?
- Executive Director, Ms. Emmanuel: Yes. So in order for us to be able to complete the number of residential projects each fiscal year, we needed to have more contractors rather than having projects keep rolling fiscal year to fiscal year based on the demand that we have. So we decided to expand the pool of contractors hoping that they will be able to complete all of the projects within the same fiscal year that they're awarded.
- Board Member Charles: While I like the process because we need more contractors. I have a problem with the list that we have here because looking at it I don't even see one local company based in North Miami. So my question first is, what mechanism that you guys use

November 26, 2024

or did you open it up to our local contractors - my issue is that we don't have anybody in North Miami That could be one of those applicants or two. That doesn't sit well with me.

- Purchasing Director, Mr. Destrade: Certainly, we actually advertise not only on our pages but also in “Demandstar” we send out the information to the local Chamber of Commerce so that they could also disseminate it to local businesses and vendors. And you're correct that none of these are based in North Miami but I want to add that this list is not exclusive. In other words, when it is the desire of the CRA and the Executive Director, we can go ahead and open up the list again and advertise to allow for additional firms to apply and perhaps then there's an opportunity for local firms apply for this particular contract. So we made every effort to try to reach out, to make it available to all qualified contractors but this is the responses that we received.
- Board Member Charles: I cannot speak to the Board but my position as a Board Member, I think it would be fair to reopen this application because you cannot tell me in the greater North Miami, we cannot find at least one or two companies doing this kind of work here. Like I said, it doesn't sit well with me and I am not in favor of this. We need to give opportunities to our locals. This is how we're going to retain people in our city if we don't open up the pool for them to work here, make money here, it's like we're just pushing them away. So myself, I would not vote for this unless we reopen it and see if we can get some locals into this pool.
- Purchasing Director, Mr. Destrade: Well, through the Executive Director if I may, I do not believe, and the CRA Attorney can also weigh in, that the Board's approval of this list precludes or prohibits us or limits us in any way to sort of readvertise and open up the program again I don't think the program is limited to this but again-
- Board Member Charles: Madame Executive Director, How many contractors did we have before?
- Executive Director, Ms. Emmanuel: There were seven and now we are adding eight. Which is a now a total of 15 contractors. But within the pool we'll three who are meeting the local guidelines. Though we can always reopen and add more locals.
- Chairman Desulme: I understand the sentiment of the board member but if we reopen and no one applies, I don't believe we have that much companies that located in our city. And they do get extra credit as if they are getting the preference. So reopening it up won't really help the process, I don't want us to open it up where we don't get what we need. And if we open it up-
- Board Member Timothe: My only concern in reopening the list is just making sure that these homes are being rehabbed are getting on time.

November 26, 2024

- Chairman Desulme; Agreed, there was one year where we were two years behind on rehab which I believe we are still playing catch up now. Making this the first year that we will get back on track and perhaps Board Member Charles, unsure if this is legal but Is there somewhere in the language that we can suggest the contractors hire local preferences during the rehabilitation process that would maybe solve the Board Members' concerns.
- Executive Director, Ms. Emmanuel: Solicitation was extended in order to get the response that we did get. So it was put out, it was extended and this was a response that we received and it's closed. It's currently closed. We would have to reopen it and we're happy to do so, but we would love to be able to address some of the backlog with the homes that we have right now by getting an approval tonight of this current list.

A motion was made by Board Member Timothe to approve agenda item 2. The motion was seconded by Chairman Desulme. The motion passed with a 3-2 vote

Agenda Item 3 – Selection of Successful Proposal for Property Disposals

- Executive Director, Ms. Emmanuel: So on May 14th, 2024, the NMCRA approved the real property guidelines and directed staff to notice of property is located at 975 Northwest 132nd Street and 12505 Northwest 11th Avenue. The CRA did proceed with that. Notice we received nine submissions. Seven of those submissions met the criteria and those seven submissions are listed below this evening. We are requesting the ranking so that per our guidelines, the board will rank and then the CRA Executive Director will then negotiate with the highest ranked submission.
- Chairman Desulme: The historical background on this item has been going on. I think it's been three years or if it's not even longer. like eight, nine years. Is there something that you needed from me? My position has always been the two residents where it started, which was Nancy Latour and Veronica Guzman. And I don't know anything about any other process in terms of whatever that we are doing. Is it three or four?
- CRA Executive Director: There are two properties that were a part of the notice of the disposal. So those are the two addresses that I just read into the record tonight. There were ranking sheets that were provided with each packet and if we could just collect those tonight and then we would know who the highest rank.
- Vice Chair Estime-Irvin: We went down, we assessed point, we readdressed point. So I understand that sometimes we're confused. No problem. I am tired of seeing this here and it's been passed, pushed down to can every time. Oh, something is wrong. Something is

November 26, 2024

wrong. Okay, so now let's be clear, and I know you're not going to be here, so I want to be clear because if you guys want me to support tabling this, let's talk about what needs to be clear so that this is not tabled again because it's not fair. It's a hard decision. I understand, but it has to be made. So what part of the guidelines are we not in agreeance with so that staff can work it out. You understand? What is it that you're not in agreeance with?

- Board Member Timothe: The only thing that I will say that after reviewing the guidelines and the criteria, I think we probably need to explain each concept needs to have a little bit more detail. So for instance, where it says development concept, you probably want to explain to the person, okay, what do you mean my development concept? Because there's some folks who just wrote a letter and that's it, but they didn't give a concept of what they would do to the property. Other folks showed renderings, other folks showed their bank account showing you that they had the funding. So I think if we could explain each criteria to make sure that everyone understands what a development concept is showing us that you have a financial plan and realistic ability to complete this project.
- I think that part should have just been a little bit more clear because some of these packets seem a bit incomplete. So that would be my recommendation to staff if we're going to put this out. But to the Vice Mayor's point, this has been a process that we understand. It's hard, but we've been talking about it for months and years now.
- CRA Attorney, Mr. Zelkowitz: if you rescind the guidelines, you're going to have to do another notice of disposal under the statute before it comes back again in front of you to then make the motion to award the RFP to whoever it is you decide to award it to Without guidelines, with guidelines or however you want to do it. The statute controls the process
- Executive Director: There is one caveat that for if this is the will of the board with the current submissions for financing clarity, we can reach out to those who did submit and ask them to clarify finances rather than do a full submission that is in the statute that we're able to do that sense. So if that is the of the board, then we can reach out to all applicants and make sure that resubmit their financial wherewithal.

A motion was made by Vice Chair Estime-Irvin to table item 3. The motion was seconded by Board Member Galvin. The motion passed with a 5-0 vote

Agenda Item 4 – Resolution to Approve Agreement with Hip Rock Star, LLC

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN AGREEMENT WITH HIP ROCK STAR, TO PROVIDE COMMUNICATION MANAGEMENT SERVICES FOR FISCAL YEAR 2024-2025 FOR AN AMOUNT NOT TO EXCEED \$157,500; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE AGREEMENT WITH HIP ROCK STAR, LLC; AUTHORIZING THE EXECUTIVE

November 26, 2024

DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

A motion was made by Board Member Timothe to approve agenda item 4. The motion was seconded by Chairman Desulme. The motion passed with a 4-0 vote

Agenda Item 5 – Resolution Approving Commercial Guidelines for Teach to Fish Grant Program

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE TEACH TO FISH GRANT PROGRAM GUIDELINES; ALLOCATING \$100,000 TO THE TEACH TO FISH GRANT PROGRAM; AND PROVIDING AN EFFECTIVE DATE.

A motion was made by Board Member Timothe to approve agenda item 5. The motion was seconded by Vice Chair Estime-Irvin . The motion passed with a 4-0 vote

Agenda Item 6 – Approval of Commercial Rehabilitation Grant Request for Universal Medical Center

- Deputy Director, Mr. Oupelle: This is a rehabilitation grant for the Universal Medical Center on West Dixie, led by Dr. Smith Joseph. The total project cost is 538,000. Dr. Joseph is requesting a guideline waiver to receive 250,000 for the project. The business rehabilitation grant guidelines offer up to a hundred thousand with a 50-50 match requirement. We are recommending awarding the maximum amount under the guidelines. However, as the project is located on West Dixie Highway the priority corridor for the North Miami CRA, the board has discretion to waive the guidelines and approve the requested amount.

A motion was made by Board Member Charkes to approve agenda item 6 at \$200,000 with the waiver of the guidelines. The motion was seconded by Vice Chair Estime-Irvin . The motion passed with a 4-0 vote.

Agenda Item 7 – Approval of Business Attraction Grant Request for Good Times Bar and Grill

- Deputy Director, Mr. Oupelle: Well the NMCR staff request the board approval for a business attraction grant for the cap. Good times Bar Grill located at 14135 Northwest 7th Avenue. The total project cost is estimated at 1.1 million per the program guidelines. The business attraction grant offers up to one 50 with a 50 match requirement. The applicant is requesting a guideline waiver to receive 300,000 due to enhanced in eligibility

November 26, 2024

A motion was made by Chairman Desulme to approve agenda item 7 at \$300,00 with the waiver of the guidelines. The motion was seconded by Vice Chair Estime-Irvin . The motion passed with a 5-0 vote

Agenda Item 8 – Approval of Commercial Rehabilitation Grant Request for Break 'n The Cycle

- Deputy Director, Mr. Oupelle: For Breaking the Cycle the total project cost is estimated at 470,000. This is a business attraction grant request for 400,000. The threshold for the program is up to 150,000 and applicant is requesting a guideline waiver. Staff is recommending 250,000 with the allocation of 150,000 for exterior improvements only.

A motion was made by Board Member Charles to approve agenda item 8 at \$250,000 with the waiver of the guidelines. The motion was seconded by Board Member Galvin. The motion passed with a 5-0 vote.

Agenda Item 9 – Approval of Michelle Family Kitchen Business Attraction Grant Funding Increase

- Chairman Desulme: We all know this one, we've been working with this one forever and this is the last grant they are receiving.

A motion was made by Chairman Desulme to approve agenda item 9. The motion was seconded by Board Member Charles. The motion passed with a 5-0 vote.

Agenda Item 10 – Resolution to Approve Infrastructure Grant for the Development of The Restaurants

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE FUNDING FOR THE PARTNERS OF THE GARDENS DISTRICT, LLC FOR THE DEVELOPMENT OF THE GARDENS PLAZA RESTAURANTS LOCATED AT 1111 N.E. 125TH STREET, NORTH MIAMI, FLORIDA 33161 IN THE FORM OF AN INFRASTRUCTURE GRANT NOT TO EXCEED \$1,250,000 WITH \$500,000 TO BE RESTRICTED FOR THE BUILD-OUT OF THE PALM 78 RESTAURANT; AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN INFRASTRUCTURE GRANT AGREEMENT WITH THE PARTNERS OF THE GARDENS DISTRICT, LLC TO PROVIDE FUNDING FOR THE DEVELOPMENT OF THE GARDENS PLAZA RESTAURANTS; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

November 26, 2024

A motion was made by Board Member Charles to approve agenda item 10 with 50% percent TIF for the life of the CRA. The motion was seconded by Chairman Desulme. The motion passed with a 5-0 vote.

Agenda Item 11 – Resolution to Approve Infrastructure Grant for the Development of Nomi Square

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE FUNDING FOR NOMI MIAMI VENTURES, LLC FOR A MULTI-FAMILY RESIDENTIAL PROJECT LOCATED AT 13855 N.W. 17TH AVENUE, NORTH MIAMI, FLORIDA 33167 IN THE FORM OF AN INFRASTRUCTURE GRANT NOT TO EXCEED \$6,000,000 AND A TAX INCREMENT RECAPTURE INCENTIVE OF FIFTY PERCENT (50%) OF PROJECTED CITY AD VALOREM TAX REVENUES FROM THE TIME THE PROJECT APPEARS ON THE PROPERTY TAX ROLLS UNTIL THE NMCRA SUNSETS (APPROXIMATELY 20 YEARS); AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE A TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT WITH NOMI MIAMI VENTURES, LLC TO PROVIDE FUNDING FOR THE DEVELOPMENT OF A MULTI-FAMILY RESIDENTIAL PROJECT; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

- Executive Director, Ms. Emmanue: Yeah. So the total project is 342 housing apartments and the CRA will be getting 34 affordable units at 60%, 70% and 80% of a MI eight of the units are going to be at 60% six one bedroom units and two bedroom units. Nine units are going to be at 70% six one bedroom units and three two bedroom units and 17% are going to be at 17 units are going to be at 80%, which will be 11 one bedroom units and six two bedroom units. Additionally, there'll be four live work units and then there'll be other amenities that come with the project. But as far as affordable housing, that's the breakdown of what the CRA will be receiving.

A motion was made by Board Member Charles to approve agenda item 11. The motion was seconded by Chairman Desulme. The motion passed with a 5-0 vote

Agenda Item 12 – Resolution to Approve Infrastructure Grant for the Renovation of Claude Pepper Park

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE FUNDING FOR REDWOOD DEV CO, LLC FOR A MULTI-FAMILY RESIDENTIAL AND RETAIL PROJECT LOCATED AT 1525 N.W. 135TH STREET, NORTH MIAMI, FLORIDA 33167

November 26, 2024

IN THE FORM OF AN INFRASTRUCTURE GRANT NOT TO EXCEED \$8,000,000 AND A TAX INCREMENT RECAPTURE INCENTIVE OF FIFTY PERCENT (50%) OF PROJECTED CITY AD VALOREM TAX REVENUES FROM THE TIME THE PROJECT APPEARS ON THE PROPERTY TAX ROLLS UNTIL THE NMCRA SUNSETS (APPROXIMATELY 20 YEARS); AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE A TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT WITH REDWOOD DEV CO, LLC TO PROVIDE FUNDING FOR THE DEVELOPMENT OF A MULTI- FAMILY RESIDENTIAL AND RETAIL PROJECT; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE TAX INCREMENT RECAPTURE INCENTIVE AND INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

- Robert Holland of Offices of 3250 NE Miami Ave.: The only other request that is not on that, we have requested a tenant based assistance of 1 million for 11 year periods starting in 2026. And what that does, just for those who don't understand, there is a major concern in the community with the cost of housing and it is very real. What this does, it is not money to us. What it does is it buys down the debt so that you can put the affordable rentals out for the seniors. So as opposed to seniors paying \$2,000 a month in rent, they'll be at about \$1,200 a month. So it's an \$800 savings if that money is added in here to be able to buy that down. It's no different than if you were buying a home. The more you put down, the less your monthly mortgage is and the only way you bring about affordability, because if you're doing everything at market rate, at market value, the note is what the note is.
- Chairman Desulme: So you are proposing, you're saying revision based on the 8 million that we are suggesting you are asking 10 million and you are agreeing with the tax increment and then also requesting rental assistance. How much is the rental assistance?
- Robert Holland: Is technically 11 million, 1 million for 11 years. But as you can tell on the previous application you had 34 units of affordability. This one you have in excess of 300 units of affordability. So that's why we're asking for the justification for the extra 2 million out of instead of the 8 million because you're getting 10 times as many affordable units being put into the marketplace with your money. So you're really leveraging your money beyond what most can do with the money. And the other is to bring the senior cost down to roughly 6% AMI
- Chairman Desulme: So now my question to staff in terms of what he had said, and I know where we are financially and I know what you guys have been saying to us in doing our briefing. Well number one, so let's just take it the tax agreement we good with?

November 26, 2024

- Deputy Director, Mr. Oupelle: We do not have it right now. With everything that we have in our budget when it comes to refunds to the taxing authorities and other allocations, it represents 63% of our revenues without adding any other programs or admin expenditures. So we cannot afford another extra million for 11 years.
- Executive Director, Ms. Emmanuel: I just want to be clear. Every project that we've presented tonight thus far, we are very supportive of. We understand the transformative nature of all of these projects and what they are offering to the North Miami community. Our budget doesn't change. Our budget doesn't change because of it. And we honestly have been very clear with everyone. We have given our highest, our best financial offers tonight that will not put us in the red. Everything that we have offered tonight is what we are able to financially support.

A motion was made by Board Member Charles to approve agenda item 12. The motion was seconded by Chairman Desulme. The motion passed with a 5-0 vote

Agenda Item 13 – Resolution to Approve Infrastructure Grant for the Development of Solo Miami.

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY APPROVING THE FUNDING FOR SOLO MIAMI DEVELOPMENT LLC FOR A MULTI-FAMILY RESIDENTIAL PROJECT LOCATED AT 840 N.E. 130TH STREET, NORTH MIAMI, FLORIDA 33161 IN THE FORM OF AN INFRASTRUCTURE GRANT NOT TO EXCEED \$1,633,000; AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN INFRASTRUCTURE GRANT AGREEMENT WITH SOLO MIAMI DEVELOPMENT LLC TO PROVIDE FUNDING FOR THE DEVELOPMENT OF A MULTI- FAMILY RESIDENTIAL PROJECT; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

- Executive Director, Ms. Emmanuel: So as a quick refresher, this is a project that has come before you before and was awarded tiff and the applicants are now coming back to be able

November 26, 2024

to receive 1.63 million in infrastructure funding to be able to complete their project. I do believe that they are here tonight. Staff is recommending is \$850,000.

A motion was made by Board Member Timothe to approve agenda item 13 at \$850,000. The motion was seconded by Board Member Charles . The motion was passed with a 5-0 vote

V. CRA ATTORNEY REPORT

- *None*

VI. CRA EXECUTIVE DIRECTOR REPORT

- *None.*

VII. PUBLIC COMMENTS

- *None*

VIII. OLD BUSINESS

- *None*

IX. NEW BUSINESS

- *None*

X. ADJOURNMENT

- Motion to adjourn made by Board Member, seconded by Vice Chair Estime-Irvin. Motion carries with 5-0 vote. The time is 8:30 PM.

November 26, 2024



NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of The City of North Miami, Florida)

Audited Financial Statements Presentation
For the Year Ended September 30, 2024

Introduction

To the Audit Committee of *North Miami Community Redevelopment Agency*,

We are pleased to have the opportunity to meet you on **February 25, 2025**, to discuss the results of our audit of the financial statements of the *North Miami Community Redevelopment Agency (NMCRA)* as of and for the year ended **September 30, 2024**. Our audit was conducted in accordance with the terms established in the audit engagement letter dated **November 25, 2024**.

We are providing this document in advance of our meeting to enable you to consider our results to enhance the quality of our discussion. We will be pleased to elaborate on the matters covered in this document when we meet.

Our audit is complete, and we have issued an unmodified or “clean” opinion on the *North Miami Community Redevelopment Agency* financial statements on **February 12, 2025**.

Contents

- ▶ Audit results required communications and other matters summary
- ▶ Supplemental slides supporting required communications and other matters
- ▶ Responsibilities

Audit results required communications and other matters summary

Communication Topic	Response
Scope of audit	Our audit of the financial statements of North Miami Community Redevelopment Agency (the Agency) as of the and for the year ended September 30, 2024, was performed in accordance with auditing standards generally in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States
Changes to our planned risk assessment and planned audit strategy	There were no changes to our audit plan risk assessment and planned audit strategy.
Auditor's report	We have issued an unmodified opinion on the financial statements of North Miami Community Redevelopment Agency (the Agency) and other reports as follows: •Independent Auditor's Report - Complete • Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards- Complete •Management Letter in Accordance with the Rules of the Auditor General of the State of Florida - Complete
Outstanding matters	• None
Significant accounting polices	Significant accounting policies and practices are detailed in note 1 of the financial statements

Audit results required communications and other matters summary (continued)

Communication Topic	Response
Significant accounting estimates	Significant accountings estimates are: • Allowance of doubtful accounts • Depreciation of fixed assets over the useful life
Significant risk and other significant audit matters	Significant risks and other significant audit matters relate to: • Management override of controls (relevant for all entities) • Revenue recognition (relevant for all entities)
New accounting pronouncements	GASB 99 - Omnibus 2022 GASB 100 - Accounting Changes and Error Corrections GASB 101 - Compensated Absences

Audit results required communications and other matters summary (continued)

Communication Topic	Response
Uncorrected misstatements	No matters to report
Corrected misstatements	No matters to report.
Financial presentation and disclosure omissions	No matters to report

Audit results required communications and other matters summary (continued)

Communication Topic	Response
Control deficiencies	None
Related parties	No significant finding or issues were detected.
Other information in documents containing audited financial statements	Our responsibility with respect to information in a document does not extend beyond the financial information identified in our report, and we have no obligation to perform and procedures to corroborate other information contained in a document. However, we do have a responsibility to read the other information and consider whether such information, or the manner of its presentation, is materially inconsistent with information, or the manner of its presentation, appearing in the consolidation financial statement .

Audit results required communications and other matters summary (continued)

Communication topic	Response	Communication topic	Response
Illegal acts or fraud	No actual or suspected fraud involving management, employees with significant roles in internal control, or instances where fraud results in a material misstatement in the financial statement were identified during the audit.	Significant difficulties encountered during the audit	No matters to report
Noncompliance with laws and regulations	No matters to report	Disagreements with management	No matters to report
Going Concern	No matters to report	Significant findings or issues discussed, or the subject of correspondence with management	No matters to report
Non-GAAP	No matters to report	Management's consultation with other accountants	No matters to report
Subsequent events	Evaluated through reporting date of February 12, 2025, and there were no events to report.	Material written communications	Engagement letter, Management representation letter
Other finding or issues	No matters to report		

Audit results required communications and other matters summary (continued)

Communication Topic	Response
Independence	In our professional judgment, we are independent with respect to the Agency, as that term is defined by the professional standards.

Supplemental Slides

Areas of audit emphasis

- Financial statements audit :
 - ▶ Financial Reporting
 - ▶ Expenses
 - ▶ Revenues
 - ▶ Capital Assets

Areas of Audit emphasis- Financial statements

Areas	Approach
Financial Reporting	• Obtained an understanding of the Financial Reporting Process • Reviewed the Financial Statements for conformity with GAAP • Reviewed the disclosures ensuring applicable disclosures are included in accordance with related accounting standards.
Expenses	• Totaled \$17.4 million for fiscal year 2024 compared to \$9.6 million for fiscal year 2023. • We selected a sample of transactions of significant expenditure items and tested the completeness, accuracy, and presentation of the expenses recorded. Additionally, we tested for compliance of section 163.387 (6), Florida Statutes.

Areas of Audit emphasis- Financial statements (continued)

Areas	Approach
Revenue	Balance of \$14.8 million at 9/30/2024 and \$10 million at 9/30/2023 • Selected a sample of transactions for significant various revenue streams and tested the existence, accuracy and presentation of the recorded revenues.
Capital Assets, Net	•Balance of \$549K at 9/30/2024 and \$599K at 9/30/2023

Internal control related matters

HCT responsibilities

- The purpose of our audit was to express an opinion on the financial statements .
- Our audit included consideration of internal control over financial reporting in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- We are not expressing an opinion on the effectiveness of internal control.
- Our consideration of internal control was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies, and therefore, material weaknesses or significant deficiencies may exist that were not identified.

