



COMMUNITY LAND TRUST TRAINING AND CERTIFICATION PROGRAM

The Florida Community Land Trust Institute (Institute) is pleased to partner with Freddie Mac to offer training and certification to community land trusts in Florida. The Florida Community Land Trust Institute is a program of the Florida Housing Coalition (FHC) providing training, technical assistance, and consulting to CLTs. The Institute also advocates for CLTs and for the inclusion of permanent affordability preferences or requirements in local affordable housing programs and regulations. The CLT Training and Certification program is designed to promote industry standards and best practices amongst all CLTs in Florida to bring them to scale.

The main thrust of the program is to increase the capacity of community land trusts, whether independent nonprofit corporations or local government programs, by providing them with the skill sets for achieving success in the development and preservation of affordable housing in perpetuity. The Program involves thorough training, review and evaluation including the following categories:

- Legal Documents such as bylaws, including essential language for the advantageous property tax treatment for CLT properties in Florida and adherence to the national ground lease model
- Stewardship measures such as resale formulas and procedures, homebuyer education and how the CLT works to prevent default
- Sources of revenue to increase the CLT's financial capacity to carry out its stewardship duties
- Board and Staff qualifications for developing and managing permanently affordable housing

Other categories relate to general nonprofit best practices, including mission and vision, program management, strategic planning and asset management. **The Florida Community Land Trust Institute will accept a maximum of eight (8) entrants into the FY 2019-20 Training and Certification Program.**

TRAINING AND CERTIFICATION STEPS

Below is an outline of the steps your CLT must complete to participate in the program and achieve certification:

1. *Apply.* Review the Program Description and complete and submit this application. Eligible applicants include, new or existing CLT organizations, an existing nonprofit organization that is expanding its services to include a CLT program, and government or quasi-governmental agencies operating a CLT program or ground lease program.
2. *Respond.* Upon receipt and review of the application, your CLT will receive an invitation to participate in the program. The invitation will include the Certification Program Checklist and a list of additional required documents the CLT will need to submit.





Upon receipt of the required documents and program fee, Institute staff will notify your CLT that it has been selected to participate in the Training and Certification Program and schedule a date for on-site training. Prior to the training, the Institute will evaluate the CLT based on the answers to the checklist questions and documentation received for adherence to best practices. Additional information needed to verify checklist items may be requested prior to the on-site training.

3. *Learn.* Institute staff will spend a day and a half with you. The first day will consist entirely of on-site training with your CLT covering all the best practices and certification requirements and conclude with a self-evaluation. We encourage attendance by your entire staff. **Attendance by the Executive Director and senior staff is required for this training.**

The following day, Institute staff will meet with the Executive Director and key CLT staff to review the self-evaluation and the Institute's scoring of the CLT according to the criteria outlined in Chapters 2 and 3 of the Program Description. If the CLT has met the minimum requirements for certification, a certificate is issued, and we will discuss recommendations to improve operations and increase capacity. If the minimum requirements of certification are not met, together we will discuss plans for additional technical assistance or follow up as may be needed to obtain certification. Additionally, if able to coordinate, we will schedule a tour of selected CLT properties. This meeting and tour together should take no more than half a day.

4. *Follow up.* Following the on-site training visit, we will provide additional technical assistance in accordance with the plan discussed at the end of the on-site training. Once we determine that the requirements of certification are met, we will issue a certificate.

Ideally, items 1, 2 and 3 above will be completed within 120 days. However, the pace through which the entire process is completed, including follow up, is highly dependent upon the community land trust's ability to submit information in a timely manner and coordinate the initial on-site training.

PROGRAM FEE

A \$500 program fee is due upon invitation to participate in the program (Step 2). Payments must be made by check payable to The Florida Housing Coalition and mailed to 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301 ATTN: CLT Certification and Training Program. (Please note, the fee covers in part the cost of the program, the remainder being grant funded for 2019-2020.)

For further consideration for this program, **please complete the attached application and submit to Kimberly Spence at spence@flhousing.org. Applications will be accepted through October 31, 2019.** In addition to the application, you may be asked follow-up questions via email or by phone interview prior to receiving an invitation to the program. Should you have any questions, please contact Kimberly Spence at the email or by telephone at (239) 218-5008.

WE LOOK FORWARD TO RECEIVING YOUR APPLICATION





COMMUNITY LAND TRUST TRAINING AND CERTIFICATION PROGRAM NEW ENTRANT APPLICATION FORM

Instructions: Please complete the application in its entirety. Responses in the Nonprofit Description section should be kept to 150 words or less. Additional documents, such as brochures, marketing materials, program reports or other documents may be submitted but are not necessary to support your responses. Applications will be deemed complete once it is determined all responses are adequate and all required attachments are received. Applications should be submitted electronically to Spence@flhousing.org. You will receive an email confirming receipt.

GENERAL APPLICANT INFORMATION:

NAME OF APPLICANT ORGANIZATION: Tallahassee Lenders' Consortium

MAIN OFFICE STREET ADDRESS: 224 Office Plaza Drive

CITY: Tallahassee

STATE: FL

ZIP: 32301

MAIN OFFICE PHONE NUMBER: (850) 222-6609

NAME OF PERSON COMPLETING APPLICATION: Bobby Tedder

PHONE NUMBER: ext. 110

EMAIL ADDRESS: btedder@tallahasseeenders.org

NAME OF MAIN CONTACT PERSON DURING PROGRAM PARTICIPATION (IF DIFFERENT FROM ABOVE):

PHONE NUMBER:

EMAIL ADDRESS:

IS THE APPLICANT ORGANIZATION A LOCAL GOVERNMENT?

No.

ORGANIZATION DESCRIPTION (PLEASE LIMIT RESPONSES TO 150 WORDS):

1. STATE THE MISSION OF YOUR ORGANIZATION AS DESCRIBED IN ORGANIZATIONAL DOCUMENTS (PARAPHRASE IF NECESSARY):

Tallahassee Lenders' Consortium's mission is to provide client- focused comprehensive housing services and to promote and engage in resident-driven neighborhood revitalization. The primary purpose for which this corporation is formed is to operate for the advancement of affordable housing, including, but not limited to the operation of a community land trust program to provide





affordable housing in perpetuity and for charitable purposes, by the distribution of its funds for such purposes, and particularly for development of financing resources to support affordable housing and to exercise all the powers conferred by law upon corporations not-for-profit.

2. DESCRIBE THE HISTORY OF YOUR ORGANIZATION (INCLUDE THE YEAR IT WAS ESTABLISHED):

Tallahassee Lenders' Consortium, Inc. (TLC), a 501(c) 3 nonprofit, was founded in November 1993 by ten local financial institutions and the City of Tallahassee to provide a new affordable mortgage loan product to low- to moderate- income homebuyers. TLC currently administers the down payment assistance programs for the City and Leon County; our member lenders provide long-term fixed rate permanent mortgages.

TLC became a HUD-approved Housing Counseling Agency in 1998, joined the NeighborWorks America network in 2011 and was recognized as a NeighborWorks Homeownership Center in 2013.

TLC's portfolio of services has evolved over the years to include HUD-certified comprehensive homebuyer education, consumer credit and budget counseling, post homeownership education classes and "deep subsidy" loans. TLC activated its single-family development program four years ago and has since expanded into multi-family development.

TLC was named the Community Land Trust for the City of Tallahassee and Leon County earlier this year (2019).

3. LIST ALL COMMUNITIES YOUR ORGANIZATION CURRENTLY WORKS IN AND/OR PLANS TO WORK IN:

- Frenchtown
- Greater Bond
- South City
- Providence
- Greater Apalachee Ridge Estates
- Silver Ridge
- Woodside
- Griffin Heights
- Wilson Green
- The Villages of Wilson Green

Tallahassee Lenders' Consortium currently works in the low- and moderate income communities throughout the City of Tallahassee.