Internal control related matters (Cont.)

Definitions

Deficiency

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A deficiency in design exist when (a) a control necessary to meet the control objective is missing or (b) an existing control is not properly designed so that, even if the control operates as designed, the control objective would not be met. A deficiency in operation exist when a properly designed control does not operate as designed, or when that person performing the control does not possess the necessary authority or competence to perform the control effectively.

Significant deficiency

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control over financial reporting that is less severe than a material weakness yet important enough to merit attention by those charged with governance.

Material weakness

A material weakness is a deficiency, or combination of deficiencies, in internal control over financial reporting, such that There is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A reasonable possibility exists when the like hood of an event occurring is either reasonably possible or probable. Reasonably possible is defined as the chance of the future event or events occurring is either reasonably possible or probable. Reasonably possible is defined as the chance of the future event or events occurring is more than remote but less than likely. Probable is defined as the further event or events are likely to occurring.

Responsibilities

Management responsibilities Financial statements	- Fairly presenting the financial statements, including disclosure in conformity with U.S. GAAP - Adjusting the financial statements to correct material misstatements and affirming in the representation letter that the effects of any uncorrected misstatements aggregated by the auditor are immaterial, both individually and the aggregated, to the financial statements taken as a whole
Management responsibilities - ICFR	Design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error.
Management responsibilities - Other	To provide the auditor with: - Access to all information of which management is aware is relevant to the preparation and fair presentation of the consolidated financial statements, such as records, documentation, and other matters; - Additional information that the auditor may request from management for the purpose of the audit; and - Unrestricted access to persons within the entity from whom the auditor determines it necessary to obtain audit evidence. - Identifying and ensuring that the entity complied with laws and regulations applicable to its activities, and for informing the auditor of any known material violations of such laws and regulations. - Providing the auditor with a letter confirming certain representations made during the audit, that includes but is not limited to managements - disclosure of all significant deficiencies, including material weaknesses in the design or operation of internal controls that could adversely affect the Company's financial reporting - acknowledgement of their responsibilities for the design, implementation, and maintenance of internal controls to prevent and detect fraud.
Audit Committee responsibilities	- Oversight of the financial reporting process and internal control over financial reporting (ICFR) - Oversight of the establishment and maintaining by management of programs and controls designed to prevent, deter, and detect fraud.

Responsibilities (continued)

Management and the Audit Committee responsibilities	• Setting the proper tone and creating and maintaining a culture of honesty and high ethical standards • Ensuring that the entity's operations are conducted in accordance with the provisions of law and regulations, including compliance with the provisions of laws and regulations that determine the reported amounts and disclosures in the entity's financial statements
HCT- Audit objectives	• Forming and expressing an opinion about whether the financial statements that have been prepared by management with the oversight of the Audit Committee are prepared, in all material respects, in accordance with U.S. GAAP.
HCT responsibilities Audit	• Performing the audit in accordance with U.S. GAAS and that the audit is designed to obtain reasonable, rather than absolute, assurance about whether the financial statements as a whole are free from material misstatement. • Performing an audit of financial statements including consideration of ICFR as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's ICFR.
Audit Committee responsibilities	• Oversight of the financial reporting process and internal control over financial reporting (ICFR) • Oversight of the establishment and maintenance by management of programs and controls designed to prevent, deter, and detect fraud.
HCT responsibilities- Other information in documents containing financial statements	• The auditor's report on the financial statements does not extend to the other information in documents containing audited consolidated financial statements, excluding required supplementary information. • The auditor's responsibility is to make appropriate arrangements with management or the Audit Committee to obtain information prior to the report release date and to read the other information to identify material inconsistencies with the audited financial statements or misstatements of facts. • Any material inconsistencies or misstatements of facts that are not resolved prior to the report release date, and that require revision of the other information, may result in HCT modifying or withholding the auditors report or withdrawing from the engagements • Communicate any procedures performed relating to the other information and the results of those procedures.

Responsibilities (continued)

HCT responsibilities - Communications

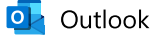
- Communicating significant matters related to the financial statement audit that are in our professional judgment, relevant to the responsibilities of the Audit Committee in overseeing the financial process. U.S. GAAS does not require us to design procedures for the purpose of identifying matter to communicate to the Audit Committee.
- Communicating if we suspect or identify non compliance with laws and regulations exist, unless matters are clearly inconsequential.
- Communicating to management and the Audit Committee in writing all significant deficiencies and material weaknesses in internal control identified during the audit , including those that were remediated during the judgment, are of sufficient importance to merit managements attention. The objective of our audit consolidated financial statements is to report on the Company's internal control.
- Conducting the audit in accordance with professional standards and complying with the rules and responsibility of the Code of Professional Conduct of the American Institute of Certified Public Accountants and the official standards of relevant CPA Societies, and relevant state boards of accountancy.
- Communicating to the Audit Committee circumstances, if any, that affect the form and content of the auditors' report.
- Communicating if we plan to withdraw from the engagement and the reasons for the withdrawal
- Communicating to the Audit Committee if we conclude no reasonable justification for a change of the terms of the audit engagement exists and we are not permitted by management to continue the original audit engagement.
- When applicable, we are also responsible for communicating particular matters required by law or regulation, by agreement with the entity, or by additional requirements applicable to the engagement
- Communicating if we have identified or suspect fraud involving: (a) management, (b) employees who have significant roles in internal control, © others, when the fraud results in a material misstatement in the judgment, relevant to the responsibilities of the Audit Committee.
- Communicating significant finding and issues arising during the audit in connection with the entity's professional parties.
- Communicating conditions and events, considered in the aggregate, that raise substantial doubt about an entity's ability to continue as a going concern for a reasonable period of time.

Questions



The information contained herein is a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation.

The HCT name and logo are registered trademarks or trademarks of HCT, LLC.



Outlook

FW: Councilman Burns D1 And At-Large Appointments

From Thomas, Stephanie <sthomas@northmiamifl.gov>

Date Thu 16/01/2025 12:44

To Oupelle, Casneve <coupelle@northmiamifl.gov>

Cc Joseph, Vanessa <vajoseph@northmiamifl.gov>; Philippeaux, Katia <kphilippeaux@northmiamifl.gov>; Emmanuel, Anna-Bo <aemmanuel@northmiamifl.gov>; Remy, Zain <zremy@northmiamifl.gov>; Blumin, Jordan <jblumin@northmiamifl.gov>; Warren, Jennifer <JWarren@northmiamifl.gov>; Cazeau, Jeff P.H. <jcazeau@northmiamifl.gov>; CityClerk <CityClerk@northmiamifl.gov>

 2 attachments (1 MB)

2025.01.02_ City of North Miami Board & Commission Application_McDearmaid,Michael.pdf; 2024.09.12_ City of North Miami Board & Commission Application_Each,Kenneth.pdf;

Good afternoon, Cass,

Following up on our conversation, here are the reappointments that Councilman Burns would like to propose at the upcoming CRA Board Meeting.:

Community Redevelopment Agency Advisory Committee

-Kenny Each for District 1 (Resident, Re-appointment)

-Mike McDearmaid for District 1 (At-Large, Resident, Re-appointment)

Thank you.

Sincerely,

Dr. Stephanie S. Thomas
Deputy City Clerk

Office of the City Clerk
776 NE 125 Street
North Miami, FL 33161
Office: 305-893-6511, ext. 13002
Direct: 305-895-9814
Fax: 305-899-0497
Website: <https://northmiamifl.gov/cityclerk>
Elections Information: [Elections | North Miami, FL \(northmiamifl.gov\)](#)



Please print only if necessary

From: Blumin, Jordan <jblumin@northmiamifl.gov>

Sent: Tuesday, January 14, 2025 1:27 PM

To: Remy, Zain <zremy@northmiamifl.gov>; Thomas, Stephanie <sthomas@northmiamifl.gov>

Cc: Warren, Jennifer <JWarren@northmiamifl.gov>; Emmanuel, Anna-Bo <abemmanuel@northmiamifl.gov>; Philippeaux, Katia <kphilippeaux@northmiamifl.gov>; Joseph, Vanessa <vajoseph@northmiamifl.gov>; CityClerk <CityClerk@northmiamifl.gov>; Cazeau, Jeff P.H. <jcazeau@northmiamifl.gov>; Burns, Kevin

Thomas, Stephanie

From: noreply@civicplus.com
Sent: Monday, December 9, 2024 9:45 PM
To: CityClerk; Sanzetenea, Dunia; Thomas, Stephanie
Subject: Online Form Submittal: City of North Miami Board & Commission Application

This message has originated from an **External Source**. Please use proper judgment and caution when opening attachments, clicking links, or responding to this email.

-City Of North Miami IT Department.

City of North Miami Board & Commission Application

Step 1

Title

Get involved in your community; and make an impact in your city!

Name Kenneth Each

Email Address peach.49@aol.com

Address 13045 Emerald Drive

City North Miami

State FL

Zip Code 33181

Home Phone Number 305-893-0477

Cell Number 786-241-6102

Fax Number *Field not completed.*

Employer/Business Name N/A

Business Email Address N/A

Business Address N/A

City N/a

State	N/A
Zip Code	N/A
Business Phone Number	N/A
Business Fax Number	<i>Field not completed.</i>
Where should we send your mail?	Home
Are you a resident of the State of Florida?	Yes
Do you reside in North Miami	Yes
(Section Break)	
Please check the board(s) on which you are interested in serving as a member:	Charter Board, Community Redevelopment Agency Committee, Planning Commission
Note: Please submit your completed application to the Office of the City Clerk. Application is effective for one year from date of completion. If you have any questions on the above, please call the Office of the City Clerk at 305-895-9817, or send via fax: 305-899-0497.	
Step 2	
Pertinent education or relevant technical skill:	Retired North Miami Police Chief; Served on local, state and national committee and boards
Employment history (Please include last 3 employers, position and years served):	US Army 1965-1972 North Miami Police 1970-1997 Bolingbrook Police Department 1997-2003
Present or prior service in governmental boards and committees	Numerous Public Service Committee's; NM Planning Commission; Board of Adjustment; Charter Board; CRA; Nuisance Abatement Board;
Describe your professional and/or volunteer experience or background that would best qualify you for an appointment to the Board/Committee/Commission you have selected:	Chief Executive of two major Law Enforcement agencies

If you are applying for a Board/Committee/Commission that has specific requirements, please detail how your background and/or experience meets the required criteria:

Served in Government for fifty-five years

If not selected for the Board/Committee/Commission indicated above, please list any additional Boards/Committees/Commissions for which you would like your application submitted. (Please rank in order of preference):

1. *Field not completed.*
2. *Field not completed.*
3. *Field not completed.*
4. *Field not completed.*

If appointed to serve, a Financial Disclosure Form is required, upon appointment, annually and upon resignation/retirement. If proof of residency is required by your Board/Committee/Commission, please provide a utility bill and/or a lease. If proof of ownership/interest in a business in North Miami is required, please provide a current certificate of use and/or a business tax receipt

Have you ever been convicted of a felony? No

Do you currently have a violation(s) of North Miami codes? No

If yes to either one of the questions above, please explain in detail: *Field not completed.*

I hereby attest to the accuracy and truthfulness of the application. I certify under oath, and penalty of perjury, that all information shown above is true and correct. I do understand that any appointment to a Board/Committee/Commission obtained on a misrepresentation of a material fact shall be null and void.

Electronic Signature Agreement I agree.

Electronic Signature Kenneth H Each

Date: 12/9/2024 9:45 PM

Email not displaying correctly? [View it in your browser.](#)

Thomas, Stephanie

From: noreply@civicplus.com
Sent: Thursday, January 2, 2025 2:44 PM
To: CityClerk; Sanzetenea, Dunia; Thomas, Stephanie
Subject: Online Form Submittal: City of North Miami Board & Commission Application

This message has originated from an **External Source**. Please use proper judgment and caution when opening attachments, clicking links, or responding to this email.

-City Of North Miami IT Department.

City of North Miami Board & Commission Application

Step 1

Title

Get involved in your community; and make an impact in your city!

Name MICHAEL MCDEARMAID

Email Address 840MICHAEL@ATT.NET

Address 840 NE 127 STREET

City NORTH MIAMI

State FL

Zip Code 33161

Home Phone Number 3054395838

Cell Number 3054395838

Fax Number *Field not completed.*

Employer/Business Name MCDEARMAID AND ASSOCIATES

Business Email Address 840MICHAEL@ATT.NET

Business Address 840 NE 127 STREET

City NORTH MIAMI

State	FL
Zip Code	33161
Business Phone Number	3054395838
Business Fax Number	<i>Field not completed.</i>
Where should we send your mail?	Home
Are you a resident of the State of Florida?	Yes
Do you reside in North Miami	Yes
(Section Break)	
Please check the board(s) on which you are interested in serving as a member:	Affordable Housing Advisory Committee, Board of Adjustment, Centennial Committee, Charter Board, Community Redevelopment Agency Committee, Downtown Action Plan Advisory Committee (DAPAC), Floodplain Management Committee, Planning Commission, Senior Citizens' Advisory Board

Note: Please submit your completed application to the Office of the City Clerk. Application is effective for one year from date of completion. If you have any questions on the above, please call the Office of the City Clerk at 305-895-9817, or send via fax: 305-899-0497.

Step 2

Pertinent education or relevant technical skill:	UNIVERSITY OF MIAMI
Employment history (Please include last 3 employers, position and years served):	DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ACTION TITLE COMPANY GREENSPOON MARDER LAW
Present or prior service in governmental boards and committees	PAST EXPERIENCE ON CURRENT BOARD APPLICATION AS WELL AS EXPERIENCE ON COUNTY BOARD AND COMMITTEE - NORTH MIAMI RESIDENT FOR 68 YEARS.
Describe your professional and/or volunteer experience or background that would best qualify you for an appointment to the	SERVICE ON CURRENT BOARDS - VOLUNTEERING AND SPONSORING CITY EVENTS AND CITY NON-PROFITS ORGANIZATIONS.

Board/Committee/Commission
you have selected:

If you are applying for a Board/Committee/Commission that has specific requirements, please detail how your background and/or experience meets the required criteria:

EXPERIENCE IN REAL ESTATE, DEVELOPMENT,
COMMUNITY ORGANIZATIONS.

If not selected for the Board/Committee/Commission indicated above, please list any additional Boards/Committees/Commissions for which you would like your application submitted. (Please rank in order of preference):

- | | |
|----|----------------|
| 1. | NOT APPLICABLE |
| 2. | NOT APPLICABLE |
| 3. | NOT APPLICABLE |
| 4. | NOT APPLICABLE |

If appointed to serve, a Financial Disclosure Form is required, upon appointment, annually and upon resignation/retirement. If proof of residency is required by your Board/Committee/Commission, please provide a utility bill and/or a lease. If proof of ownership/interest in a business in North Miami is required, please provide a current certificate of use and/or a business tax receipt

Have you ever been convicted
of a felony? No

Do you currently have a
violation(s) of North Miami
codes? No

If yes to either one of the
questions above, please
explain in detail: *Field not completed.*

I hereby attest to the accuracy and truthfulness of the application. I certify under oath, and penalty of perjury, that all information shown above is true and correct. I do understand that any appointment to a Board/Committee/Commission obtained on a misrepresentation of a material fact shall be null and void.

Electronic Signature Agreement I agree.

Electronic Signature MICHAEL MCDEARMAID

Date: 1/2/2025 2:45 AM

Email not displaying correctly? [View it in your browser.](#)

RESOLUTION NO. 2025 - 001

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN AMENDMENT TO THE AGREEMENT WITH GREEN ERA SUSTAINABLE CONSULTING, INC. TO CONTINUE TO PROVIDE QUALITY CONTROL AND INSPECTION SERVICES FOR THE HOUSING REHABILITATION GRANTS PROGRAM, ON AN AS NEEDED BASIS, FOR AN AMOUNT NOT TO EXCEED \$2,300 PER EACH PROJECT AND AN ESTIMATED TOTAL AMOUNT NOT TO EXCEED OF \$57,500, BASED ON AN ANTICIPATED TOTAL NUMBER OF 25 HOUSING REHABILITATION PROJECTS; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE AMENDMENT TO THE AGREEMENT WITH GREEN ERA SUSTAINABLE CONSULTING, INC.; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE AMENDMENT TO THE AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, at the March 14, 2023, North Miami Community Redevelopment Agency (“NMCRA”) Board meeting, Green ERA Sustainable Consulting, Inc. (“Green ERA”) was awarded a contract for quality control and inspection services for the NMCRA’s housing rehabilitation grants program, which contract was capped at \$2,000 per project, and the total amount awarded is \$76,000 for 38 housing rehabilitation projects, and the NMCRA and Green ERA entered into an Agreement for these services; and

WHEREAS, on May 14, 2024, the Chair and Board Members of the NMCRA approved an amendment to the Agreement with Green ERA to continue to provide the NMCRA with additional quality control and inspection services for the Housing Rehabilitation Grants Program on an as needed basis, for an amount not to exceed \$2,250 per each project assigned to the consultant and an estimated total amount not to exceed of \$36,000, based on an anticipated total number of 16 housing rehabilitation projects; and

WHEREAS, the NMCRA has significantly benefited from the services provided by Green ERA; their expertise and commitment to excellence have played a crucial role in ensuring that all work performed under the program complies with NMCRA guidelines, meets quality standards, and satisfies homeowners; and

WHEREAS, NMCRA staff recommends amending the Agreement to allow Green ERA to continue providing quality control and inspection services for the NMCRA’s housing rehabilitation grants program at a proposed contract price is a maximum of \$2,300 per project, with an estimated total of \$57,500 for up to 25 housing rehabilitation projects this fiscal year; and

WHEREAS, the Chair and Board Members of the NMCRA desire to authorize the negotiation, finalization and execution of an amendment to the Agreement with Green ERA to

continue to provide the NMCRA with additional quality control and inspection services for the Housing Rehabilitation Grants Program on an as needed basis, for an amount not to exceed \$2,300 per each project assigned to the consultant and an estimated total amount not to exceed of \$57,500, based on an anticipated total number of 25 housing rehabilitation projects, which amendment to the Agreement shall be in a form and substance as negotiated by the Executive Director and approved as to legal form and sufficiency by the NMCRA Attorney.

NOW, THEREFORE, BE IT RESOLVED BY THE CHAIRMAN AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY:

Section 1. Recitals. The recitals in the whereas clauses are true and correct, and incorporated into this Resolution.

Section 2. Negotiation and Finalization of Amendment to Agreement. The Executive Director and NMCRA Attorney are hereby authorized to negotiate and finalize an amendment to the Agreement with Green ERA to continue to provide the NMCRA with quality control and inspection services for the Housing Rehabilitation Grants Program on an as needed basis, for an amount not to exceed \$2,300 per each project assigned to the consultant and an estimated total amount not to exceed of \$57,500, based on an anticipated total number of 25 housing rehabilitation projects.

Section 3. Execution of Amendment to Agreement. The Executive Director is hereby authorized to execute the amendment to the Agreement with Green ERA to continue to provide the NMCRA with quality control and inspection services for the Housing Rehabilitation Grants Program.

Section 4. Implementation of Amendment to Agreement. The Executive Director is hereby authorized to take all action necessary to implement the terms of the amendment to the Agreement with Green ERA to continue to provide the NMCRA with quality control and inspection services for the Housing Rehabilitation Grants Program.

Section 5. Effective Date. This resolution shall take effect immediately upon approval.

PASSED AND ADOPTED by a _____ vote of the Board of the North Miami Community Redevelopment Agency, this 25th day of February, 2025.

ATTEST:

NORTH MIAMI COMMUNITY
REDEVELOPMENT AGENCY

VANESSA JOSEPH, ESQ.
NMCRA SECRETARY

ALIX DESULME
CHAIR

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:

TAYLOR ENGLISH DUMA LLP
NMCRA ATTORNEY

SPONSORED BY: ADMINISTRATION

Moved by: _____

Seconded by: _____

Vote:

Chair Alix Desulme
Vice Chair Kassandra Timothe
Board Member Kevin A. Burns
Board Member Pierre Frantz Charles
Board Member Mary Estimé-Irvin

_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)



To: North Miami CRA Board

From: Casneve Oupelle, MPA, FRA-RA *ch*
Deputy Director

Date: February 25, 2025

Re: **A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN AMENDMENT TO THE AGREEMENT WITH GREEN ERA SUSTAINABLE CONSULTING, INC. TO CONTINUE TO PROVIDE QUALITY CONTROL AND INSPECTION SERVICES FOR THE HOUSING REHABILITATION GRANTS PROGRAM, ON AN AS NEEDED BASIS, FOR AN AMOUNT NOT TO EXCEED \$2,300 PER EACH PROJECT AND AN ESTIMATED TOTAL AMOUNT NOT TO EXCEED OF \$57,500, BASED ON AN ANTICIPATED TOTAL NUMBER OF 25 HOUSING REHABILITATION PROJECTS; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE AMENDMENT TO THE AGREEMENT WITH GREEN ERA SUSTAINABLE CONSULTING, INC.; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE AMENDMENT TO THE AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.**

SUMMARY

NMCRA Staff is requesting that the NMCRA Board approve the renewal of the contract with Green ERA Sustainable Consulting, Inc. ("Green ERA") to continue providing inspection services and quality control for the NMCRA's housing rehabilitation grants program. The proposed contract price has been adjusted to \$2,300 per project, with an estimated total of \$57,500 for up to 25 housing rehabilitation projects in the FY 2024-2025 fiscal year.

BACKGROUND

At the March 14, 2023, CRA Board meeting, Green ERA was awarded a contract to provide inspection and quality control services for 38 housing rehabilitation projects at \$2,000 per project. Last fiscal year (FY 2023-2024), the contract was renewed at \$2,250 per project for 16 projects.

Green ERA's expertise and oversight have ensured compliance with NMCRA guidelines and high-quality work, benefiting both the program and homeowners. For FY 2024-2025, funding is available for 25 properties, and the per-project fee has been adjusted from \$2,250 to \$2,300 to accommodate increased costs. The scope of services remains unchanged, covering preliminary inspections, project scoping, bid meetings, interim inspections, project closeouts, and final reports.

735 NE 125 St., Ste.100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA Board	Alix Desulme, Ed.D. Chairman	Kassandra Timothe, MPA Vice-Chair	Kevin A. Burns Board Member	Mary Estimé-Irvin Board Member	Pierre F. Charles, M.Ed Board Member	Anna-Ba Emmanuel Esq. Executive Director	Steven W. Zelkowitz, Esq. CRA Attorney	Vanessa Joseph, Esq. CRA Secretary
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RECOMMENDATION

Staff recommends approval of the resolution.