In addition to (1) executing our Single-Family Acquisition/Rehab and Owner/Occupied Rehab programs; and (2) providing our comprehensive housing services to residents, TLC also partners with neighborhood associations for the aforementioned communities. Moreover, we facilitate opportunities via the Community Leadership Institute, a NeighborWorks America-sponsored training platform designed to





strengthen the voices and skills of community, resident and volunteer leaders as well as share best practices and solutions to their respective challenges.

Our first Multi-Family development project will be located within the Greater Frenchtown/Southside Community Redevelopment Area (CRA).

4. DESCRIBE YOUR ORGANIZATION’S EXPERIENCE WITH AFFORDABLE HOUSING DEVELOPMENT AND/OR ANY RELATED PROGRAMS, SUCH AS HOUSING COUNSELING AND EDUCATION (FOR DEVELOPMENTS, INCLUDE NAME, LOCATION, NUMBER OF UNITS AND TENURE):

Housing Counseling and Education

Since being established in 1993, Tallahassee Lenders’ Consortium has been the leader in providing comprehensive home buyer education, pre-purchase counseling, and down payment and closing cost assistance to low- to moderate-income families of the City and County. TLC’s range of programming also includes consumer credit and budget counseling, post-home ownership education classes, and “deep subsidy” loans. The above services are provided in Leon, Gadsden, and Wakulla counties.

Affordable Housing Development

TLC has completed Community Housing Development Organization (CHDO) developments in previous years (apprx 2005-2008) and has been an active CHDO since 2016. TLC has completed 4 CHDO contracts since then, totaling 14 completed affordable homeownership units (under 80% AMI). Additionally, we participate in the National Community Stabilization Trust program to help improve neighborhoods by purchasing, renovating, and selling foreclosed and distressed properties in Tallahassee and the surrounding areas. Many of these were CHDO homes, but we have produced 4 homes without the need for any subsidy.

Homes sold to 80% AMI Buyers (Previous fiscal years): (14)

- 2416 Dozier (\$95,000) – Sold 6/30/2017
- 3507 Estates (\$93,000) – Sold 3/31/2017
- 114 Osceola (\$96,300) – Sold 9/22/2017
- 825 Apache (\$95,000) – Sold 5/15/2018
- 409 Perkins (\$120,000) – Sold 7/3/2018
- 3396 Laura (\$75,000) – Sold 7/13/2018
- 3021 Fairview (\$79,900) – Sold 9/25/2018
- 2818 Pontiac (\$83,000) – Sold 10/8/2018
- 3025 Mock (\$79,900) – Sold 11/15/2018
- 1540 Levy Avenue (\$38,900) – Sold 4/30/2019





- 814 California (\$99,000) – Sold 6/28/2019
- 302 Chastain (\$160,000) - Sold 9/13/19 – payment of \$920.86 (new const)
- 3197 Notre Dame (\$100,000) – Sold 10/9/19
- 3013 Fairview Drive (\$59,000) Sold 11/25/15

Homes Sold to those above 80% AMI (Including previous fiscal years): (3)

- 2414 Rosemary (\$149,000) – Sold 8/24/16
- 1909 S Magnolia Drive (\$154,900) Sold 10/21/15
- 1605 Raa Ave: (\$173,000) – Sold 3/29/19

5. IN THE TABLE BELOW, DESCRIBE OR LIST ANY FUNDING OR OTHER RESOURCES YOUR ORGANIZATION HAS RECEIVED (THE PURPOSE OF THIS TABLE IS TO UNDERSTAND THE DIVERSITY OF FUNDING YOUR ORGANIZATION UTILIZES TO FUND ITS ACTIVITIES. PLEASE INCLUDE UP TO 60 MONTHS OF HISTORY, ADDING ROWS AS NECESSARY):

SOURCE (e.g. HOME, LIHTC, etc.)	AMOUNT and YEAR	PURPOSE of FUNDING (e.g. "CONSTRUCT 5 SINGLE-FAMILY HOMES FOR SALE")
City of Tallahassee Education & Counselling	2018-19: \$110,000.00 2017-18: \$110,000.00 2016-17: \$110,000.00 2015-16: \$110,000.00 2014-15: \$110,000.00	Credit Counseling of Clients interested in purchasing homes Education: Home Buyer Readiness, Home Buyer Education, Financial Fitness, and Post Homeownership Classes
City of Tallahassee Down Payment Assistance in the City limits	2018-19: \$142,600.00 2017-18: \$191,500.00 2016-17: \$286,700.00 2015-16: \$221,105.00 2014-15: \$138,960.00	To assist low to moderate income home buyers with Closing cost and down payment assistance
Housing & Urban Development	2018-19: \$25,000.00 2017-18: \$24,000.00 2016-17: \$24,000.00 2015-16: \$24,000.00	Counseling for home purchase and foreclosure prevention
Florida Housing Finance Corporation (Hardest Hit)	2018-19: \$5,400.00 2017-18: \$44,115.00 2016-17: \$48,825.00 2015-16: \$48,215.00 2014-15: \$42,080.00	Processing Applications for clients that loss income through no fault of their own and were behind in their mortgages.
NeighborWorks America	2018-19: \$186,771.71 2017-18: \$156,804.29 2016-17: \$165,436.00	To assist with agency operations, NeighborWorks



	2015-16: \$221,500.00 2014-15: \$165,325.00	Week, NTI Training, Community Leadership Institute
NeighborWorks America Construction	2018-19: \$75,000.00 2017-18: \$50,000.00 2016-17: \$50,000.00 2015-16: \$25,000.00 2014-15: \$0.00	Tallahassee Lenders' Consortium Construction Projects
Leon County Down Payment Assistance in the Leon County Proper	2018-19: \$104,000.00 2017-18: \$0.00	To assist low to moderate income home buyers with Closing cost and down payment assistance
City of Tallahassee CHDO Grant	2018-19: \$157,977.40 2017-18: \$263,308.36 2016-17: \$147,703.84 2015-16: \$247,226.61 2014-15: \$0.00	For the development of affordable housing.
HOME (CHDO)	\$399,114.00 / 2016	Purchase & Renovate 5 Single Family Homes for Homeownership.
HOME (CHDO)	\$64,490.00 / 2016	Purchase & Renovate 1 Single Family Home for Homeownership.
HOME (CHDO)	\$210,699.60 / 2018	Purchase & Renovate (4) Single Family Homes for Homeownership.
HOME (CHDO)	\$147,542.10 / 2018	Purchase & Renovate (or Construct New), (3) Single Family Homes for Homeownership.
HOME (CHDO)	Appx \$156,447.70 / 2019. Additional \$45K to be added to contract.	Purchase & Renovate (or Construct New), (3) Single Family Homes for Homeownership.
NeighborWorks Grant	\$100,000 / 2015	General Real Estate Development
NeighborWorks Grant	\$50,000 / 2017	General Real Estate Development
NeighborWorks Grant	\$25,000 / 2017	General Real Estate Development
NeighborWorks Grant	\$50,000 / 2018	General Real Estate Development
NeighborWorks Grant	\$75,000 / 2019	General Real Estate Development



Rainbow Rehab Donation	\$20,000 / 2017	Gap Funds for Qualified Single Family City funded development.
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6. LIST ANY TRAININGS RELATED TO AFFORDABLE HOUSING ATTENDED BY YOUR STAFF AND/OR BOARD MEMBERS IN THE PAST 12 OR 24 MONTHS (INCLUDE THE NAMES OF ALL ATTENDEES AND THEIR POSITIONS WITH THE ORGANIZATION)