ATTACHMENT(s)

NMCRA Board Resolution

Green Era Sustainable Consulting, Inc Proposal.

735 NE 125 St., Ste.100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA Board	Alix Desulme, Ed.D. Chairman	Kassandra Timothe, MPA Vice-Chair	Kevin A. Burns Board Member	Mary Estimé-Irvin Board Member	Pierre F. Charles, M.Ed Board Member	Anna-Bo Emmanuel Esq. Executive Director	Steven W. Zeikowitz, Esq. CRA Attorney	Vanessa Joseph, Esq. CRA Secretary
------------------	--	---	---------------------------------------	--	--	--	--	--



CGC1523139 Certify General Contractor
 MRSR992 Mold Remediator
 MRSA913 Mold Assessor
 HI2598 Home Inspector

924 NW 204 Street
 Miami, FL. 33169
gesconsultinginc@gmail.com
 Tel: 786-426-1854

Scope of Services – Owner-Occupied (Single Family) Rehabilitation Program Services

Our firm will provide the following services to the City of North Miami CRA:

A. Housing Inspection Services

Standard Services			
ITEM No.	Description	Services Cost/per client's file	
1	Initial Inspection	\$450.00	
2	Prepare Scope of Work for Bidding	\$500.00	
3	Pre-Bid Meeting	\$450.00	
4	Interim Inspection	\$350.00	
5	Final Inspections	\$550.00	
Total		\$2,300.00/per project	

B. Definitions of Services

Initial Inspection:

- Initiate visit and prepare checklist documenting exterior inspection of each property,
- Identify deficiencies as per CRA guidelines,
- Discuss deficiencies and obtain approval with CRA staff,
- Submit pictures

Prepare Scope of Work for Bidding:

- Prepare detail scope of services ready for pre-bid meeting

Pre-Bid Meeting:

- Schedule and prepare pre-bid meeting with eligible contractors on CRA pre-qualified list
- Distribute and collect pre-bid sign in sheet
- Answer contractors' questions
- Issue addenda, as deem necessary resulting from pre bid meeting

Interim Inspections:

- Conduct interim physical inspections
- Provide an approved or denial report to contractors
- Assist CRA staff in reviewing and/or approving change orders submitted by contractors
- Assist with homeowners'/contractors conflict regarding project(s)



CGC1523139 Certify General Contractor
MRSR992 Mold Remediator
MRSA913 Mold Assessor
HI2598 Home Inspector

924 NW 204 Street
Miami, FL. 33169
gesconsultinginc@gmail.com
Tel: 786-426-1854

Final Inspections

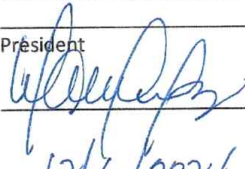
Maximum two final inspections

- a) Conduct final inspection including review and approval scope of work required for contractors' payment
- b) Issue punch list to contractors for corrections
- c) Submit final inspection report to administrative staff for review and approval for payment.
- d) Approve final payment packages for payment based on the approved scope of work.

Green Era Sustainable Consulting, Inc.

Consultant: Marie-Frantz Jean-Pharuns

President


12/6/2024

Date:

Date:

RESOLUTION NO. 2025 - 002

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, AUTHORIZING THE EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN INTERLOCAL AGREEMENT WITH THE CITY OF NORTH MIAMI TO REIMBURSE THE CITY OF NORTH MIAMI IN THE AMOUNT OF SIXTY-ONE THOUSAND DOLLARS (\$61,000.00) FOR THE PURCHASE OF A SPORT UTILITY VEHICLE FOR THE NMCRA, UTILIZING CONTRACTS ISSUED THROUGH THE FLORIDA SHERIFFS ASSOCIATION (FSA) AND THE STATE OF FLORIDA DEPARTMENT OF MANAGEMENT SERVICES (DMS), PURSUANT TO THE COOPERATIVE PURCHASING PROVISIONS OF SECTION 7-169 OF THE CITY'S CODE OF ORDINANCES; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE INTERLOCAL AGREEMENT WITH THE CITY OF NORTH MIAMI; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE INTERLOCAL AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Fleet Vehicle staff of the City of North Miami has identified several vehicles which require extensive mechanical work to remain in operation as part of the City's fleet and are scheduled to be replaced and City staff has requested the City Council's approval to purchase 23 sport utility vehicles and 2 pick-up trucks which will be placed in service as follows: City Manager's Office (1 unit), NMCRA (1 unit), Mayor and Council (1 unit), and the Police Department (22 units); and

WHEREAS, the above vehicles will be purchased utilizing FSA contract FSA24-VEL32.0 - Pursuit, Administrative, and Other Vehicles, and the DMS contract No. 23-25100000-ITB - Motor Vehicles; and

WHEREAS, Purchase Orders will be issued to various vendors under the FSA and the DMS contracts as the ordering windows open for the 2025 model year vehicles; and

WHEREAS, Section 163.400, Florida Statutes, known as Cooperation by Public Bodies, encourages municipalities to do any and all things necessary to aid or cooperate in the planning or carrying out of a community redevelopment plan and related redevelopment activities; and

WHEREAS, the NMCRA desires to enter into an Interlocal Agreement with the City of North Miami to reimburse the City of North Miami for the purchase of a sport utility vehicle for the NMCRA utilizing contracts issued through the Florida Sheriffs Association (FSA) and State of Florida Department of Management Services (DMS), for a not-to-exceed amount of Sixty One Thousand and 00/100 Dollars (\$61,000.00); and

WHEREAS, the Chair and Board Members of the NMCRA desire to authorize the negotiation, finalization and execution of an Interlocal Agreement with the City of North Miami to reimburse the City of North Miami for the purchase of a sport utility vehicle for the NMCRA utilizing contracts issued through the Florida Sheriffs Association (FSA) and State of Florida Department of Management Services (DMS), for a not-to-exceed amount of Sixty One Thousand and 00/100 Dollars (\$61,000.00), which Interlocal Agreement shall be in a form and substance as negotiated by the Executive Director and approved as to legal form and sufficiency by the NMCRA Attorney.

NOW, THEREFORE, BE IT RESOLVED BY THE CHAIRMAN AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY:

Section 1. Recitals. The recitals in the whereas clauses are true and correct, and incorporated into this Resolution.

Section 2. Approval of Funding. Funding for the reimbursement to the City of North Miami for the purchase of a sport utility vehicle for the NMCRA utilizing contracts issued through the Florida Sheriffs Association (FSA) and State of Florida Department of Management Services (DMS), for a not-to-exceed amount of Sixty One Thousand and 00/100 Dollars (\$61,000.00), which funding will be provided to the City of North Miami pursuant to an Interlocal Agreement is hereby approved.

Section 3. Negotiation and Finalization of Interlocal Agreement. The Executive Director and NMCRA Attorney are hereby authorized to negotiate and finalize an Interlocal Agreement with the City of North Miami for the reimbursement to the City of North Miami for the purchase of a sport utility vehicle for the NMCRA utilizing contracts issued through the Florida Sheriffs Association (FSA) and State of Florida Department of Management Services (DMS), for a not-to-exceed amount of Sixty One Thousand and 00/100 Dollars (\$61,000.00).

Section 4. Execution of Interlocal Agreement. The Executive Director is hereby authorized to execute the Interlocal Agreement with the City of North Miami for the reimbursement to the City of North Miami for the purchase of a sport utility vehicle for the NMCRA.

Section 5. Implementation of Interlocal Agreement. The Executive Director is hereby authorized to take all action necessary to implement the terms of the Interlocal Agreement with the City of North Miami for the reimbursement to the City of North Miami for the purchase of a sport utility vehicle for the NMCRA, including the transfer of the funds to the City of North Miami.

Section 6. Effective Date. This resolution shall take effect immediately upon approval.

PASSED AND ADOPTED by a _____ vote of the Board of the North Miami Community Redevelopment Agency, this 25th day of February, 2025.

ATTEST:

NORTH MIAMI COMMUNITY
REDEVELOPMENT AGENCY

VANESSA JOSEPH, ESQ.
NMCRA SECRETARY

ALIX DESULME
CHAIR

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:

TAYLOR ENGLISH DUMA LLP
NMCRA ATTORNEY

SPONSORED BY: ADMINISTRATION

Moved by: _____

Seconded by: _____

Vote:

Chair Alix Desulme
Vice Chair Kassandra Timothe
Board Member Kevin A. Burns
Board Member Pierre Frantz Charles
Board Member Mary Estimé-Irvin

_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)



NORTH MIAMI CRA

COMMUNITY REDEVELOPMENT AGENCY

To: North Miami Community Redevelopment Agency Board

From: Alberto Destrade, Purchasing Director 

Date: February 25, 2025

RE: REQUEST AUTHORITY FOR THE NMCRA EXECUTIVE DIRECTOR AND NMCRA ATTORNEY TO NEGOTIATE AND FINALIZE AN INTERLOCAL AGREEMENT BETWEEN THE NMCRA AND THE CITY OF NORTH MIAMI (CITY) TO REIMBURSE THE CITY SIXTY-ONE THOUSAND DOLLARS (\$61,000) FOR THE PURCHASE OF A SPORT UTILITY VEHICLE, UTILIZING CONTRACTS ISSUED THROUGH THE FLORIDA SHERIFFS ASSOCIATION (FSA) AND THE STATE OF FLORIDA DEPARTMENT OF MANAGEMENT SERVICES (DMS), PURSUANT TO THE COOPERATIVE PURCHASING PROVISIONS OF SECTION 7-169 OF THE CITY'S CODE OF ORDINANCES; PROVIDING FOR AN EFFECTIVE DATE AND FOR ALL OTHER PURPOSES.

EXECUTIVE SUMMARY

Staff is requesting authority from the North Miami Community Redevelopment Agency (NMCRA) Board for the NMCRA Executive Director and NMCRA Attorney to negotiate and finalize an Interlocal Agreement with the City of North Miami (City) authorizing the NMCRA to reimburse the City for the purchase of a sport utility vehicle utilizing contracts issued through the **Florida Sheriffs Association (FSA)** and **State of Florida Department of Management Services (DMS)**, for a not-to-exceed amount of **\$61,000**.

BACKGROUND

The City's Fleet Vehicle staff has identified several vehicles which require extensive mechanical work to remain in operation as part of the City's fleet and are scheduled to be replaced. Therefore, staff has requested the City Council's approval to purchase 23 sport utility vehicles and 2 pick-up trucks which will be placed in service as follows: City Manager's Office (1 unit), NMCRA (1 unit), Mayor and Council (1 unit), and the Police Department (22 units).

The above vehicles will be purchased utilizing **FSA** contract **FSA24-VEL32.0 - Pursuit, Administrative, and Other Vehicles**, and the **DMS** contract **No. 23-25100000-ITB - Motor Vehicles**. Purchase Orders will be issued to various vendors under the **FSA** and the **DMS** contracts as the ordering windows open for the 2025 model year vehicles.

RECOMMENDATION

Given the above, staff recommend that the NMCRA Board adopt the attached resolution approving the proposed Interlocal Agreement between the NMCRA and the City for the purpose of reimbursing the City \$61,000, for the purchase of a sport utility vehicle utilizing contracts issued through the **Florida Sheriffs Association (FSA)** and the **State of Florida Department of Management Services (DMS)**

Attachments:

Proposed Resolution

Interlocal Agreement – NMCRA and City of North Miami

735 NE 125th Street, Suite 100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA Board	Alix Desulme, Ed. D. Chairman	Kassandra Timothe, MPA Vice Chair	Kevin A. Burns Board Member	Mary Estimé-Irvin Board Member	Pierre F. Charles, M.Ed. Board Member	Anna-Bo Emmanuel, Esq. Executive Director	Steven W. Zolkowitz, Esq. CRA Attorney	Vanessa Joseph, Esq. CRA Secretary
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Specification #	218	
Unit Description	CHEVY TAHOE 4X2	CC10706

Prepared by:

Garber Chevrolet GMC Inc.

Todd Brandt

(904) 264-2442 ext.2348 FAX: (904) 284-0054

3340 Hwy 17 Green Cove Springs, FL 32043

tbrandt@garberautomall.com

ORDER



**Florida Sheriffs
Association**

Prices are published by the Florida Sheriffs Association (www.flsheriffs.org) Purchasing contract number is FSA24-VEL32.0 Pursuit, Administrative & Other Vehicles, expiring September 30th, 2025. If you have any questions regarding this quote please call!

SOUTHERN ZONE

CC10706

2025 Chevrolet Tahoe 2wd 4dr LS, CC10706

\$55,822.00

Codes		Optional Equipment		Unit Price	Net Price
1LT	UPGRADE TO TAHOE 1LT	3200	64.0		\$3,136.00
L84	Engine, 5.3L EcoTec3 V8	Included	0.0		\$0.00
MHS	Transmission, 10-speed automatic	Included	0.0		\$0.00
G8A	Black	Included	0.0		\$0.00
A50	Seats, front bucket (STD)	Included	0.0		\$0.00
HOY	Jet Black, Premium cloth seat trim	Included	0.0		\$0.00
RCV	Wheels 18" Bright Silver Painted Aluminum	Included	0.0		\$0.00
	Colored Keyed Carpeted Flooring	Included	0.0		\$0.00
		0	0.0		\$0.00
	NON OEM OPTIONS:				
3K	ONE ADDITIONAL KEY/FOB PROGRAMMED	275			\$275.00
4C	4 CORNER LEDS WHITE/CLEAR	545	1HR		\$545.00
RS	RAIN SHIELDS: FLANGE STYLE	149			\$149.00
LABOR	1HR FOR EVT CERTIFIED INSTALLATION OF EMERGENCY LIGHTING	125			\$125.00
YTAG	YELLOW CITY TAG	116.55			\$116.55
DEL	Delivery	Included			\$0.00
TOTAL PURCHASE AMOUNT PER VEHICLE					\$ 60,168.55

NORTH MIAMI CC10706 LS TAHOE 2025 TODD FSA, CMO

RESOLUTION NO. 2025 - 003

A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, APPROVING THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT BETWEEN THE NMCRA AND MAGELLAN HOUSING, LLC; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the North Miami Community Redevelopment Agency (“NMCRA”) and Magellan Housing, LLC entered into that certain Infrastructure Grant Agreement dated September 9, 2022, as amend by that certain First Amendment to Infrastructure Grant Agreement; and

WHEREAS, Magellan Housing, LLC has experienced significant delays in the site clean-up process and is requesting a six (6) month extension to the deadlines set forth in Section 1.2(b) of the Infrastructure Grant Agreement to July 30, 2025 and 1.2(c) of the Infrastructure Grant Agreement to December 31, 2025; and

WHEREAS, the Chair and Board Members of the NMCRA desire to (a) approve the Second Amendment to the Infrastructure Grant Agreement to provide a six (6) month extension to the deadlines set forth in Section 1.2(b) of the Agreement to July 30, 2025 and 1.2(c) of the Agreement to December 31, 2025, and (b) authorize the Executive Director to execute and implement the Second Amendment to the Infrastructure Grant Agreement.

NOW, THEREFORE, BE IT RESOLVED BY THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY:

Section 1. Recitals. The recitals in the whereas clauses are true and correct, and incorporated into this Resolution.

Section 2. Approval of Second Amendment to the Infrastructure Grant Agreement. The Second Amendment to the Infrastructure Grant Agreement to provide a six (6) month extension to the deadlines set forth in Section 1.2(b) of the Agreement to July 30, 2025 and 1.2(c) of the Agreement to December 31, 2025 is hereby approved.

Section 3. Authority to Execute Second Amendment to the Infrastructure Grant Agreement. The Executive Director is hereby authorized to execute the Second Amendment to the Infrastructure Grant Agreement.

Section 4. Implementation of Second Amendment to the Infrastructure Grant Agreement. The Executive Director is hereby authorized to take all steps necessary and appropriate to implement the terms and conditions of the Second Amendment to the Infrastructure Grant Agreement.

Section 5. Effective Date. This Resolution shall take effect immediately upon approval.

PASSED AND ADOPTED by a _____ vote of the Board of the North Miami Community Redevelopment Agency, this 25th day of February, 2025.

ATTEST:

NORTH MIAMI COMMUNITY
REDEVELOPMENT AGENCY

VANESSA JOSEPH, ESQ.
NMCRA SECRETARY

ALIX DESULME
CHAIR

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:

TAYLOR ENGLISH DUMA LLP
NMCRA ATTORNEY

SPONSORED BY: ADMINISTRATION

Moved by: _____

Seconded by: _____

Vote:

Chair Alix Desulme
Vice Chair Cassandra Timothe
Board Member Kevin A. Burns
Board Member Pierre Frantz Charles
Board Member Mary Estimé-Irvin

_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)
_____ (Yes) _____ (No)



To: North Miami CRA Board

From: Anna-Bo Emmanuel, Esq., FRA-RA, CP3P
Executive Director

Date: February 25, 2025

Re: **A RESOLUTION OF THE CHAIR AND BOARD MEMBERS OF THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY, APPROVING THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT BETWEEN THE NMCRA AND MAGELLAN HOUSING, LLC; AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT; AUTHORIZING THE EXECUTIVE DIRECTOR TO TAKE ALL ACTION NECESSARY TO IMPLEMENT THE TERMS OF THE SECOND AMENDMENT TO INFRASTRUCTURE GRANT AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.**

SUMMARY

NMCRA staff is requesting that the NMCRA Board approve the resolution authorizing the second amendment of the grant agreement dated September 9, 2022, to extend the deadlines contained therein. The developer is responsible for site clean-up and has been working to address the contamination issues but has experienced significant delays with this process which now affects its ability to meet the grant deadlines.

BACKGROUND

On September 9, 2022, the NMCRA Board entered into an infrastructure agreement with Magellan Housing, Inc. ("Grantee") for the development of a mixed-use project to include a minimum of:

- 174 multifamily residential rental units at or below 60% AMI
- 26 home ownership units at or below 120% AMI
- 7,500 square feet of commercial space
- On-site amenities to include open-air decks, barbeque grills, a community room, a gym, a library, a playground, and more

The Grantee has experienced significant delays in the site clean-up process and is requesting a six month extension to the deadlines set forth in Sec. 1.2 (b) of the Agreement to July 30, 2025 and 1.2 (c) of the Agreement to December 31, 2025.

RECOMMENDATION

NMCRA staff recommends approval of this resolution.

ATTACHMENT(s)

Grantee's Request Letter

735 NE 125 St., Ste.100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA Board	Alix Desulme, Ed.D. Chairman	Kassandra Timothe, MPA Vice-Chair	Kevin A. Burns Board Member	Mary Estimé-Irvin Board Member	Pierre F. Charles, M.Ed Board Member	Anna-Bo Emmanuel Esq. Executive Director	Steven W. Zeikowitz, Esq. CRA Attorney	Vanessa Joseph, Esq. CRA Secretary
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NORTH MIAMI CRA
COMMUNITY REDEVELOPMENT AGENCY

NMCRA Board Resolution;
Second Amendment to NMCRA Infrastructure Grant Agreement;

735 NE 125 St., Ste.100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA Board	Alix Desulme, Ed.D. Chairman	Kassandra Timothe, MPA Vice-Chair	Kevin A. Burns Board Member	Mary Estimé-Irvin Board Member	Pierre F. Charles, M.Ed Board Member	Anna-Ba Emmanuel Esq. Executive Director	Steven W. Zeikowitz, Esq. CRA Attorney	Vanessa Joseph, Esq. CRA Secretary
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VIA E-MAIL & US CERTIFIED MAIL
No. 7020 1290 0000 5397 0641
RETURN RECIEPT REQUESTED

January 31, 2025

Anna-Bo Emmanuel, Esq., Executive Director
North Miami Community Redevelopment Agency
735 NE 125 Street, Suite 100
North Miami, Florida 33161
aemmanuel@northmiamifl.gov

**RE: Notice of Request for Extension – Infrastructure Grant Agreement
between the North Miami Community Redevelopment Agency
("NMCRA") and Magellan Housing, LLC ("Magellan") dated September 9,
2022 as Amended by a First Amendment to Infrastructure Grant
Agreement dated April 9, 2024 (collectively, the "Agreement")**

Dear Ms. Emmanuel,

As you are aware, Magellan, in partnership with the NMCRA, is developing much-needed affordable housing on a brownfield site commonly referred to as Rucks Park. Despite our diligent efforts, Magellan has encountered delays and regulatory hurdles to get certain required approvals from the Miami-Dade County Department of Regulatory and Economic Resources Management ("DERM"). As a result, we are writing to request a six-month extension to the deadlines set forth in Sec. 1.2 (b) of the Agreement to July 30, 2025 and 1.2 (c) of the Agreement to December 31, 2025.

Attached as Exhibit "A" to this Letter is correspondence dated January 30, 2025 from our environmental counsel, Michael Goldstein, detailing the regulatory challenges the Project has faced, and the substantial efforts made to advance the Project. Additionally, we have included correspondence and Site Assessment Report Addenda (the "Supporting Documents") referenced in Mr. Goldstein's letter which illustrate these regulatory obstacles. Due to the large size of the files, please use this link to the [Supporting Documents](https://bit.ly/3EkS6OI) or visit bit.ly/3EkS6OI

Despite these challenges, we have made significant progress and anticipate finalizing our conceptual site plan in the coming months. We appreciate NMCRA's continued support of this vital affordable housing initiative.

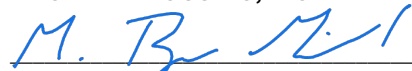
[Continued on Following Page]

Anna-Bo Emmanuel, Esq., Executive Director
January 31, 2025
Page 2

Please do not hesitate to contact me at (786) 246-8481 or ryan.grindler@magellandev.com, or reach out to Nick Inamdar at (305) 528-0166 or nick.inamdar@magellandev.com, should you have any questions.