Board Members

June 2017 Community Land Trust

Karlus Henry, President; Greg Lane, Torrey Ford, Secretary; Talethia Edwards, Jack Kane, Treasurer; Jim Bellamy, Curtis Richardson, Brian Baggett, Vice President; Keneaka Grey, Brenda Hawkins

Staff Members

June 2017 Community Land Trust

Libby Lane, Executive Director: Len Hardy, Homeownership / Rehab Specialist & Karen Miller, Assistant Executive Director

June 24, 2019 Community Land Trust

Libby Lane, Executive Director: Len Hardy, Homeownership / Rehab Specialist & Bobby Tedder, Multi Family Specialist

October 10, 2019 Community Land Trust Funding

Karen Miller, Assistant Executive Director; Len Hardy, Homeownership / Rehab Specialist & Bobby Tedder, Multi Family Specialist

[NeighborWorks America Community Leadership Institute](#)

[Karen Miller, Assistant Executive Director](#)

- Chicago, IL— October 2019:
 - ‘Making Sense of Your Neighborhood’s Economy and How to Improve It’

[NeighborWorks Training Institute \(NTI\)](#)

[Jalisa Maxwell, Homeownership Specialist](#)

- New Orleans, LA— August 2019
 - ‘Using the HOME Program’
- Louisville, KY— August 2018
 - ‘Tackling the HUD Counselor Exam Step by Step’
- Philadelphia, PA— August 2017
 - ‘Credit Counseling for Maximum Results’
- Minneapolis, MN— May 2017
 - ‘Building Skills for Financial Confidence’





- 'Delivering Effective Financial Education for Today's Consumer'

Len Hardy, Homeownership/Rehab Specialist

- New Orleans, LA— August 2019:
 - 'Tackling the HUD Counselor Exam Step by Step'

Lavelle Dorriety, Homeownership Specialist

- Philadelphia, PA— August 2017
 - 'Tackling the HUD Counselor Exam Step by Step'

Bobby Tedder, Multi-Family Specialist

- Cleveland, OH— February 2019
 - 'An Overview of Affordable Housing Development'
 - 'Real Estate Finance Nuts and Bolts'
 - 'Rental Housing Development Finance'
- New Orleans, LA— August 2019
 - 'Building Multi-Family Housing: Project-Managing the Development Process'
 - 'Building Multi-Family Housing: Project-Managing the Design Process'
 - 'Building Multi-Family Housing: Project-Managing the Construction Process'

7. DESCRIBE YOUR ORGANIZATION'S PLANS FOR AFFORDABLE HOUSING DEVELOPMENT OVER THE NEXT 24 MONTHS:

Tallahassee Lenders' Consortium will implement affordable housing projects from both our single-family and multi-family development programs.

Multi-family: Our planned 20-unit development— two phases, 10 units per— will be constructed and operational. It will be located within the Greater Frenchtown/Southside Community Redevelopment Area (CRA), low-income communities targeted by the City for concentrated redevelopment efforts, including neighborhood and housing improvements, with a focus on affordable housing. The project will essentially create a continuum of homeownership by functioning as an incubator to develop credit-worthy buyers via TLC's comprehensive array of services.

Single-Family: As the Community Land Trust, we will build detached single-family units—at the agreed upon volume with the City and County— for purchase by low and moderate income individuals and families. We will also continue our thriving Acquisition/Rehab program, whereby we renovate and sell foreclosure properties, homes that suffered extensive fire damage, and others that are abandoned, vandalized, or unoccupied for a great extent of time.





8. DESCRIBE YOUR ORGANIZATION'S STRENGTHS:

- **Local government support:** TLC was named Community Land Trust for the City and County, after a competitive RFP. TLC also exclusively administers the down payment assistance programs for both jurisdictions. Moreover, a City Commissioner sits on our Board of Directors.
- **Solvency:** TLC has remained on solid financial footing, courtesy of sound decision-making by leadership and proactive internal and external auditing practices.
- **Affiliation:** TLC is one of nearly 250 members in the NeighborWorks America network, made up of nonprofit community-based organizations that focus on community revitalization, homeownership and the production of affordable housing. NeighborWorks provides financial support, technical assistance, training, & other resources.
- **Partnerships:** TLC has cultivated relationships with Big Bend Habitat for Humanity, USDA, Escambia Housing Authority, real estate, insurance and security providers, and other agencies who focus on affordable housing issues.
- **Goodwill:** TLC continues to foster goodwill from the communities we serve, via our comprehensive housing services, outreach efforts, and thriving development program.

9. DESCRIBE AREAS IN WHICH YOUR ORGANIZATION NEEDS IMPROVEMENT OR WOULD LIKE TRAINING/TECHNICAL ASSISTANCE:

Tallahassee Lenders' Consortium would like training/technical assistance on the following:

- Applicable innovation and adaptation regarding the establishment and possible modification of ground leases, addenda, etc.
- The facets of a CLT Homeownership deal, including all of the funding situations— from development to sale to the first homebuyer, and then resale to another qualified homebuyer.
- Equity sharing upon the future sale of the home to the CLT
- The parameters/possibilities related to the operation of mixed-income/mixed use properties under the CLT.
- The logistics involved in the (possible) conversion of rental multi-family units to salable (but still affordable) homes.

10. EXPLAIN WHY YOU WOULD LIKE TO PARTICIPATE IN THE CLT TRAINING AND CERTIFICATION PROGRAM:

As the newly designated CLT for our City and County, Tallahassee Lenders' Consortium is intent on exceeding industry standards in order to achieve maximum impact in the face of the affordable housing crisis and ever-encroaching gentrification. We believe that inclusion in the CLT Training and Certification Program would provide us with the best avenue to accomplish this objective. Furthermore, our grasp and execution of best practices could greatly be enhanced and thus contribute to the betterment of all parties involved. Finally, from a practical standpoint, being afforded increased access to products/options offered by lending institutions that rely upon the Certification as part of their underwriting procedures would allow us to steadily cultivate and grow our pipeline of aspiring CLT homeowners.





ATTACHMENTS

PLEASE ATTACH THE FOLLOWING DOCUMENTS TO YOUR APPLICATION:

- ✓ IRS NONPROFIT DETERMINATION LETTER (NOT APPLICABLE FOR LOCAL GOVERNMENT APPLICANTS)
- ✓ ARTICLES OF INCORPORATION (NOT APPLICABLE FOR LOCAL GOVERNMENT APPLICANTS)
- ✓ ORGANIZATIONAL CHART (INCLUDE NAMES OR INDICATE IF A POSITION IS VACANT)
- ✓ BOARD ROSTER (NOT APPLICABLE TO LOCAL GOVERNMENT APPLICANTS; INCLUDE OFFICES, EMPLOYER, EXPERTISE OR REASON FOR APPOINTMENT, AND YEARS ON THE BOARD; IDENTIFY VACANT BOARD POSITIONS AND LENGTH OF VACANCY)



**COMMUNITY LAND TRUST
TRAINING AND CERTIFICATION PROGRAM
NEW ENTRANT APPLICATION FORM
SIGNATURE PAGE**

ACKNOWLEDGEMENT: BY CHECKING THIS BOX, YOU ACKNOWLEDGE THAT THE FLORIDA COMMUNITY LAND TRUST INSTITUTE MAY VERIFY ANY INFORMATION INCLUDED IN THIS APPLICATION AND MAY FOLLOW UP THIS APPLICATION WITH ADDITIONAL QUESTIONS VIA EMAIL OR TELEPHONE PRIOR TO FINAL SELECTION FOR PARTICIPATION IN THIS PROGRAM.

SIGNATURE: _____

NAME: _____

TITLE: _____

DATE: _____