Sincerely,

MAGELLAN HOUSING, LLC



By: Ryan Grindler, its Executive Vice President

Enclosures (6, via filesharing link)

October 11, 2024 Correspondence to DERM
August 9, 2024 Correspondence from DERM
July 25, 2024 Site Assessment Report Addendum
June 23, 2023 Correspondence from DERM
June 2, 2023 Site Assessment Report Addendum

With copies to:

Nick A. Inamdar
Principal, Magellan Housing
Via E-Mail: nick.inamdar@magellandev.com

Steven W. Zerkowitz, Esq., NMCRA Attorney
Taylor English Duma LLP
601 Brickell Key Drive, Suite 700
Miami, Florida 33131
Via E-Mail: szerkowitz@taylorenghish.com

EXHIBIT "A"

THE GOLDSTEIN ENVIRONMENTAL LAW FIRM, P.A.
Brownfields, Transactions, Due Diligence, Development, Permitting, Cleanups & Compliance

2100 Ponce de Leon Boulevard, Suite 710
 Coral Gables, Florida 33134
 Telephone: (305) 777-1680
www.goldsteinenvlaw.com

Michael R. Goldstein, Esq.
 Direct Dial: (305) 777-1682
 Email: mgoldstein@goldsteinenvlaw.com

January 30, 2025

Via Email Only

Rucks Land, LLC
 c/o Magellan Housing LLC
 2100 Coral Way, Suite 405
 Miami, Florida 33145
 Attn: Mr. Ryan Grindler, Executive Vice President

Re: Regulatory and Technical Delays Associated with Remediation of and Redevelopment Permitting for Rucks Park Brownfield Site, 13760 – 13780 NE 5th Avenue, North Miami, Miami-Dade County, Florida (the “Subject Property”)

Dear Mr. Grindler:

On June 2, 2023, on behalf of Rucks Land, LLC (“Rucks”), an entity affiliated with Magellan Housing LLC (“Magellan”), Geosyntec Consultants, Inc. (“Geosyntec”), filed a Site Assessment Report Addendum (“SARA”) and Soil Background Study (“SBS”) for the Subject Property with the Miami-Dade County Department of Regulatory and Economic Resources, Division of Environmental Resources Management (“DERM”). DERM, through its Environmental Monitoring & Evaluation Section (“EMES”), responded to the SARA/SBD on June 23, 2023. Instead of approving the deliverable as submitted, EMES imposed a litany of additional technical and procedural criteria. These additional criteria, which created a need to generate a high volume of assessment data, and the logistical issues associated with finding drillers to accommodate sampling greatly extended the timeframe for submitting the next technical deliverable to DERM, a second SARA, dated July 25, 2024. Unfortunately, DERM again withheld its approval, specifically stating in its review letter dated August 9, 2024, that it “cannot concur” with several key technical findings and recommendations that would have resulted in the completion of a major regulatory milestone and expedited approval of the remediation strategy and stormwater permit approval. Instead, DERM imposed a long list of additional sampling and analytical requirements, both onsite and offsite.¹

¹ To expedite commencement of development, Geosyntec reasonably proposed deferring some portion of offsite testing. DERM unilaterally rejected such an approach: “The SARA states that the off-site arsenic soil characterization could be conducted during the remedial action or soil management phase of the redevelopment project. Please be advised that the offsite arsenic soil delineation shall not be further deferred and shall be addressed as part of site assessment”

{00069301.DOCX.1 }

Mr. Ryan Grindler, Executive Vice President

January 30, 2025

Page 2

Several of those requirements have been difficult to overcome due to no fault of Magellan's or Geosyntec's. For example, in its 11 October 2024 response to DERM's 9 August 2025 comment letter, Geosyntec stated that "[d]ue to potential access limitations to townhomes, we have proposed alternative sampling locations west of the Site to delineate arsenic contamination. Currently, the Site is vacant and unoccupied, with access restricted by secured fencing." DERM was unpersuaded by most of Geosyntec's technical responses. In correspondence dated November 4, 2024, DERM summarily (and unreasonably) dispensed with Geosyntec's objections regarding the impracticality of securing access from absentee offsite property owners or occupants: "While [DERM] acknowledges Geosyntec's statement that 'accessibility to the townhomes located west of the Site may be limited,' efforts to gain access for delineation, as applicable shall be made." This constant back and forth with DERM, which was unforeseen, whereby multiple comments result in ever changing regulatory criteria and increasing technical requirements, has, in our professional opinion, extended the approval of a remediation plan by at least twelve (12) months.

None of these delays in schedule, nor delays in necessary approvals, including approval of a Site Assessment Report and Remediation Plan under Chapter 62-780, Florida Administrative Code, have been caused by or are the fault of Magellan or Magellan's consultant, Geosyntec. They are in part the product of an extremely complex site with onsite and offsite contamination, multiple impacted offsite property owners (many of whom are difficult/not possible to contact), multiple contaminants of concern (including arsenic, lead, dieldrin, and Benza(a)Pyrenes in soil and arsenic, ammonia, dieldrin, total fecal coliform, total coliform, and lead in groundwater), and overlapping contaminant plumes.² But they have also been caused by the unforeseen technical positions taken by DERM to impose a consistent stream of regulatory requirements that exceed what is practical or reasonable. The complexity of the site combined with the unpredictability of DERM's orders has also resulted in a delay in beginning the process of seeking approval of a drainage permit, which cannot occur until DERM is satisfied that the contaminant data collection phase of the project has been successfully completed.

I am available to discuss these matters further at your convenience. Thank you.

Very truly yours,

THE GOLDSTEIN ENVIRONMENTAL LAW FIRM, P.A.

Michael R. Goldstein

Michael R. Goldstein

² This level of complexity was not known by the City of North Miami, or by Magellan, when Magellan agreed to acquire and redevelop the Property and, in fact, could not have been known by any party until such time Geosyntec filed its 3 June 2023 SAR and DERM issued its 23 June 2023 comment letter.

{00069301.DOCX. 1 }



To: North Miami CRA Board

From: Anna-Bo Emmanuel, Esq., FRA-RA, CP3P
Executive Director

Date: February 25, 2025

Re: Property Disposal Re-Submissions

SUMMARY

On May 14, 2024, the NMCRA Board approved revised Real Property Disposal Guidelines, and directed staff to notice the properties located at 975 NW 132nd Street, and 12505 NW 11th Avenue for disposal pursuant to those guidelines. The NMCRA received 9 submissions, 7 of which met the submission criteria and which are listed below:

- Stephanie Ekunkanye (1 for each property for a total of 2)
- Veronica Guzman
- Paul Bazile
- Nancy Latour
- Arthur Elie
- Karl Beason

On November 26, 2024, the NMCRA Board directed staff to give the proposers an opportunity to update their submissions with detailed financial information and development concepts. The following 4 proposals were amended and are included in your packet for your review:

- Stephanie Ekunkanye (1 for each property for a total of 2)
- Veronica Guzman
- Paul Bazile
- Nancy Latour

ATTACHMENTS

- Real Property Disposal Guidelines
- Re-Submitted Proposals

735 NE 125 St., Ste.100, North Miami, FL 33161 | P: 305.895.9839 | F: 305.895.9822 | NorthMiamiCRA.org

CRA
Board

Alix Desulme, Ed.D.
Chairman

Mary Estimé-Irvin
Board Member

Scott Galvin
Board Member

Kassandra Timothe, MPA
Vice-Chair

Pierre Frantz Charles
Board Member

Anna-Bo Emmanuel Esq.
Executive Director

Steven W. Zeikowitz, Esq.
CRA Attorney

Vanessa Joseph, Esq.
CRA Secretary



Real Properties Disposal Guidelines

**735 NE 125 Street, Suite 100
North Miami, FL 33161
Phone: (305) 895-9839 | Fax: (305) 895-9822
www.northmiamicra.org**

North Miami CRA Property Disposal Guidelines

Florida Statute 163.380(3)(a) allows community redevelopment agencies to dispose of property within its boundaries to private persons for community redevelopment purposes. Persons acquiring properties pursuant to this statute can only redevelop the property for uses that are specified in the agency's redevelopment plan. Any disposal of real property for less than the fair value shall require board approval following a duly noticed public hearing.

Prior to any disposal of real property, the community redevelopment agency must issue a public notice of the disposition at least 30 days prior to execution of any contract transferring the property. Such notice shall make all pertinent information available to, and invite proposals from private redevelopers or any persons interested in undertaking the redevelopment.

The notice shall identify the disposal area and shall state that proposals must be made within 30 days of the date of publication. The agency shall consider all proposals and the financial and legal ability of the persons making such proposals to carry them out. The agency may accept proposals as it deems to be in the public interest.

Selection Criteria

The Submittal

The intent of this policy is to select a proposer/private developer for the development of the properties in a manner satisfactory to the local community and the North Miami Community Redevelopment Agency ("NMCRA"). All proposals should present a comprehensive, well-articulated development/rehabilitation plan for the properties, complete with supporting documentation including a development concept, financing plan, developer's qualifications and experiences (if applicable), current and comparable projects (if applicable), and user commitments and local community support. To that end, the following provisions shall be applicable:

1. Financing Plan

The financing plan shall include at least the following:

- Proposed project budget/breakdown of all hard and soft costs required to implement project including, but not limited to: property due diligence tasks, approvals, professional fees, construction, marketing, legal fees, etc.;
- Sources, amounts, terms, and conditions of financing and proposers' equity consistent with the project budget. If financing is not completely in place (for the project or one or more of its components), proposer must provide letters of interest from financing sources. If necessary, indicate status of fund-raising efforts and schedule;
- Pro forma cash flow statements, with documentation of assumptions for a 15-year period;
- Evidence of financing consistent with project budget;
- Evidence of financial capacity of lenders and equity sources; and
- Any public financing assistance that may be required.

The NMCRA may request proposers to submit revised, updated, or a more detailed financing plan as deemed helpful or relevant, in the sole discretion of the NMCRA, in evaluating the proposer or any aspect of its proposal.

2. Community Benefits - Contractors

The proposals should address the community benefits to the redevelopment area including, but not limited to the following:

- Coordination and partnerships with local small business;
- Job opportunities for local area residents and businesses to allow them to participate in the construction of the development and local job fairs prior to the commencement the project;
- Opportunities for local subcontractors and professional services during the design and/or construction of the project.

Submission Process

Proposer(s) shall submit (1) printed original and (5) printed copies. All submittals must be on 8 1/2" x 11" paper, neatly typed on one side only, with normal margins, and spacing. Handwritten responses will not be accepted. Said proposal must be submitted in a labeled and sealed envelope and delivered **only** to the following address:

**NORTH MIAMI CRA
North Miami Community Redevelopment Agency
735 NE 125 Street, Suite 100
North Miami, Florida 33161**

Responses must be **clearly marked on the outside of the package referencing:**

NMCRA NOTICE OF DISPOSITION AND REQUEST FOR PROPOSALS

NOTICE OF DISPOSITION AND REQUEST FOR PROPOSALS FOR THE DEVELOPMENT OF PROPERTIES WITHIN THE NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY

Note: Submissions will **not** be accepted at any other location. Responses received after, the date and time stated in the policy will not be accepted and shall be returned unopened to the proposer(s).

Additional Information or Clarification

Requests for additional information or clarifications must be made in writing to designated contact of the NMCRA at the location listed on the cover page of this policy. Proposer(s) may also email their requests for additional information or clarifications to the attention of the designated contact.

Any request for additional information or clarification must be received in writing no later than the stated deadline in the notice.

The NMCRA will issue responses to inquiries and any other corrections or amendments it deems necessary in written addenda issued prior to the response submission date. Proposers should not rely on any representations, statements, or explanations other than those made in this policy or in any written addendum to this policy. Where there appears to be conflict between the policy and any addenda issued, the last addendum issued shall prevail.

It is the proposer's responsibility to ensure receipt of all addenda. Prior to submitting the response, the proposer should contact the NMCRA office and check the NMCRA webpage or social media handles, where all addenda will be posted.

Changes / Alterations

Proposer(s) may change or withdraw a response at any time prior to the response submission deadline. All changes or withdrawals shall be in writing. Oral / verbal changes, modifications, or withdrawals will not be recognized and will be disregarded. Written modifications will not be accepted after the response submission deadline. Proposer(s) shall not assign or otherwise transfer their response to another individual or entity.

Disqualification

The NMCRA reserves the right to disqualify responses before or after the submission date, upon evidence of collusion with intent to defraud or other illegal practices on the part of the proposer(s).

Any response submitted by a proposer(s) who is in arrears, e.g., money owed or otherwise in debt by failing to deliver goods or services to the NMCRA (including any agency or department of the City of North Miami) or where the NMCRA has an open claim against a proposer(s) for monies owed the NMCRA at the time of proposal submission, will be disqualified and shall not be considered for award.

Any proposer(s) who submits in its response any information that is determined by the NMCRA, in its sole opinion, to be substantially inaccurate, misleading, exaggerated, or incorrect, shall be disqualified from consideration.

Proposer(s) Expenditures

Proposer(s) understand and agree that any expenditure they make in preparation and submittal of responses or in the performance of any services requested by the NMCRA in connection with the responses to this policy are exclusively at the expense of the proposer(s). The North Miami CRA shall not pay or reimburse any expenditure, or any other expense incurred by any proposer(s) in preparation of a response and/or anticipation of a contract award and/or to maintain the approved status of the successful proposer(s) if an agreement is awarded, and/or administrative or judicial proceedings resulting from the solicitation process.

Collusion

By submitting a proposal, the proposer(s) certifies that its proposal is made without previous understanding, agreement, or connection either with any person, firm, or corporation submitting a proposal for the same services, or with the NMCRA. The proposer(s) certifies that its proposal is fair, without control, collusion, fraud, or other illegal action. The proposer(s) further certifies that it is in compliance with the conflict of interest and code of ethics laws. The NMCRA will investigate all situations where collusion may have occurred and the NMCRA reserves the right to reject any and all proposal where collusion may have occurred.

NMCRA Reservations

The NMCRA reserves the right, in its sole and absolute discretion, to:

- (1) Modify, waive, or otherwise vary the terms and conditions of this policy at any time, including but not limited to, deadlines for submission and proposal requirements.
- (2) Accept the proposal which best serves the interest of the NMCRA. The NMCRA shall be the sole judge of which submission is in its best interest.
- (3) Accept or reject any or all submissions, request resubmissions, and to enter into negotiations with proposers as warranted.
- (4) Negotiate with any or all proposers in order to obtain terms most beneficial to the NMCRA.
- (5) Select one or more proposals to develop/renovate the entire properties/site; or award the development rights for the vacant lot to more than one developer.
- (6) Waive irregularities in the responses and determine the nature of any minor irregularities.
- (7) Cancel and withdraw this policy at any time.

Public Records

Proposer(s) understand that the public shall have access, at all reasonable times, to all documents and information pertaining to NMCRA contracts, subject to the provisions of Chapter 119, Florida Statutes, and agrees to allow access by the NMCRA and the public to all documents subject to disclosure under applicable law. A proposer's failure or refusal to comply with the provision of this section shall result in the immediate cancellation of the agreement (if awarded) by the NMCRA.

EVALUATION / SELECTION PROCESS

Review for Responsiveness

Each proposal will be reviewed to determine if it is responsive to the submission requirements outlined in the notice/policy. A "responsive" proposal is one which meets the requirements of the notice/policy, is submitted in the format outlined in the notice, is of timely submission, and has appropriate signatures/attachments as required on each document.

The procedure for response evaluation and selection is as follows:

1. Receipt of notice responses.
2. Opening and listing of all proposals received.
3. Preliminary review by NMCRA staff for compliance with the submission requirements of the notice, including verification that each proposal includes all documents required.
4. The NMCRA Executive Director shall forward all responsive proposals to the NMCRA Board.
5. The NMCRA Board will evaluate each responsive proposal in accordance with the requirements of this policy and will rank the responses from the most qualified to the least qualified. The NMCRA Board, at its own option, may decide to hold brief presentations and/or interview sessions with all proposers or the top three (3) firms/proposers deemed to be the most qualified.
6. The NMCRA Board shall authorize the NMCRA Executive Director to enter into negotiation with the top-ranked qualified firm/proposer.
7. The NMCRA Executive Director shall enter into negotiations for a development agreement ("Agreement") with the top-ranked qualified firm/proposer and upon successful negotiation of an Agreement, the NMCRA Board will award the project to the top-ranked firm/proposer and authorize the NMCRA Executive Director to execute the Agreement.

All NMCRA Board considerations shall be made at a public meeting, as required by Section 286.011, Florida Statutes. The NMCRA Board shall have the final decision-making authority concerning the selection of a successful proposal for the disposition of NMCRA-owned real property or interest therein.

The factors outlined below shall be applied to all eligible proposals. Note: fulfillment of project goals, quality and sensibility of design, and compatibility with the neighborhood and immediate surrounding will be considered when reviewing the proposals. All references will be subject to appropriate evaluation.

Point Allocation

EVALUATION CRITERIA	POINT VALUE
Development Concept	25
Feasibility of the financing plan and realistic ability to complete the project within the proposed schedule and with the fewest financial contingencies	20
Qualifications & experience of development team, including experience with projects of similar scale and complexity <i>(if applicable)</i>	15
City of North Miami Resident	25
City of North Miami/North Miami CRA Employee	15
TOTAL POINTS	100

**PROPOSAL
FOR
NOTICE OF DISPOSAL OF REAL PROPERTY
975 NW 132nd ST, NORTH MIAMI, FL 33168**

Prepared for



North Miami CRA
 Anna-Bo Emmanuel, Esq.
 Executive Director
 735 NE 125th Street, Suite 100
 North Miami, Florida 33161

RE: PROPOSAL FOR DEVELOPMENT OF 975 NW 132 STREET, NORTH MIAMI, FL 33168

Dear Ms. Emmanuel,

We would like to extend our appreciation for your time in considering the proposal for development of the property located at 975 NW 132 STREET, NORTH MIAMI, FL 33168.

As a response to our resubmission for the NMCRA's notice of property disposal, we (BGWH, JMP and AML) are responding with the additional information you requested.

The proposed budget for the project, letter of credit, and development team have all been included for your review.

Everyone on the development team operates and continue to operate their businesses in good standing financially and with the state of Florida agencies. We attest that no one is in collusion or has an intent to defraud and no company is involved in any illegal practices.

None of the companies on the development team are in arrears for debt for failing to deliver goods or services to the NMCRA or any agency or department of the City of North Miami.

We are open to partnering with any local small business or local resident that can contribute to the successful completion of the project. We welcome any subcontractor and professional services that are licensed and in good standing to collaborate with our team.

Should our team be the awardees of the property we are more than happy to work with any mortgage ready buyer that lives in the city of North Miami.

We assure you that if awarded this property, we will develop the sites to its highest and best use in compliance with state and federal requirements using the highest quality standards.

We look forward to working in partnership with the North Miami CRA.

Sincerely,

Margaret Gachelin
 CEO
 JMP Group LLC
 margaretgachelin@yahoo.com

Stephanie Ekunkonye
 CEO
 Black Girl With A Hammer
 info@bgwh.org

Lynda Mahurin
 CEO
 AML Construction Contractor
 lynda@amlflorida.com

EXECUTIVE SUMMARY

975 NW 132 STREET, NORTH MIAMI, FL 33168

Proposed Site Details:

- One Story Single-family house
- 3 Bedrooms / 2 Bath
- 1,510 Sq. Ft.
- One Car Garage
- Sustainable / Eco Friendly Landscaping

Scope of Work:

- Survey, Design, Architectural Design/Engineering/Permitting
- Provide labor, materials & equipment
- Complete construction of single-family home utilizing qualified licensed contractors and/or subcontractors

Project Timeline:

- Complete construction and sale of property within two (2) years of deed transfer from North Miami Community Redevelopment Agency.
- Property taxes due will be paid from the time of deed transfer until sale of property.
- JMP Group ,Black Girl With A Hammer ,and AML Construction will not suffer any levy or attachment to be made, or any material or mechanic's lien, or any unauthorized encumbrance or lien to attach to the property.

Project Funding

- Project hard and soft construction costs will be funded by our team and funding partner. We may also utilize funds and/or grants available for affordable housing projects from government or private entities if available.

Project Completion Goal

- We seek to provide affordable housing options for sale or rent at completion of the project. At the discretion of NMCRA, if a property is not sold, we request that you allow us to rent the property to qualified low to moderate income families, whose incomes do not exceed 140% percent of area median income as published by the United States Department of Housing and Urban Development for Miami-Dade County.
- We will make every effort to market and outreach to qualified buyers using the affordable housing/workforce housing guidelines. We have partnered with NHSSF to establish the procedures for selecting a buyer and final the sale to a new homeowner.
- A good faith effort shall be made to sell or rent the eligible home. The term "good faith effort" shall include the marketing of the home/property through a multiple listing service, first time home buyer agencies, veteran services, and advertising of the property on appropriate sites.

CRITERIA FOR GREEN BUILDING

- Conduct applicable site assessments and land testing.
- Use sustainable, eco-friendly landscaping.
- Use energy efficient/eco-friendly toilets, light fixtures, hot water heaters, HVAC systems, dishwashers, appliances, showerheads, kitchen and bathroom faucets.
- Promote healthy living environments through the following:
 - Use interior paints and primers that comply with current Green Seal standards for low volatile organic compound (VOC) limits.
 - Use low VOC adhesives that comply with Rule 1168 of the South Coast Air Quality Management District.
 - Avoid use of exposed particleboard (which contains added urea-formaldehyde, a toxin), unless the exposed area has been sealed.
 - Avoid installation of carpet.
 - Install Energy Star-labeled bathroom and Energy Star-labeled power vented fans or range hoods that exhaust to the exterior when necessary.
 - Install a ventilation system for the housing unit that provides 15 cubic feet per minute of fresh air per occupant.
 - Install tankless water heaters, or conventional water heaters in rooms with waterproof floor coverings and drains or catch pans piped to the exterior of the dwellings.
 - Insulate exposed cold-water pipes in climates and building conditions susceptible to moisture condensation to prevent condensation that can lead to mold growth.
 - Install dryer exhausts that connect directly to the outdoors.
 - Seal all wall, floor, and joint penetrations to prevent pest entry.
 - Use of non-vinyl, non-carpet floor coverings to minimize exposure to health hazards.
 - Install Energy Star qualified refrigerator, dishwasher, washing machine, when available

SITE DESCRIPTION

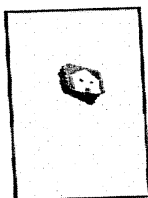
Property Address: 975 NW 132 St, North Miami, FL 33168

Folio #: 06-2126-020-0180

Zoned: SFR

Lot Size: 7,920

Feasibility: It has been determined that the lot is buildable as utilities should be available. Based on the history of the lot a single family home was demolished between 2015-2016.



Development Concept of New Construction

Design A - Monville



Design B - Salville



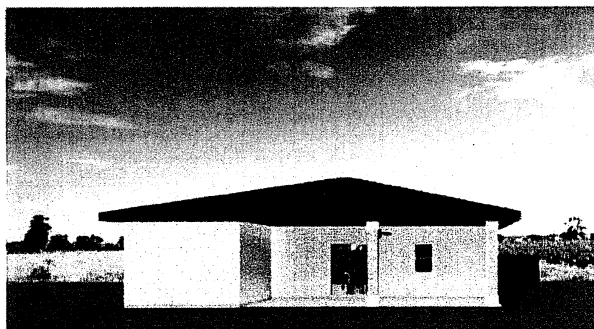
ELEVATIONS*
of a similar project



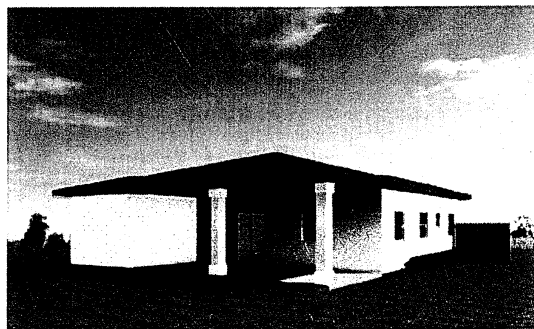
ARCHITECT VIEW 01



ARCHITECT VIEW 02



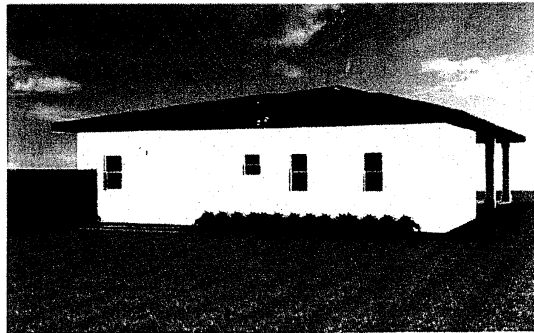
ELEVATION VIEW 01



ELEVATION VIEW 02



ELEVATION VIEW 03



ELEVATION VIEW 04

*For illustration purposes only

Visual Concept of Interior Design*

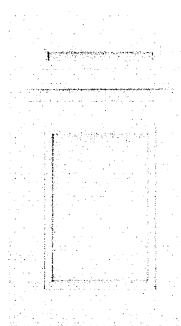
KITCHEN SELECTIONS

CABINET

ISLAND CABINET

BACKSPLASH

HARDWARE



COUNTERTOP

FAUCET

SINK

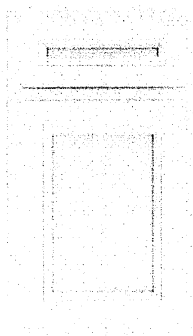


PRIMARY BATH

CABINET

SHOWER WALLS

COUNTERTOP



HARDWARE



FAUCET FIXTURES



*For illustration purposes only

Visual Concept of Interior Design*

SECONDARY BATHS

CABINET

WALL TILE

COUNTERTOP

HARDWARE

FAUCET FIXTURES

LAUNDRY ROOM

CABINET

COUNTERTOP

WASHER/DRYER

HARDWARE

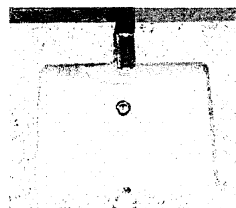
*For illustration purposes only

Visual Concept of Interior Design *

BATHROOM UPGRADES

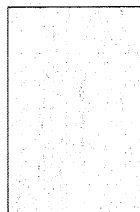


UPGRADE - SQUARE SINKS



ELONGATED STANDARD HEIGHT TOILET

FLOORING SELECTIONS



TILE – LUMBER GRAY

- FOYER
- KITCHEN/CAFÉ
- GATHERING ROOM
- BEDROOMS
- PRIMARY BATH
- SECONDARY BATH
- LAUNDRY

*For illustration purposes only

ESTIMATED DEVELOPMENT COST

Item	Cost
Land	\$1
Soft Cost	
Survey	\$3,000
Architectural Drawings	\$9,000
Soil Test	\$1,200
Impact Fees	\$5,000
Permits	\$ 6,000
Total	\$24,201
Hard Cost	
Site Grading	\$1,500
Fencing	\$3,000
Shell	\$100,000
Trusses	\$19,000
Electrical	\$10,000
Plumbing	\$8,000
HVAC	\$8,000
Roof	\$6,000
Windows	\$5,000
Exterior Doors	\$4,000
Garage Door	\$3,000
Interior Framing	\$8,000
Drywall	\$4,000
Interior Painting	\$4,500
Interior Doors	\$3,000
Cabinets/Quartz	\$8,000
Tiling	\$9,000
Insulation	\$5,000
Finish Work	\$3,500
Closet Systems	\$3,500
Stucco	\$9,000
Exterior Painting	\$7,500
Gutters	\$2,000
Landscaping	\$8,000
Driveway	\$5,000
Hardscape	\$3,000
Appliances	\$6,000
Post Construction Cleaning	\$3,500
As-Built Survey	\$1,200
Total	\$261,200
Project Estimate*	\$285,401

Sources	
Partners – BGWH, JMP, AML	\$45,000
Leading Partner – SALL	\$240,401
ADDITIONAL PARTNERS	
Total Sources	\$285,401



SAL Capital Partners, LLC
17600 NE 3rd Ct
North Miami Beach, FL 33162
Harold@salcapitalpartners.org

January 24, 2025

To:

City of North Miami Community Redevelopment Agency (CRA)
735 NE 125th Street, Suite 100
North Miami, Florida 33161

Subject: Line of Credit Confirmation for Affordable Housing Development

Dear Members of the City of North Miami CRA,

SAL Capital Partners is pleased to confirm the issuance of a private line of credit in the amount of **One Million Dollars (\$1,000,000.00)** to support the development of affordable housing homes in the City of North Miami.

This line of credit is extended specifically for financing activities related to the acquisition, construction, and development of affordable housing units, aligning with the CRA's mission to enhance the availability of quality housing for North Miami residents. The funding will be available for drawdowns as per the agreed-upon terms and conditions and subject to the successful fulfillment of project milestones.

Should you require any additional information or documentation regarding this line of credit, please do not hesitate to contact us directly at 786-280-1503.

We look forward to working closely with the City of North Miami CRA to bring this project to fruition.

Sincerely,

A handwritten signature in cursive script that reads "Harold Lorenceau".

Harold Lorenceau
Director
SAL Capital Partners



DEVELOPMENT TEAM

We have assembled a high performing team with talented professionals to complete the project:

General Contractor(s):

Stephanie Ekunkonye - Black Girl with a Hammer # CGC1531126 # CCC1336195
Margaret Gachelin - JMP Construction # CGC1532320
Lynda Mathurin - AML Construction # CGC1525591

Architect:

Antonio Fernandez - Tony Fernandez Architect – license #AR0014542

Community Agency:

Christlande Estime - Neighborhood Housing Services of South Florida - HUD Approved Agency
#84976

Lending Partner:

Marc R. Williams – Marc Home Loans #NMLS 371350



**PROPOSAL
FOR
NOTICE OF DISPOSAL OF REAL PROPERTY**

12505 NW 11th Ave, NORTH MIAMI, FL 33168

Prepared for



NORTH MIAMI CRA
COMMUNITY REDEVELOPMENT AGENCY

North Miami CRA
 Anna-Bo Emmanuel, Esq.
 Executive Director
 735 NE 125th Street, Suite 100
 North Miami, Florida 33161

RE: PROPOSAL FOR DEVELOPMENT OF 12505 NW 11TH AVE, NORTH MIAMI, FL 33168

Dear Ms. Emmanuel,

We would like to extend our appreciation for your time in considering the proposal for development of the property located at 12505 NW 11th Ave, NORTH MIAMI, FL 33168.

As a response to our resubmission for the NMCRA's notice of property disposal, we (BGWH, JMP and AML) are responding with the additional information you requested.

The proposed budget for the project, letter of credit, and development team have all been included for your review.

Everyone on the development team operates and continues to operate their businesses in good standing financially and with the state of Florida agencies. We attest that no one is in collusion or has an intent to defraud and no company is involved in any illegal practices.

None of the companies on the development team are in arrears for debt for failing to deliver goods or services to the NMCRA or any agency or department of the City of North Miami.

We are open to partnering with any local small business or local resident that can contribute to the successful completion of the project. We welcome any subcontractor and professional services that are licensed and in good standing to collaborate with our team.

Should our team be the awardees of the property we are more than happy to work with any mortgage ready buyer that lives in the city of North Miami.

We assure you that if awarded this property, we will develop the sites to its highest and best use in compliance with state and federal requirements using the highest quality standards.

We look forward to working in partnership with the North Miami CRA.

Sincerely,

Margaret Gachelin
 CEO
 JMP Group LLC
 margaret@jmpregroup.com

Stephanie Ekunkonye
 CEO
 Black Girl With A Hammer
 info@bgwh.org

Lynda Mahurin
 CEO
 AML Construction Contractor
 lynda@amlflorida.com

EXECUTIVE SUMMARY

12505 NW 11th Ave, North Miami, FL 33168

Proposed Site Details:

- Single Story Family house
- 3 Bedrooms / 2 Baths
- 1,310 Sq. Ft.
- Sustainable / Eco Friendly Landscaping

Scope of Work:

- Survey, Design, Architectural Design/Engineering/Permitting
- Provide labor, materials & equipment
- Complete construction of single-family home utilizing qualified licensed contractors and/or subcontractors

Project Timeline:

- Complete construction and sale of property within twenty four (24) months of deed transfer from North Miami Community Redevelopment Agency.
- Property taxes due will be paid from the time of deed transfer until sale of property.
- JMP Group ,Black Girl With A Hammer ,and AML Construction will not suffer any levy or attachment to be made, or any material or mechanic's lien, or any unauthorized encumbrance or lien to attach to the property.

Project Funding

- Project hard and soft construction costs will be funded by our team. We may also utilize funds and/or grants available for affordable housing projects from government or private entities.

Project Completion Goal

- We seek to provide affordable housing options for sale or rent at completion of the project. At the discretion of NMCRA, if a property is not sold, we request that you allow us to rent the property to qualified low to moderate income families, whose incomes do not exceed 140% percent of area median income as published by the United States Department of Housing and Urban Development for Miami-Dade County.
- We will make every effort to market and outreach to qualified buyers using the affordable housing/workforce housing guidelines. We have partnered with NHSSF to establish the procedures for selecting a buyer and final the sale to a new homeowner.
- A good faith effort shall be made to sell or rent the eligible home. The term "good faith effort" shall include the marketing of the home/property through a multiple listing service, first time home buyer agencies, veteran services, and advertising of the property on appropriate sites.

CRITERIA FOR GREEN BUILDING

- Conduct applicable site assessments and land testing.
- Use sustainable, eco-friendly landscaping.
- Use energy efficient/eco-friendly toilets, light fixtures, hot water heaters, HVAC systems, dishwashers, appliances, showerheads, kitchen and bathroom faucets.
- Promote healthy living environments through the following:
 - Use interior paints and primers that comply with current Green Seal standards for low volatile organic compound (VOC) limits.
 - Use low VOC adhesives that comply with Rule 1168 of the South Coast Air Quality Management District.
 - Avoid use of exposed particleboard (which contains added urea-formaldehyde, a toxin), unless the exposed area has been sealed.
 - Avoid installation of carpet.
 - Install Energy Star-labeled bathroom and Energy Star-labeled power vented fans or range hoods that exhaust to the exterior when necessary.
 - Install a ventilation system for the housing unit that provides 15 cubic feet per minute of fresh air per occupant.
 - Install tankless water heaters, or conventional water heaters in rooms with waterproof floor coverings and drains or catch pans piped to the exterior of the dwellings.
 - Insulate exposed cold-water pipes in climates and building conditions susceptible to moisture condensation to prevent condensation that can lead to mold growth.
 - Install dryer exhausts that connect directly to the outdoors.
 - Seal all wall, floor, and joint penetrations to prevent pest entry.
 - Use of non-vinyl, non-carpet floor coverings to minimize exposure to health hazards.
 - Install Energy Star qualified refrigerator, dishwasher, washing machine, when available

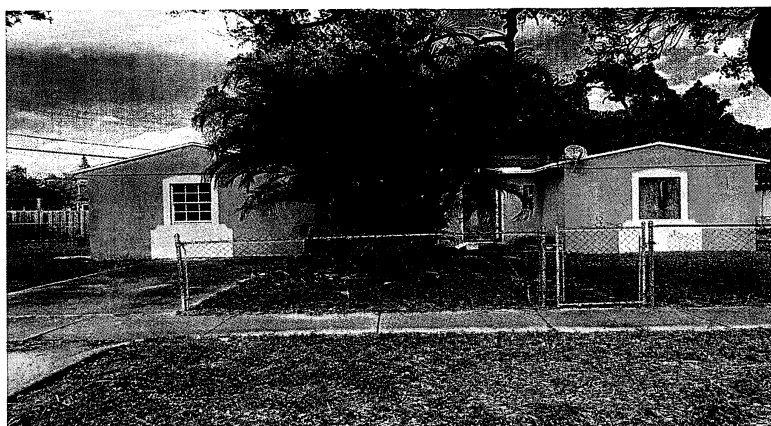
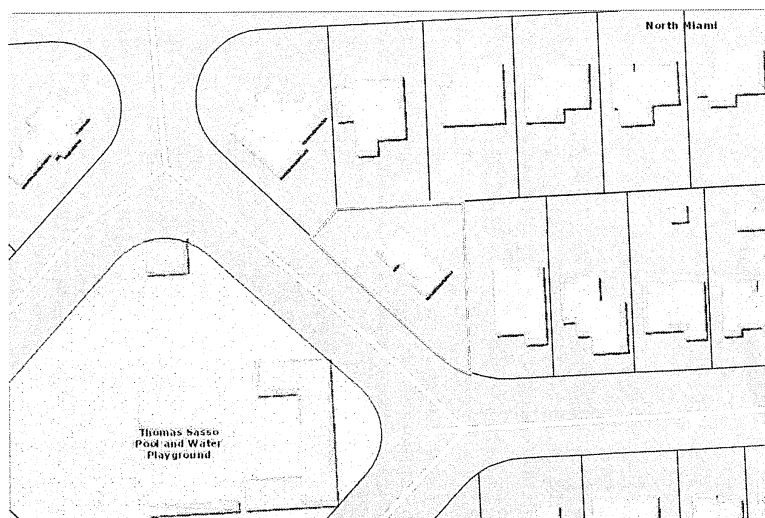
SITE DESCRIPTION

Property Address: 12505 NW 11th Ave, North Miami, FL 33168

Folio #: 06-2126-016-1100

Lot Size: 8,730

Zoning: SFR



ESTIMATED DEVELOPMENT COST

Item	Cost
Land	\$1
Soft Cost	
Survey	\$3,000
Architectural Drawings	\$2,000
Permits	\$6,000
Total	\$11,001
Hard Cost	
Fencing	\$6,000
Electrical	\$8,000
Plumbing	\$5,000
HVAC	\$8,000
Roof	\$15,000
Windows	\$10,000
Exterior Doors	\$4,000
Interior Framing	\$8,000
Drywall	\$4,000
Interior Painting	\$4,500
Interior Doors	\$3,000
Cabinets/Quartz	\$8,000
Tiling	\$3,000
Insulation	\$1,000
Finish Work	\$3,500
Closet Systems	\$3,500
Stucco	\$3,000
Exterior Painting	\$3,500
Gutters	\$2,000
Landscaping	\$8,000
Driveway	\$3,000
Hardscape	\$3,000
Appliances	\$6,000
Pool Restoration	\$35,000
Construction Cleaning	\$3,500
Total	\$161,500
Project Estimate	\$172,501

Sources	
Partners – BGWH, JMP, AML	\$45,000
Private Lender – SAL CAPITAL PARTNERS	\$127,501
Total	\$172,501



SAL Capital Partners, LLC
17600 NE 3rd Ct
North Miami Beach, FL 33162
Harold@salcapitalpartners.org

January 24, 2025

To:

City of North Miami Community Redevelopment Agency (CRA)
735 NE 125th Street, Suite 100
North Miami, Florida 33161

Subject: Line of Credit Confirmation for Affordable Housing Development

Dear Members of the City of North Miami CRA,

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Should you require any additional information or documentation regarding this line of credit, please do not hesitate to contact us directly at 786-280-1503.

We look forward to working closely with the City of North Miami CRA to bring this project to fruition.

Sincerely,

A handwritten signature in cursive script that reads "Harold Lorenceau".

Harold Lorenceau
Director
SAL Capital Partners

Visual Concept of Interior Design*

KITCHEN SELECTIONS

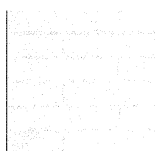
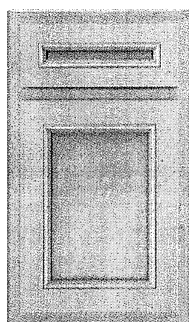
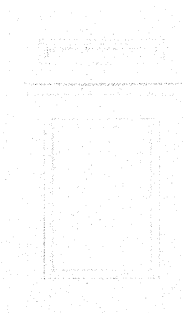


CABINET

ISLAND CABINET

BACKSPLASH

HARDWARE



COUNTERTOP



FAUCET

SINK



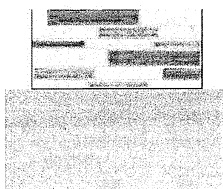
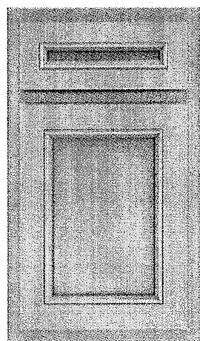
PRIMARY BATH



CABINET

SHOWER WALLS

COUNTERTOP



HARDWARE

FAUCET FIXTURES



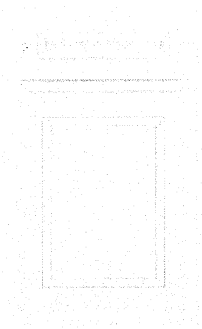
*For illustration purposes only

Visual Concept of Interior Design*

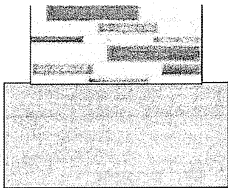
SECONDARY BATHS



CABINET



WALL TILE



COUNTERTOP



HARDWARE



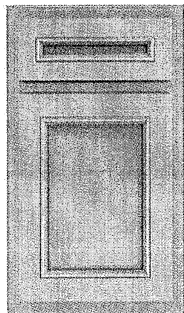
FAUCET FIXTURES



LAUNDRY ROOM



CABINET



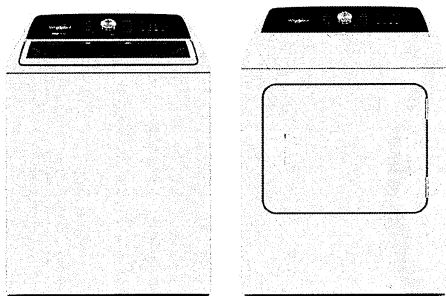
COUNTERTOP



HARDWARE



WASHER/DRYER



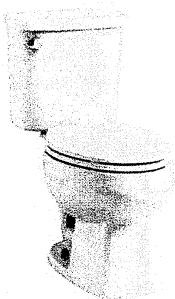
*For illustration purposes only

Visual Concept of Interior Design *

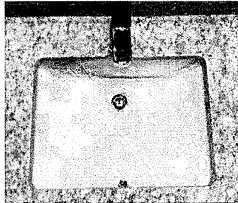
BATHROOM UPGRADES



UPGRADE - SQUARE
SINKS



ELONGATED STANDARD HEIGHT TOILET



FLOORING SELECTIONS



TILE - LUMBER GRAY

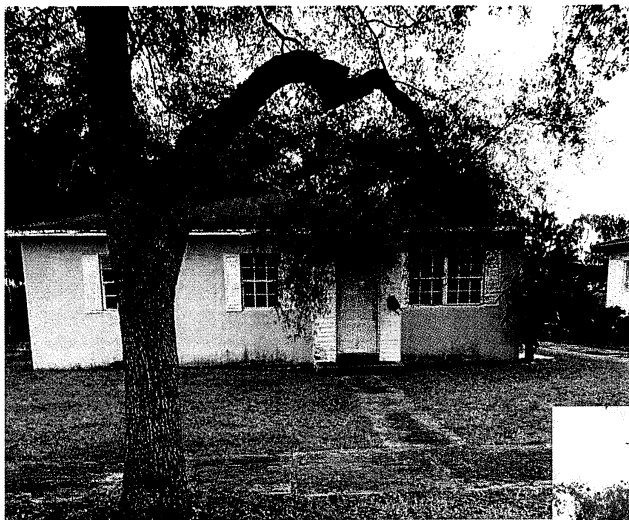
- FOYER
- KITCHEN/CAFÉ
- GATHERING ROOM
- BEDROOMS
- PRIMARY BATH
- SECONDARY BATH
- LAUNDRY

*For illustration purposes only

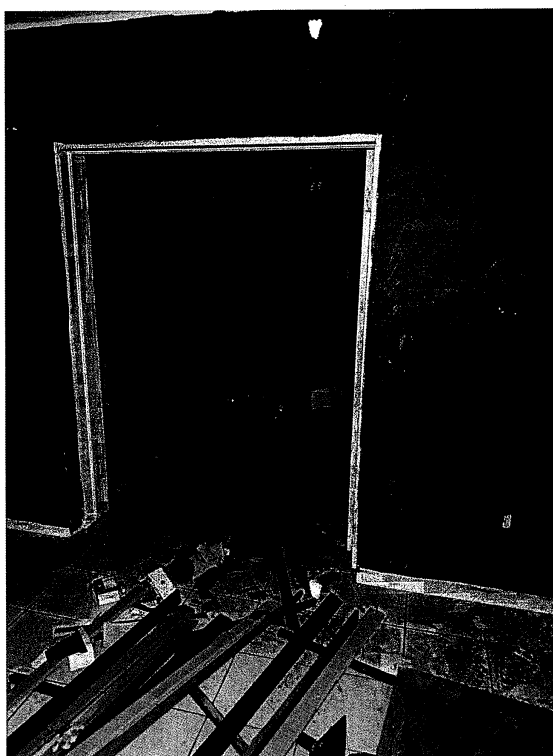
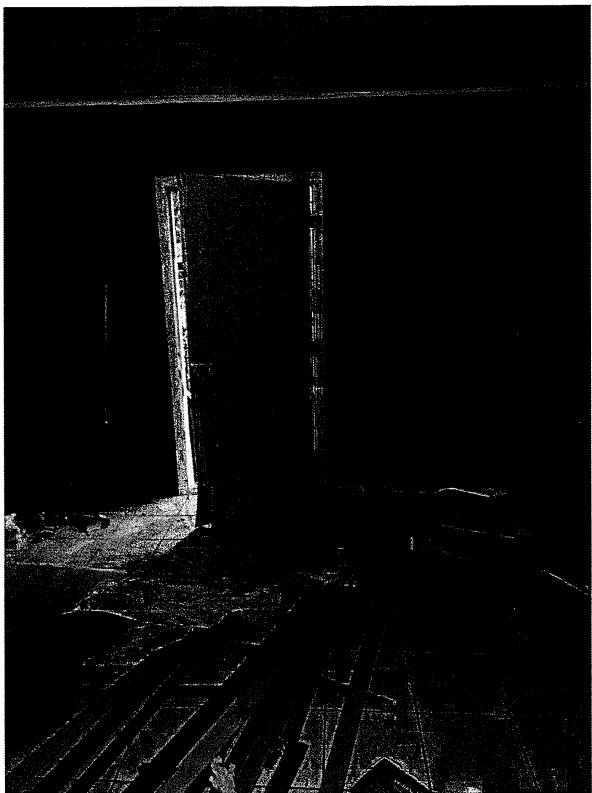
Previous Similar Project –

Scope of work included full scale renovation, new foundation, new electrical, new plumbing, new roof, new mechanical, pool resurfacing and upgrade, new pool deck, new flooring, new drywall, new bathrooms, new kitchen, recessed lighting, new appliances

BEFORE EXTERIOR



BEFORE INTERIOR



AFTER -EXTERIOR



AFTER-INTERIOR



AFTER - OUTDOOR



DEVELOPMENT TEAM

We have assembled a high performing team with talented professionals to complete the project:

General Contractor(s):

Stephanie Ekunkonye - Black Girl with a Hammer # CGC1531126 # CCC1336195

Margaret Gachelin - JMP Construction # CGC1532320

Lynda Mathurin - AML Construction # CGC1525591

Architect:

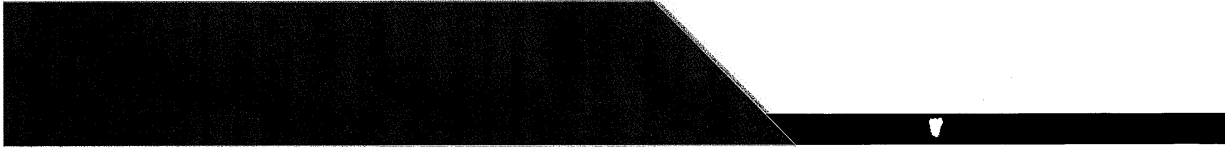
Antonio Fernandez - Tony Fernandez Architect – license #AR0014542

Community Agency:

Christlande Estime - Neighborhood Housing Services of South Florida - HUD Approved Agency
#84976

Lending Partner:

Marc R. Williams – Marc Home Loans #NMLS 371350



Anna-Bo Emmanuel, Esq.

North Miami Community Redevelopment Executive Director

735 NE 125th St Suite 100

North Miami, FL 33161

Re: 12505 NW 11th Ave, North Miami, FL 33168

Dear Ms. Emmanuel & Boards Members of the North Miami CRA,

I am responding to your request for additional supporting documentation as to my initial proposal for the purchase of 12505 NW 11th Ave North Miami, FL 33168. This includes a preliminary project estimate, loan pre-approval and closing cost estimate. (See enclosed)

I am hereby revising my proposal for said property and am requesting the waiver of any guidelines that are required.

I have chosen S.T.A. Construction Comp LLC as the contractor for this project. They have over 40 years of collective experience managing projects of this size and nature. The estimated timeframe from inception to completion for this project will be 5-6 months barring any unforeseen delays.

Once again, I thank you for your time and consideration.

Cordially,



Veronica Guzman

Subject Property
12505 NW 11th Ave
North Miami, FL 33168



Inspiration Property



Contractor Completed Projects

Before:

1430 SW 67th Ave Plantation, FL



After:



Before:

10625 SW 112th St Miami, FL



After:



Before:

1405 SW 122nd Ave Miami, FL



After:



12505 NW 11th Ave
North Miami, FL 33168

Land Acquisition	\$1.00
------------------	--------

Soft Costs

Appraisal Fee	\$450.00
Architect Fees	\$3,000.00
Building Permitting Fees	\$495.00

Total:	\$9,945.00
--------	-------------------

Hard Costs

Demolition/Site Preparation	\$5,000.00
Mold Inspection	\$500.00
Roof	\$17,000.00
Gutters	\$2,000.00
Rough Carpentry	\$7,000.00
Electrical	\$12,300.00
Plumbing	\$5,200.00
Insulation	\$2,145.00
Drywall	\$3,900.00
Flooring	\$11,390.00
Windows	\$7,200.00
Interior Doors	\$2,100.00
Exterior Doors	\$3,000.00
HVAC System	\$7,200.00
Kitchen Cabinets	\$5,000.00
Kitchen Backsplash	\$1,500.00
Kitchen Countertops	\$1,500.00
Appliances	\$5,000.00
(2) Bathroom Tiling, Faucets, Toilets, Vanities & Mirrors	\$10,000.00

Interior Painting	\$3,500.00
Finish Carpentry	\$1,500.00
Exterior Painting	\$3,000.00
Pool Restoration	\$11,000.00
Landscaping	\$5,000.00
Fencing	\$10,000.00
Construction Management	\$11,000.00

Total:	\$158,435.00
--------	---------------------

Closing Costs

Title Fees	
Lender's Policy	\$1,697.50
Simultaneous	\$175.00
Owner's Title Policy	\$25.00
Courier Fee	\$25.00
Notary Fee	\$175.00
E-Recording Fee	\$100.00
Settlement Fee	\$950.00

Recording Fees	
Documentary Stamps Tax (Deed)	\$18.50
Documentary Stamps Tax (Mortgage)	\$665.00
Intangible Tax	\$380.00
Property Taxes	TBD
Property Insurance	TBD

Total: **\$4,211.00**

Loan Fees

Origination Fee	\$2,000.00
Discount Point	\$2,000.00
Credit Report	\$21.00
Processing Fee	\$400.00
Prepaid Interest	TBD

Total: **\$4,421.00**

Project Estimate Total: \$167,068.00

NOTE: This estimate does not include costs that are subject to change or that can only be determined at time of closing.

S.T.A. CONSTRUCTION COMP LLC

LICENSE: CGC 1512149

LOCATION: 12505 NW 11TH AVE

MIAMI, FL

North Miami, FL 33168

POINT OF CONTACT

RICK HERNANDEZ 305-297-1533

January 15, 2025

Introduction: The attached quote by S.T.A Construction Comp LLC, to provide the repairs necessary on the existing structure to make it habitable. All work will be done following City and County building codes and permits.

Following is the scope of work:

Roofing:

- Replace all damaged Trusses
- Replace all damaged plywood, with new pressure treated plywood
- Replace all damaged fascia's, use pressure treated wood
- Install new Shingle Roof

Electrical:

- Replace Electric Panel and Breakers
- Rewire damaged electric resistance wires
- Install new Smoke Detectors
- In coordination with Florida Power and Light, upgrade/install new meter
- Install new electrical outlets
- Install new electrical switches

Mechanical:

- Install new HVAC system as required per square footage of structures
- Install new air ducts and vents
- Install exhaust fans in bathrooms

Plumbing:

- Upgrade all water lines to new PVC piping as required
- Install new plumbing fixtures (Faucets)
- Install new Tankless Water Heater

Total cost for work outlined above:

\$98,000



January 17, 2025

Dear Veronica M. Guzman,

Subject Property: 12505 NW 11TH AVE, NORTH MIAMI, FL 33168

We are pleased to notify you that your application for a mortgage has been pre-approved. Based upon our review of your income, employment, assets and credit report, this approval is good for a sales price of \$200,000.00 with Conventional financing. This pre-approval is assuming there are no changes in your financial situation and should not be considered a commitment until the following conditions are met:

- A valid sales contract is ratified on a property;
- A satisfactory appraisal is accomplished on such property;
- Clean title work is issued by your title company of choice;
- A rate commitment is issued by our company under the above referenced mortgage program;

We wish you luck in the home buying process and we stand ready to continue our service once you find your new home.

Sincerely,

Felix J Yero

Felix J Yero
NMLS# 1719732
Sr. Mortgage Loan Officer

Felix J Yero | Sr. Mortgage Loan Officer | NMLS ID #1719732
2200 N Commerce Pkwy, Ste 221, Weston, FL 33326
2170 E. Big Beaver Rd, Suite A | Troy, MI 48083 | NMLS ID #3028
C: (786) 663-3072 | fyero@americu.com



Closing Disclosure

*This form is a statement of final loan terms and closing costs.
Compare this document with your Loan Estimate.*

Closing Information

Date Issued
Closing Date 02/14/2025
Disbursement Date 02/14/2025
Settlement Agent Sun Life Title LLC
File # Sale Pre-Lim
Property 12505 Northwest 11th Avenue
North Miami, FL 33168
Sale Price \$125,000.00

Transaction Information

Borrower(s) Veronica Guzman
Seller(s) T B. D
Lender TBD

Loan Information

Loan Term 0 yr.
Purpose Purchase
Product
Loan Type FHA
Loan ID #
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$200,000	No
Interest Rate		No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>		No
Prepayment Penalty		Does the loan have these features? No
Balloon Payment		No

Projected Payments

Payment Calculation		Years 1-0
Principal & Interest		—
Mortgage Insurance		+ —
Estimated Escrow <i>Amount can increase over time.</i>		+ \$524.00
Estimated Total Monthly Payment		\$524.00
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	\$524.00 a month	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing

Closing Costs	\$4,605.00	Includes \$3,205.00 in Loan Costs + \$1,400.00 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details</i>
Cash to Close	\$-71,225.12	Includes Closing Costs. See "Calculating Cash to Close" on page 3 for details. <i>See "Calculating Cash to Close" on page 3 for details.</i>

Closing Disclosure

Page 1 - Loan ID #

Closing Cost Details

LOAN COSTS	Borrower Paid		Seller Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 0% of Loan Amount (Points)					
02 Origination Fee					(L)
03 Underwriting Fee					
04					
B. Services Borrower Did Not Shop For		\$1,460.00			
01 Appraisal Fee to TBD					
02 Credit Report Fee to TBD					
03 Flood Certification Fee to TBD					
04 MERS Fee to MERS					
05 Processing Fee to TBD					
06 Tax Service Fee to TBD					
07 Title - Lender's Title Policy to Old Republic National Title Insurance Company	\$1,285.00				
08 Title - Simultaneous	\$175.00				
C. Services Borrower Did Shop For		\$1,745.00			
01 Courier Fee to Sun Life Title LLC	\$25.00		\$70.00		
02 Notary Fee (If Needed) to Sun Life Title LLC	\$175.00		\$175.00		
03 Secure Archive Fee & E-Recording to Sun Life Title LLC	\$100.00		\$100.00		
04 Survey Fee, Plot Plan to Sun Life Title LLC	\$495.00				
05 Title - Settlement Fee to Sun Life Title LLC	\$950.00		\$950.00		
06 Title Search Fee to Old Republic National Title Insurance Company			\$125.00		
07 Wire Fee to Sun Life Title LLC			\$35.00		
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,205.00				
Loan Costs Subtotals (A + B + C)	\$3,205.00				
OTHER COSTS					
E. Taxes and Other Government Fees		\$1,375.00			
01 Recording Fees Deed: \$18.50 Mortgage: \$256.50	\$275.00		\$18.50		
02 Documentary Stamp Tax (Deed) to Official Records Department			\$750.00		
03 Documentary Stamp Tax (Mortgage) to Official Records Department	\$700.00				
04 Intangible Tax (Mortgage) to Official Records Department	\$400.00				
05					
06					
F. Prepays					
01 Homeowner's Insurance Premium (12 mo.) to TBD					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from 02/14/25 to 03/01/25)					
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's insurance for 3 months					
02 Mortgage insurance					
03 Property taxes for 3 months					
04					
05					
06					
07					
08 Aggregate adjustment					
H. Other		\$25.00			
01 Estoppel Reimbursement to Sun Life Title LLC					
02 Lien Search Reimbursement to Sun Life Title LLC			\$250.00		
03 Listing Agent Commission			\$3,125.00		
04 Selling Agent Commission			\$3,125.00		
05 Title - Owner's Title Policy (Optional) to Old Republic National Title Insurance Company	\$25.00				
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$1,400.00				
Other Costs Subtotals (E + F + G + H)	\$1,400.00				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$4,605.00				
Closing Costs Subtotals (D + I)	\$4,605.00		\$8,723.50		
Lender Credits					

Closing Disclosure

Page 2 - Loan 112 #

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☐ does not have a demand feature.

Late Payment

If your payment is more than days late, your lender will charge a late fee of _____ of the late payment amount.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

12505 Northwest 11th Avenue

North Miami, FL 33168

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- ☒ will not have an escrow account because ☐ you declined it
- ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance.

Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Cost over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In The Future

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

Finance Charge. The dollar amount the loan will cost you.

Amount Financed. The loan amount available after paying your upfront finance charge.

Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.

Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing the loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	TBD				Sun Life Title LLC
Address					14261 Commerce Way ste 102 Miami Lakes, FL 33016
NMLS ID					
ST License ID					W614950
Contact					Magda Loureiro
Contact NMLS ID					
Contact ST License ID					W401613
Email					Magda@sunlifetitle.com
Phone					(305) 906-1990

See signature addendum

Signature Addendum

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Veronica Guzman	Date	T B. D	Date
-----------------	------	--------	------

PAUL BAZILE
SUBMISSION AMENDMENT: JANUARY 23, 2025
PROPOSAL OF THE ACQUISITION OF THE CRA DISPOSAL PROPERTY LOCATED AT
12505 NW 11 AVE, NORTH MIAMI, FL 33168

North Miami CRA
Anna-Bo Emmanuel, Esq.
735 NE 125 St, Suite 100
North Miami, FL 33161

Dear Ms. Anna-Bo Emmanuel, Esq,

Enclosed in this packet is an updated submission with additional information as requested by the CRA Board on November 26, 2024. In this amendment, I have included an extensive itemized project estimate prepared by my general contractor, an updated proposal for the acquisition of the property, and an expanded financial documentation that demonstrates my ability to complete this acquisition and redevelopment of this property.

During my observation at the board meeting, it was evident that a few board members were concerned about each applicant's financial ability to successfully redevelop the property. As a result, I have secured underwriting approvals from two lenders, providing assurance that the financial resources necessary to complete the redevelopment are in place. These approvals, typically secured during the under-contract period, reflect my lenders' confidence in both my vision and the feasibility of this project.

Furthermore, this updated proposal includes a comprehensive cost breakdown prepared by my general contractor, detailing the financial allocation for each phase of the property. The estimate provides details on expenses for demolition, site preparation, construction materials, and labor. Each cost category has been carefully calculated to ensure transparency and demonstrate the financial feasibility of the project. The total project budget is supported by the underwriting approvals from the two lenders, ensuring that all necessary resources are in place to complete the redevelopment successfully. By providing this cost breakdown, the proposal aligns with the North Miami CRA's mission to eliminate slums and blight, a key initiative that aligns with the CRA's master plan.

I am also committing to prioritize the selection of local businesses with my GC as I know this is of importance to the CRA Board. In conclusion, I am deeply committed to investing not only in this property but my community that I love. Additionally, I would like to amend my price proposal to \$25,000, rather than the \$50,000 originally offered in my initial submission. This adjustment reflects both the current economic landscape and the extensive investment required to complete the redevelopment. With the addition of a detailed cost breakdown, financing assurances, and a comprehensive plan aligned with the CRA's vision, I hope that the board can see my commitment to bringing significant value to North Miami. Thank you for considering my updated proposal, and I look forward to investing in my community.

Sincerely,

Paul Bazile

Paul Bazile



FastTrack Credit Approval

**Your actual rate, payment, and closing costs could be higher.
Get an official Loan Estimate before choosing a loan.**

Date Prepared:
01/14/2025

Applicants:
Paul Bazile

Loan Officer:
Joe Manglardi

Loan Officer License:
L022656

Loan Officer Cell Phone:

Branch Phone Number:
407-635-8184

Branch Location:
**205 S. Hoover Blvd. Suite 203
Tampa, FL 33609
NMLS #: 1212907**

Loan Type:
FHA

Loan Program:
FHA - 30 Yr Fixed

Purchase Price (up to):
388,000.00

Max. Qualifying LTV:
96.500

Property Type:
1 Unit

Loan Amount:
380,972.00

Principal & Interest Payment:
2,596.32

of Units:
1

Credit Expiration:
05/08/2025

Income Expiration:
04/20/2025

Asset Expiration:
05/10/2025

Interest Rate:
7.240

Lock Expiration:
N/A

Secondary Financing:
N/A

It is a pleasure to notify you that CrossCountry Mortgage, LLC has approved your credit application subject to the terms and conditions herein. Please note that any of the following may adversely affect the loan decision. Immediately inform CrossCountry Mortgage, LLC of:

- Any change in employment status or income or change of employer.
- Any new credit inquiry, any new debt or credit obtained, or co-signing of any other loan.
- Any new property obtained or undisclosed ownership of property at the time of application.
- Funds used for down payment and/or closing come from an account that is not verified on your loan application.

Collateral conditions

- Executed Purchase Contract
- Acceptable Appraisal — Same property type as above and appraised value at or above the purchase price of the executed contract.
- Evidence of Title — Must indicate no liens, encumbrances, or adverse covenants or conditions.
- Property Insurance — Coverage amounts to meet CrossCountry Mortgage, LLC requirements; property type will define insurance requirements.





CROSSCOUNTRY MORTGAGE™

Credit Approval Certificate

(Pending Conditions)

This certificate verifies that Paul Bazile and (if Co-Borrower is applicable) have been Credit Approved for a new FHA - 30 Yr Fixed loan with a Purchase Price up to \$388,000.00

This certificate is valid through 04/20/2025

Joe Manglardi, Loan Officer

CrossCountry Mortgage, LLC

205 S. Hoover Blvd. Suite 203

Tampa, FL, 33609

Phone: 440-845-3700, Fax: 407-635-8183 Cell:

NMLS# 3029, Branch NMLS# 1212907, LO NMLS# 1128287



This is a conditional loan approval. All loans subject to final underwriting approval. Certain restrictions apply. Call for details. NMLS3029 (www.nmlsconsumeraccess.org).

**MORTGAGE LOAN CONDITIONAL APPROVAL**

BAZILE

Loan #: [REDACTED]

Commitment Date: 01/10/2025**Expiration Date:** 04/27/2025**Applicant(s):**
PAUL BAZILE**Subject Property:**
TBD
MIAMI, FL 33168**Loan** (described as follows):

Sales Price: \$50,000.00
 Loan Amount: \$376,356.00
 Rate Type: **FIXED**
 Annual Percentage Rate: 7.817%
 Maximum Loan-to-Value Ratio: 92.470
 Maximum Rate: 6.990%
 Discount Points: 0.000
 Origination Fee: \$
 Commitment Fee: \$
 Prepayment Penalty: **No**
 Proposed Principal and Interest Payment: \$2,501.38
 Estimated Homeowner's Insurance: \$208.33
 Estimated Mortgage Insurance: \$153.41
 Estimated Property Taxes: \$534.37
 Estimated Homeowner's Association Dues: \$0.00
 Estimated Other: \$0.00

Initial Interest Rate: 6.990%*(If this is an adjustable rate mortgage, your qualifying and future rate may be higher)***If Adjustable Rate:****Adjustment Period:** n/a**Margin:** 0.000%**Maximum Rate:** 0.0000%**Cap per Adjustment:** 0.000%**Index:** 0.000%**Index Source:** n/a**Total Estimated Monthly Payment:** \$3,397.49**Loan Term, Type and Description:** 30 YEAR FHA FIXED**Is the Interest Rate locked?** NO**Rate Lock Expiration Date:** _____

Loan Officer Name: DUSTIN SWIGART
NMLS Number: 681479
Address:
 4407 WALNUT STREET, SUITE 210
 BEAVERCREEK, OH 45440

Phone: (513) 698-8021
Fax:
Email:

EX 17613.40

Page 1 of 4

Mortgage Loan Conditional Approval (03/13)



ESTIMATE



Prepared For

Paul Bazile
(786) [REDACTED]

**Wet 2 Dry Restoration; DBA Dreams 2 Reality
Contracting Services**

Estimate # 10
Date 01/23/2025

P.O. Box 531063
Miami Shores, FL 33150
Phone: (786) 417-3777
Email: reggierendel@dreams2realityllc.org
Web: CRC1333141

Description	Rate	Quantity	Total
Demolition	\$35,000.00	1	\$35,000.00
Structural demolition			
Trash debris removal			
Hazardous waste material removal			
40 yard dumpster provided			
Foundation	\$22,500.00	1	\$22,500.00
Reinforce foundation			
Rebar installation			
Concrete pour			
Labor and material provided			
Masonry	\$15,815.00	1	\$15,815.00
Block installation (\$2.17 per block to purchase) 2500 blocks (\$3.50 per block install)			
4 pallets of Type M Mortar (40 in each pallet) \$1,280			
Wire mesh for blocks \$360			

Plumbing	\$18,500.00	1	\$18,500.00
PVC install			
New water line install			
3 bedroom/ 2 baths			
Electrical	\$20,500.00	1	\$20,500.00
Electrical rough and final for updated panel, re wire entire interior and exterior, and install outlets, light fixtures, and recess lights			
Mechanical	\$10,500.00	1	\$10,500.00
New 3 ton A/C unit (inside and outside)			
Google smart thermostat			
New duct system and A/c grills			
Labor and material			
Finish work	\$25,000.00	1	\$25,000.00
Drywall hang (ceiling and walls)			
Tape, Plaster, and corner beads			
Sand for smooth finish			
Spray insulation			
Prime and paint			
Labor and material provided			
Baseboard and door trim	\$3,500.00	1	\$3,500.00
500 LF			
10 doors including bifold			
Labor and install included			

Flooring	\$7.00	2,000	\$14,000.00
Porcelain tiles install			
Proposed sq footage 2,000 sq ft			
Thinset and grout provided			
Exterior	\$12,500.00	1	\$12,500.00
Stucco (smooth finish)			
Prime and paint			
Roof	\$32,500.00	1	\$32,500.00
5/8 sheathing			
Felt paper			
tar			
Shingles			
Labor and material			
Bathrooms	\$30,500.00	1	\$30,500.00
Guest bathroom and master bathroom:			
Tile shower area			
Paint drywall			
Tile floor			
Install Bluetooth vent			
Install standard toilet			
Install vanity			
Install LED mirror			
Standard material provided, such as, drywall, durock, shower liner, grout, and thinset, and shower glass door			
Kitchen	\$19,500.00	1	\$19,500.00
White shakers			
Calcutta quartz countertop			
Contractor to provide standard material such as drywall, screws, recess lights, paint and primer			

Windows and exterior doors	\$17,500.00	1	\$17,500.00
2 exterior door (impact)			
Windows (impact)			
Labor and install			
Subtotal			\$277,815.00
Florida Tax			\$19,447.05
Total			\$297,262.05

ORIGINAL SUBMISSION SUBMITTED JUNE 11, 2024
--

North Miami CRA
Anna-Bo Emmanuel, Esq.
735 NE 125 St, Suite 100
North Miami, FL 33161

Proposal for Acquisition of CRA Disposal Property - 12505 NW 11 Ave, North Miami, FL 33168

Dear Ms. Anna-Bo Emmanuel, Esq.

My name is Paul Bazile, a resident and an employee in the City of North Miami. Enclosed, please find my proposal to acquire the listed CRA Disposal Property located at **12505 NW 11 Ave, North Miami, FL 33168**. The City of North Miami is all I have known as home since I immigrated from Haiti in 2000. My fondest memories begin with me being a young child participating in the Parks and Recreation basketball training at Natural Bridge and Benjamin Franklin Elementary, where I barely comprehended the English language.

Even throughout my adolescent stage, the city continued to make major contributions to my life. Whether it was the first home my parents purchased, participating in afterschool and summer activities, or my very first job interview which led me to be a city employee for the past 13 years -- it is without question, that I wholeheartedly work, live, and play, 'North Miami'.

Fast forward, a new crossroad has entered my life: the ability to become a homeowner. Unfortunately, because of the current economic landscape, it is extremely difficult to purchase a home at an affordable rate due to the surge in housing costs, demand for homes in the market, the rapid influx of rental property prices, and several other factors. The opportunity to acquire this property would fulfill my dream of not only being a homeowner but also investing in the same community that invested in me.

In this proposal, I have outlined my plan and vision to accomplish this milestone. The attached documents exhibit my plan to eliminate slum and blight, beautify, and redevelop a property that has been an eyesore to the community for the past decade. This proposal also includes the purchase price proposal, financing plan, current conditions, preliminary renderings, and overall how my vision meets the requirements of the 2023 North Miami Community Redevelopment Agency plan.

Countless hours of research and planning were dedicated to this proposal in an effort to show the sincerity of my plans to not just be a homeowner but also to invest in and improve the community that I love. I look forward to hearing from you and the North Miami CRA Board members on this project. Should you or the board members have any questions, please don't hesitate to reach out to me via email at pbazile1@gmail.com.

EXHIBIT SCHEDULE

EXHIBIT A – PROPOSAL OF ACQUISITION PRICE & REDEVELOPMENT COMMITMENT

EXHIBIT B – PRE-APPROVED FINANCING DOCUMENTATION

EXHIBIT C – CURRENT STRUCTURE AND PLANNED IMPROVEMENTS TO PROPERTY

EXHIBIT A

After a thorough analysis and research findings of the property, I am prepared to make an offer of \$50,000 to acquire the property with a minimum commitment of \$300,000 to beautify and redevelop the property totaling an investment of **\$350,000**.

My offer may appear significantly lower than the market value; however, I assure you that this valuation is reflective of the current condition of the property. As you and the CRA board members are aware, the property is in an extremely deteriorated state. Structural damage, HVAC, the interior landscape, and plumbing are a few issues that were visible during the visit with my contractor. It is also pertinent to note that these issues mentioned do not include other safety concerns that are not in eyesight that may arise during the renovation.

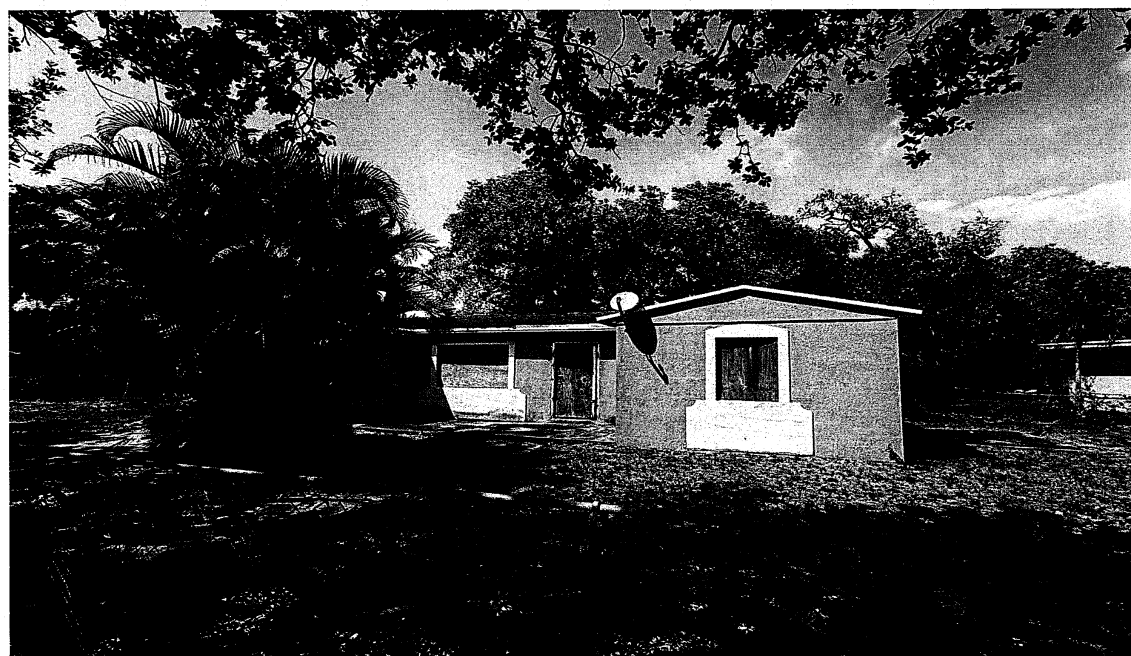
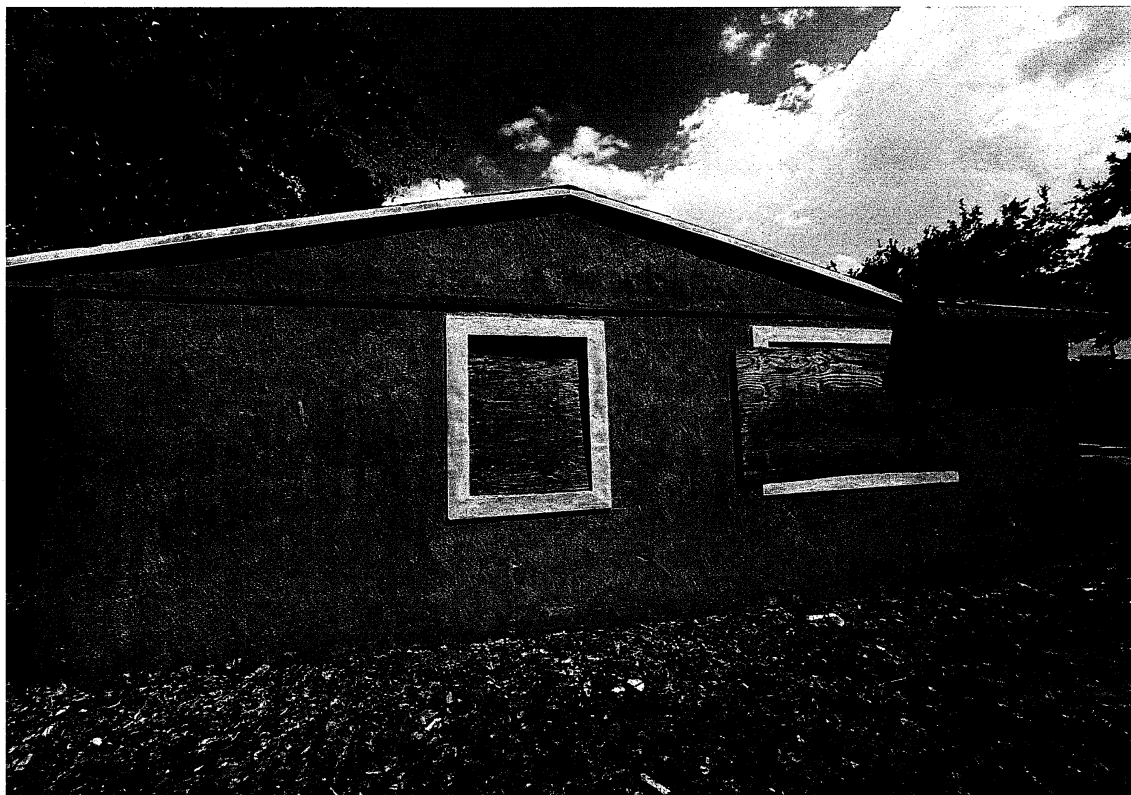
I understand and concur that one of the most important components for the CRA board members is that whoever acquires the property must have the capacity to successfully start and complete the project promptly. It is with great pleasure that I commit to redevelop the property within six months after the closing process. This is not only a commitment from me, but also a requirement from my lender.

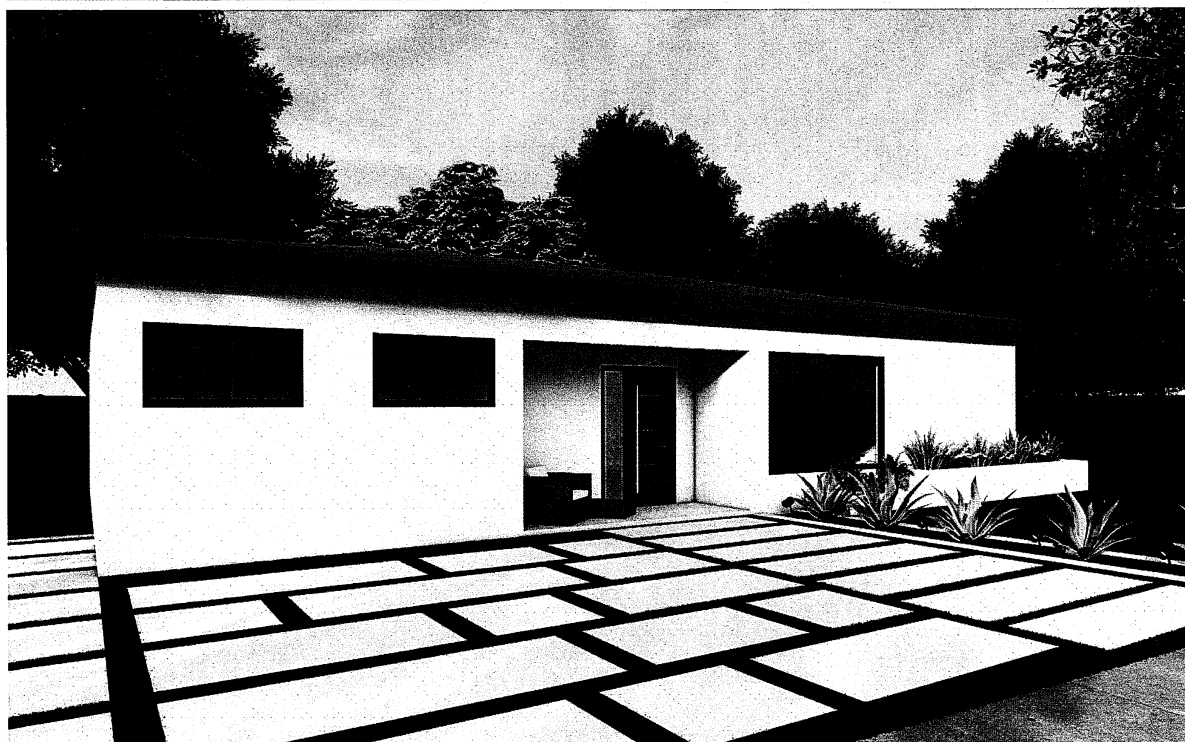
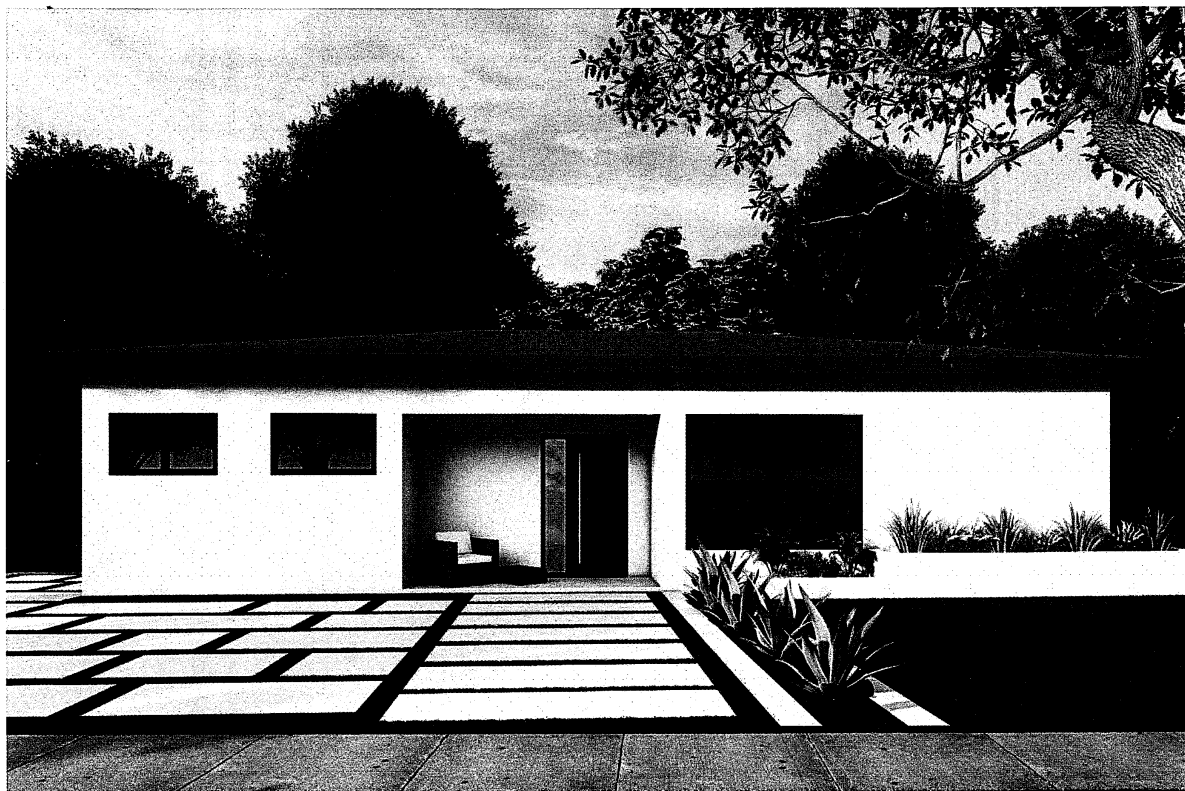
Also enclosed on this proposal (Exhibit A) is a pre-approval letter from my lender for an **FHA 203K Loan**. This loan is a government-backed loan that will provide me the opportunity to purchase and redevelop the property under one mortgage.

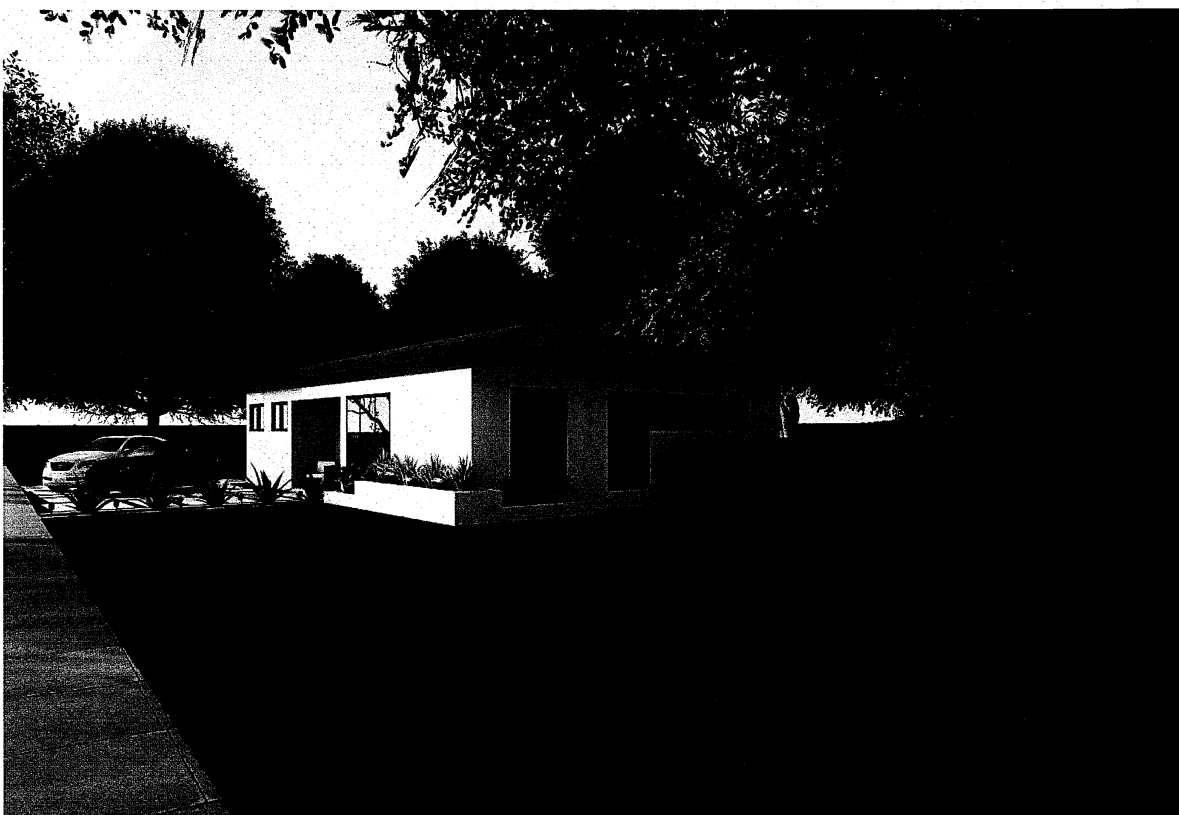
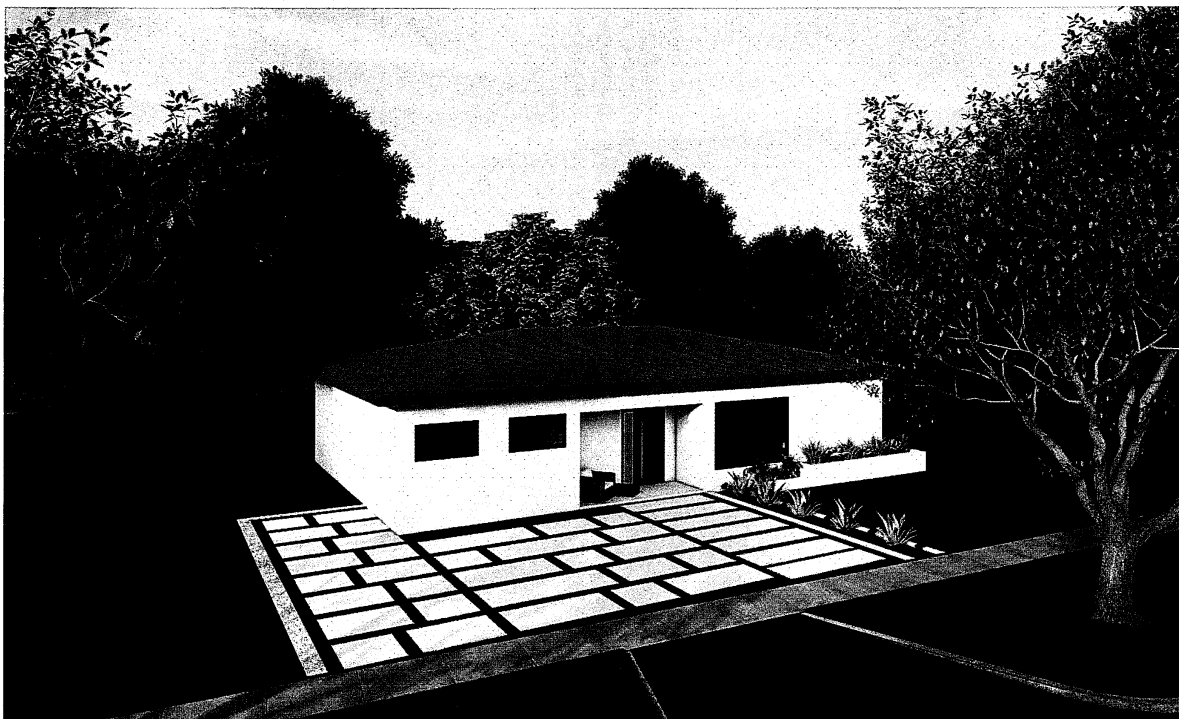
EXHIBIT C

The images below depict the current structure and preliminary renderings of the property. The renderings were carefully curated by a professional architect based on the CRA board's vision, the 2023 CRA comprehensive plan, surrounding properties, and the vision and goal to enhance the neighborhood.









Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.



Your Chase Mortgage Preapproval

Lender: JPMorgan Chase Bank, N.A.

Date: January 10, 2025

Reference Number: MAX8555685

Borrower(s): Nancy P Latour and Maxime Latour

Property Address (if applicable): 985 Nw 132nd St, North Miami, Florida 33168

Congratulations! You are preapproved for a mortgage. Your preapproval is based on:

- Your credit report
- Your provided income & asset information
- An automated underwriting review

Below are the terms used to generate your preapproval:

Purchase price/Estimated value: \$0.00			Loan amount: \$329,554.00		
Property type: Single Family			Occupancy type: Primary Residence		
Credit report ordered: ☒ Yes ☐ No					
Mortgage Type	Interest Rate	Points	Mortgage Payment	Payment with Taxes and Insurance	Second mortgage Payment
Conventional/30 Year Fixed	8.375%	0.000%	\$2,504.85	\$2,929.85	\$0.00

Program terms, conditions, interest rates, and points reflect today's market and are subject to change without notice. Contact your Home Lending Advisor for up to date rates, terms and conditions.

Here are some important things to keep in mind:

- This letter expires 90 calendar days from the date above.
- This preapproval is not a loan commitment. Once you complete the mortgage application, Chase will perform a comprehensive review of your creditworthiness, including verification of any information and documentation you provided, which may result in a change to the terms above. All conditions are subject to final underwriting, property valuation and investor approval.

Please call me at the number below to discuss next steps in your application process.

Learn about homebuyer assistance options that may be available in your area by visiting [Chase.com/Affordable](https://www.chase.com/Affordable) and look for the Chase Homebuyer Assistance Finder tool or contact your Chase Home Lending Advisor. Homebuyer assistance programs may provide opportunities for grant funds, zero interest or deferred interest loans, or may reduce the amount of money you save for a down payment. Please note, JPMorgan Chase Bank, N.A. does not guarantee eligibility or search results for any homebuyer assistance program and all eligibility qualifications are subject to program requirements. The search results displayed should not be considered an exhaustive list of grants that may be available for you. Consult with a personal tax advisor for questions about any impacts to your personal income taxes.

If you're a Chase customer buying a new home or an investment property, you may be eligible for our Chase Closing Guarantee. We promise an on-time closing in as soon as three weeks or you'll get \$5,000.

Not all customers or products are eligible for the guarantee. Certain delays, loan type, property type, and other factors may impact your eligibility. Visit [chase.com/cg](https://www.chase.com/cg) for eligibility, timing and documentation requirements. The Chase Closing Guarantee may be considered miscellaneous income and may be reportable for tax purposes to you and the IRS. Consult your personal tax advisor for questions about the impact to personal income tax returns. This offer is subject to change at any time without prior notice.

Sincerely,

El hajji, Habiba

NMLS ID: 2151196

habiba.elhajji@chase.com

Phone: (617)602-9793 ext. we accept operator relay calls

1

PROJECT PLAN PROPOSAL

IN RE: FOLIO:06-2126-020-0180

SUB-DIVISION: DE PAULY HGTS

ADDRESS: 975 NW 132 ST NORTH MIAMI, FL 33168

PREPARED FOR:

NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY PROP.

735 NE 125 Street, Suite 100

North Miami, FL 33161

Phone: (305) 895-9839 | Fax: (305) 895-9822

www.northmiamicra.org

Contact:

Nancy Latour & Maxime Latour

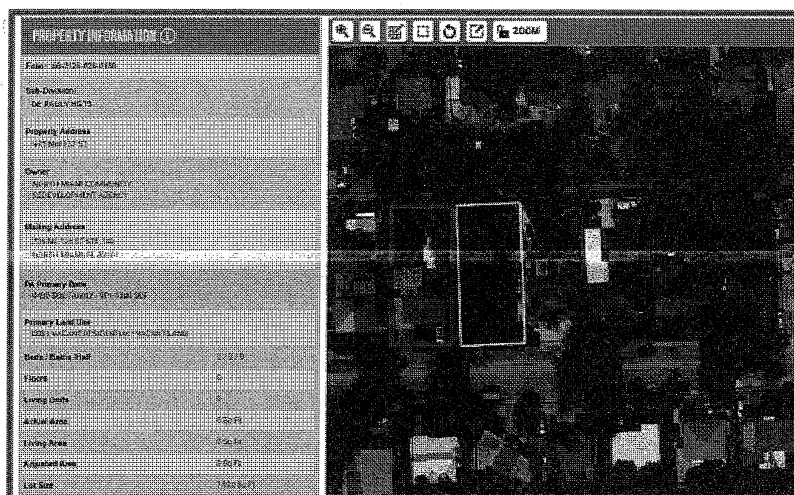
985 NW 132nd Street Miami, FL 33168

(786) 362-9916

Email: nancylatour0114@gmail.com

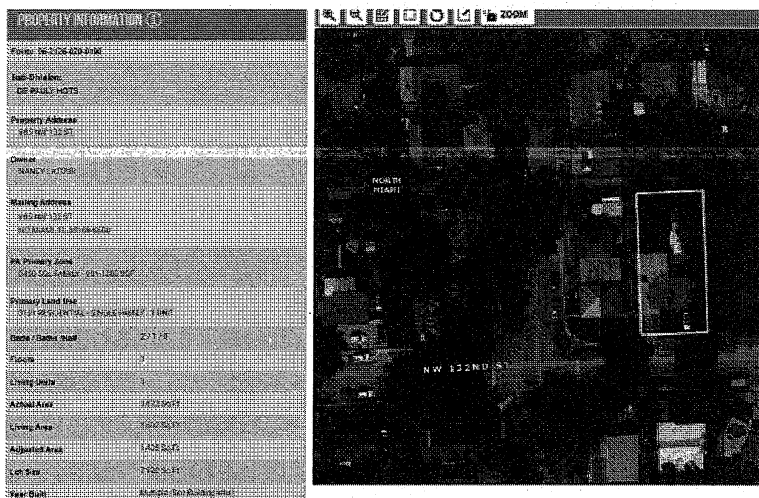
Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

The lot is adjacent to our house on the right.



Lot in yellow for the proposed project

Our Home



Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

3

Nancy Latour
985 NW 132nd Street
Miami, FL 33168 North Miami

Community Redevelopment Agency ("NMCRA")
735 NE 125th St.
North Miami, FL 33161

RE: LATOUR FAMILY PROJECT

TO WHOM IT MAY CONCERN:

My name is Nancy Latour, along with my husband Maxime Latour, and children, have decided to pull our resources as contributions in the amount of \$100,000 for the above referenced project.

In reference to the above proposed project, this letter serves as the fundraising initiatives we intend to take in order to guarantee the execution of the project.

For additional construction loans, we will be using our existing home as collateral and other guarantees, and family contributions as stated above.

It is our understanding that additional funding is required and the (contractor(s) contacted along with the financial institutions listed below, which we have established contact with to perform the proposed project within the budgeted target of \$250,000-\$300,000.

Our financing partners are: Chase, Truist, BMO, TD, VyStar, and other financial institutions will also be considered.

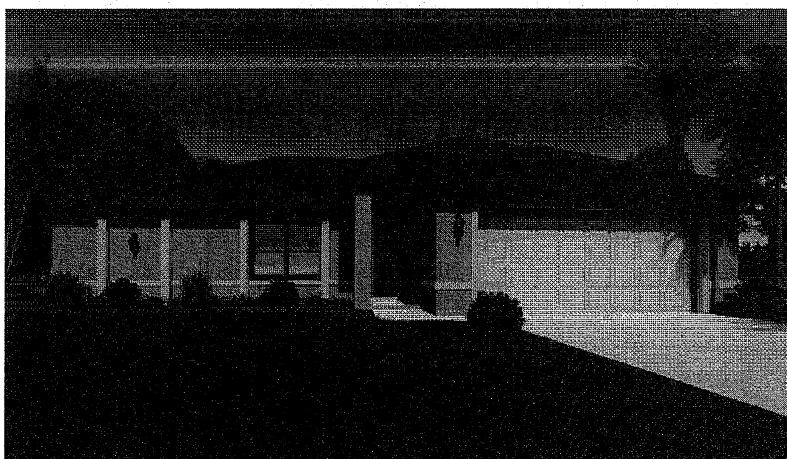
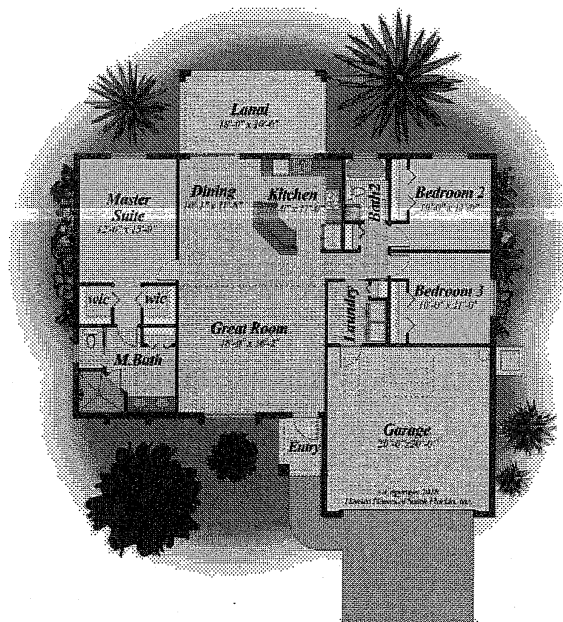
Sincerely,

Nancy Latour
Maxime Latour

Nancy Latour 01-13-2025

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

Plans and Concepts



Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

Financing

Proposed project Operating Pro Forma

Development Costs / Construction Budget

A. Hard Costs

These are direct costs for building the home:

1. Land Acquisition (If applicable): \$0 (Assumed to be already owned or part of a different budget)

2. Site Preparation / Excavation:	\$10,000
3. Foundation Work:	\$25,000
4. Framing:	\$40,000
5. Plumbing:	\$20,000
6. Electrical:	\$18,000
7. HVAC (Heating, Ventilation, and Air Conditioning):	\$15,000
8. Roofing:	\$12,000
9. Windows and Doors:	\$15,000
10. Interior Finishes (drywall, painting, flooring, trim):	\$30,000

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

6

11. Exterior Finishes (siding, landscaping, driveway):	\$20,000
12. Miscellaneous Hard Costs (contingencies, permits, inspections):	\$15,000
Total Hard Costs:	\$180,000

B. Soft Costs (Indirect Costs)

1. Architectural / Design Fees:	\$10,000
2. Engineering Fees:	\$5,000
3. Permit and Licensing Fees:	\$5,000
4. Project Management and Supervision:	\$10,000
5. Legal and Insurance Costs:	\$5,000
6. Financing Costs (interest, loan fees):	\$12,000
7. Marketing and Sales Costs (if selling):	\$10,000
Total Soft Costs:	\$57,000

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7

C. Contingency (Unexpected costs)

Contingency Fund:	\$15,000
Total Soft Costs + Contingency:	\$70,000

Total Development Cost (Total construction cost (hard costs, soft costs, and contingency)

Total Development Cost:	\$175,000 (Hard Costs) + \$75,000 (Soft Costs + Contingency)
	= \$250,000

Financing (adjustments can be made if needed)

Loan Amount:	\$250,000 (amount being borrowed)
Interest Rate:	5% (annual interest rate)
Loan Term:	12 months
Estimated Loan Interest:	\$12,500

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Total Project Budget

Total Construction Budget:	\$250,000 (development cost)
Interest on Loan:	\$12,500
Total Budget:	\$262,500

Project Timeline

The timeline for the project is estimated to be around 6 to 12 months depending on location, weather, and other inadvertent factors.

Time allocated to each phase:

Pre-Construction (Planning and Permits):	2 months
Site Prep and Foundation:	1 month
Framing and Roofing:	2 months
Plumbing, Electrical, HVAC:	2 months
Interior and Exterior Finishes:	3 months
Final Inspection and Closeout:	1 month

Evidence of financial capacity of lenders and equity sources

We have established contacts with reputable financial institutions by providing collateral and other guarantees through HEA, Refinancing, personal loans, and family contributions.

Financial institutions contacted for financing (land value has not been determined before securing funds).

1.



Hello Nancy,

Please take 1-2 minutes to reply with the info needed by copying and pasting the highlighted section below with your answers.

Address of build site:

Occupancy (primary or secondary home) *one close construction program is not available for investment properties:

Current lot loan balance if any:

Original sales price of lot:

Date lot purchased:

Estimated current value of the lot:

Estimated budget with builder:

Desired loan amount:

Estimated credit score:

Loan term preferred: (15/20/30 year fixed)

When do you anticipate having your contract, budget, and plans ready?

Construction term needed: (12, 18, or 24 months)

Once I receive this information, I can send you a very detailed email with a rate quote.

If you like what you see once I send the rate quote, the next step would be to have a 5-10 minute call to discuss your income, assets, and liabilities. Once I determine that you would likely be approved for the loan, I would send you a short list of documents we would need you to gather before we can send you an invitation to apply.

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

10

VERY IMPORTANT: Besides our great rates and ability to close quickly (30-45 days), perhaps the most beneficial reason to use me for your construction financing would be the ability to do a streamline refinance (once your home has been completed and 12 months have passed) for a flat fee of \$2000-\$3000 (depending on your loan balance) when rates drop, rather than doing a full refi. This streamline refi option is available every 12 months for the life of your loan, there is no appraisal or paperwork necessary, and your loan term does not restart! The entire process only takes 5-7 days vs 2-4 months for a full refi. You would save a few thousand dollars in fees and a TON of headache with this streamline option.

We also offer deposit relationship rate discounts for moving assets to BMO. Eligible accounts include checking, savings, 13 month CDs, money markets, managed brokerage, retirement and 401K rollovers. (20% discount will be applied on advisory fees)

Rate discounts:

For loan amounts over \$806,500...

.25% for \$250K

.375% for \$500K

.5% for \$1M

A little info about BMO and my experience...

We are the largest construction bank in North America that offers construction loans with over \$1T in assets.

BMO has been around since 1817.

I have 21 years of construction lending experience and typically close over 75 construction loans per year all over the US.

In preparation for obtaining financing, I HIGHLY recommend going to optoutprescreen.com and opt out of receiving unsolicited offers from lenders once your credit is obtained. You can sign up for 5 years on their website or permanently by mail.

This takes 5 days so this should be the first thing that you do as you are preparing to apply for a mortgage.

Once your credit report has been requested by a lender, DOZENS of lenders will pay the credit bureaus for your contact info to try to sell you a loan that is most likely much less desirable than the terms you have with me.

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

11

If you do not opt out, you will be bombarded with phone calls for weeks regardless of the lender you choose.

I will be following up with you to obtain the information requested above so I can provide you a rate quote and the information you requested.

We look forward to helping you with your construction financing!

Fred Hall
Senior Mortgage Banker
Physician/Dentist, Jumbo Loan, Construction/Renovation Specialist-Nationwide
BMO Financial Group

NMLS ID #595317

teamhall@bmo.com

fred.hall@bmo.com

M: 916-586-1706 (texts highly preferred over VMs)

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

2.



Do Good. Bank Better.™

Nancy,

Thank you for your inquiry into the VyStar Credit Union Construction to Permanent Loan Program.

The VyStar Credit Union Construction to Permanent Program is to help minimize the stress of the home building process. Some of the key aspects of the program are:

- One-Time close without a second set of closing costs.
- 90% Loan to Value available on loan amounts up to \$3 million.
- Loan amounts up to \$5 million with an exception.
- Option of Fixed-Rate or Adjustable-Rate Mortgages.
- Primary residences and second homes.
- Interest paid on funds as they are drawn during construction.
- Interest rate is locked before construction begins.
- Build on your lot and finance the cost of construction.
- Free Float Down Options.
- Lot Loans.
- No prepayment penalty.
- Competitive rates.

I have attached a copy of our flyer explaining the program. Also attached is a flyer that goes through the Stages of the Construction to Permanent Program.

Please fill out your application using the link below.

Application Link

<http://mortgage.vystarcu.org/#!/signup?referrerId=hagerd%40vystarcu.org>

If you have any questions, please do not hesitate to call.

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

13

I look forward to working with you.

904-208-1349

David



Do Good. Bank Better.

David Peyton Hager

NMLS #595259

Sr. Mortgage Loan Officer

Construction to Permanent Loan Specialist

P 904-208-1349

76 South Laura Street, Jacksonville, FL 32202

hagerd@vystarcu.org

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

3.

TD Bank Construction loan for Nancy Latour

Thank you for reaching out about TD Bank's Construction program! Below are some of the highlights and parameters of our program.

Keep in mind, if you do not fit this criteria perfectly, we do allow for exceptions on a case by case scenario.

- 720-740 FICO score desired
- Financing up to 70%-80% of appraised value of completed project(including equity in the land)*
- One-time close
- Primary or secondary homes are eligible
- Fixed rate and ARMs are available
- No pre-payment penalties
- Interest rate locked before construction begins
- Reserve requirement of 10% of construction cost allowed to be in retirement account or extra equity in land)
- If land has been owned for at least 6 months, we will lend up to 80% of the appraised value of the entire project.
- If land has not been owned for at least 6 months, we will lend up to 80% of the land acquisition cost+cost of construction
- No Condos or Co-Ops. No investment properties.

*For example, if you own a piece of land that is worth \$200k with no mortgage, the cost of construction is \$800k and the appraised value comes back at \$1M, we would finance the full \$800k with no further down payment required.

Some additional information on our program:

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

15

1. During the construction period (12 or 18 months), you will pay interest only on the draws you take. Once the construction period is over, the loan is automatically converted to a regular mortgage loan (principal and interest). The construction period begins as soon as you close on the mortgage.
2. We can lock in the interest rate once we start the loan process. It take on average about 45-60 days to close once we get started.
3. The construction fee is 1% of the loan amount with a max of \$3750 (includes 6 draws).
4. We also require you to show 10% reserves of the cost to construct. This does not have to be liquid. A retirement account can be used to show reserves

Next Steps:

1. **Please complete the application for your pre-approval by clicking here**
1. **If you would like a rate quote, please answer the following questions:**
 1. Do you own the land already? If so, what date did you close on it and what was the purchase price? What is the amount of liens on the land if applicable? If owned greater than 6 months what is the approximate value currently?
 2. If you do not own the land, what is the cost?
 3. What will the cost of construction be?
 4. Will this be your primary or secondary home?

David Edmondson | Private Mortgage Banker | Mortgage Sales

TD Bank, America's Most Convenient Bank

M: 781-367-6808

Email: david.edmondson@td.com

Nancy Latour | 985 NW 132nd Street Miami, FL 33168 | (786) 362-9916 Email: nancylatour0114@gmail.com

Pro Forma Cash Flow Statement (15-Year Period)

- **Financing Costs (Interest Payments):** Assumed 5% annual interest on the loan during construction.
- **Financing Payment:** One-time repayment of the loan principal (\$240,000) after 12 months.
- **Operational Income:** No additional income is expected from operations (single-family home).
- **Target value:** \$400,000

Explanation of the Cash Flow Statement

Year 0 (Initial Investment): Project starts.

- **Opening Cash Balance** is \$0.
- **Construction / Development Outflow** – total development cost of the project (\$250,000).
- **Loan Interest Payment** - first year of interest on the \$250,000 loan (equity/refinancing), calculated at 5%, which is **\$12,000+**.
- The **Closing Cash Balance** is negative as you're spending the full budget for construction and acquiring the loan.
-

Year 1 (Completion): Targeted value of **\$400,000**. The loan's principal to be repaid (**250-\$300,000**), and the interest payment is again **\$12,000+**.

Equity Balance at **\$(138,000)** after loan repayment, assuming there are no other operational activities or future investments.

Years 2-15: No Ongoing Cash Flow: Since this is a single-family home, once the home is done, there will be income-generating operations for the next 14 years.

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17

Pro Forma Cash Flow Statement (15 Years)						
Year	Opening Cash Balance (\$)	Target / Completion Value	Construction / Development Outflow (\$)	Loan Interest Payment (\$)	Loan Repayment (\$)	Closing Cash Balance (\$)
0	\$0	0	250,000	\$12,000	\$262,000	
1	262,000	400,000	\$250,000	\$12,000	\$138,000	\$(138,000)
2	\$(138,000)	\$0	\$0	\$0		\$138,000
3	\$(138,000)	\$0	\$0	\$0		\$(138,000)
4	\$(138,000)	\$0	\$0	\$0		\$(138,000)
5	\$(138,000)	\$0	\$0	\$0		\$(138,000)
6	\$(138,000)	\$0	\$0	\$0		\$(138,000)
7	\$(138,000)	\$0	\$0	\$0		\$(138,000)
8	\$(138,000)	\$0	\$0	\$0		\$(138,000)
9	\$(138,000)	\$0	\$0	\$0		\$(138,000)
10	\$(138,000)	\$0	\$0	\$0		\$(138,000)
11	\$(138,000)	\$0	\$0	\$0		\$(138,000)
12	\$(138,000)	\$0	\$0	\$0		\$(138,000)
13	\$(138,000)	\$0	\$0	\$0		\$(138,000)
14	\$(138,000)	\$0	\$0	\$0		\$(138,000)
15	\$(138,000)	\$0	\$0	\$0		\$(138,000)

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Schedule of Fundraising for Single-Home Construction Project:

1. Pre-Construction Fundraising:

- **Month 1-2: Planning and Identifying Sources**
 - **Target Funding Amount:** \$250,000 - \$300,000 (depending on location, size of the home, and scope of the project)
 - **Tasks:**
 - Finalize overall project cost estimate (land, permits, design, labor, materials).
 - Begin discussions with banks and financial institutions for loans.
 - Reach out to family, friends, or private investors for potential contributions (individual amounts could range from \$50,000 - \$100,000)

2. Month 3-4: Securing Commitments

- **Tasks:**
 - Secure commitments from financial institutions (ongoing).
 - Finalize loan agreements or financing terms.
- **Expected Funds Raised:**
 - Financial institution loans: \$150,000 - \$300,000 (depends on mortgage or construction loan approval).

3. Month 5-6: Finalizing Funding and Construction Preparation

- **Tasks:**
 - Confirm all financing sources are secured and finalized.
 - Make initial payments to contractors, suppliers, or architects.
 - Set up disbursement systems for construction costs (via loan drawdowns or investor contributions).
- **Expected Funds Raised:**
 - Additional private loans: \$10,000 - \$50,000 (to supplement construction costs).

4. Ongoing Fundraising During Construction (Month 7-10):

- **Tasks:**
 - Continuously monitor cash flow against construction progress.
 - If unforeseen costs arise (e.g., material price hikes, unexpected site work), consider short-term funding options like construction credit lines or additional investor contributions.
- **Expected Funds Raised:**

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- Short-term construction line of credit or additional loan contributions: \$20,000 - \$50,000 (if required).

5. Completion (Month 10-12): Finalizing Payments

- **Tasks:**

- Final payments to contractors, and suppliers.
- Finalize settlement with any investors or lenders for the remaining construction balance.

Total Estimated Funds Raised: \$250,000 - \$300,000. This summary assumes a typical project in terms of cost.

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Resident Profile

Name: Nancy Latour
Age: 62
Occupation: Patient Care Technician
Residence: 985 NW 132nd Street
 Miami, FL 33168

Years in the City: 33 years

Background:

Nancy Latour has been a proud resident of the city for over three decades. Nancy has witnessed its transformation from a quieter, industrial area into the vibrant, welcoming hub it is today. Raised in a family that values education, creativity and urban exploration, Nancy quickly adapted to city life, establishing a deep connection to both the community and the cityscape. All her children were born and raised in North Miami, and went to school in the city.

Lifestyle:

- **Work:** Nancy works as a Nurse Tech at Jackson Memorial North Hospital. The proximity to work, just 15 minutes away, has allowed Nancy to maintain a work-life balance, often enjoying walks, going to church, and shopping in the City of North Miami.
- **Hobbies & Interests:**
 - Passionate about her grandkids
 - An avid church member, regularly participates in community events, taking advantage of the city's ever-expanding landscape.
 - Active in the community, especially when it comes to perform her civic duties,
 - Active during municipal elections, and votes at all times.

Community Engagement:

- **Volunteer Work:** Nancy has been volunteering at her church for over a decade.

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21

- **Local Networks:** Nancy is involved in several local community groups dedicated to preserving the city's culture and heritage, and participates regularly at community events.

City Perspective:

Having lived in the city through several phases of development, Nancy has seen the burgeoning and the positives of a beautiful city. She is proud of the city's cultural renaissance.

Family & Social Life:

- **Family:** Married. Raised her 5 children in the City of North Miami. Proud grandmother of 4 children and remains very close to her family..

Long-Term Vision:

Nancy hopes to stay in the city for the foreseeable future, contributing to its cultural and environmental sustainability. Nancy envisions a city that continues to celebrate its unique identity while also embracing innovation.

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