

**Request for Applications for Homeless Housing Assistance Loan Demonstration Funding
In Counties with Populations Less than 250,000**

227 N. Bronough Street, Seltzer Conference Room, Sixth Floor, Tallahassee, FL

And via phone #1 888 339.2688, passcode #525 239 68

Tuesday, April 26, 2016 at 2:00 p.m., Eastern Time

Intent

1. Florida Housing Finance Corporation (Florida Housing) is piloting an approach to allocate resources to eligible non-profit Applicants in counties with populations up to 250,000 in order to support the development of permanent rental housing for homeless households that is appropriate for small and rural communities.
2. Help build the capacity of local non-profit Applicants in these communities that serve homeless households so that they may utilize Florida Housing's programs to develop and operate permanent rental housing in small and rural communities.

Proposed Funding/Loan Terms

1. Loans will be provided at 0% interest.
2. Loans to be forgivable over a 15 year period, if the Applicant complies with funding requirements.
3. The maximum funding per Application is \$750,000 to assist in financing 10 or fewer dwelling units. The per unit amount shall not exceed \$(*to be discussed*).

Intended Residents

1. All units in the proposed Development must serve Homeless individuals as defined in Section 420.621(5), Florida Statutes.
2. At least 80% of the total units must serve households with incomes at least 60% or less of an eligible county's Area Median Income (AMI).
3. Applicants must demonstrate in the Application that they will serve homeless households that have been determined by the Local Homeless Assistance Continuum of Care (CoC) as a priority homeless population in the proposed Development's community.
4. Intended residents shall be identified through the local CoC coordinated intake and assessment process.
5. The residents' homeless status and homeless assistance must be tracked in the Homeless Information and Management System (HMIS).

Extremely Low Income (ELI) Units

A portion of the total units must serve households with low-incomes per Florida Housing’s ELI AMI for the Development’s county in all proposed Developments consisting of at least 3 units. The minimum number of required ELI set-aside units per Development is as follows:

Total Number of Units	Minimum Number of ELI Units
1-2	0
3-5	1
6-8	2
9-10	3

ELI AMI Limits by County:

ELI County Chart					
County	ELI Set-Aside AMI level	County	ELI Set-Aside AMI level	County	ELI Set-Aside AMI level
Bay	40%	Hamilton	45%	Monroe	25%
Bradford	45%	Hardee	50%	Nassau	33%
Calhoun	50%	Hendry	50%	Okaloosa	33%
Charlotte	40%	Hernando	40%	Okeechobee	50%
Citrus	45%	Highlands	50%	Putnam	50%
Clay	33%	Holmes	45%	St. Johns	33%
Columbia	45%	Indian River	40%	Santa Rosa	40%
De Soto	50%	Jackson	45%	Sumter	40%
Flagler	40%	Jefferson	33%	Suwannee	50%
Franklin	45%	Lafayette	40%	Taylor	50%
Gadsden	33%	Levy	50%	Wakulla	35%
Gilchrist	35%	Liberty	40%	Walton	40%
Glades	50%	Madison	50%	Washington	50%
Gulf	50%	Martin	40%		

Eligible Applicants

1. The Request for Applications (RFA) is only open to Non-Profit Applicants operating in Florida counties with populations of up to 250,000.
2. Eligible counties must be part of a Local Homeless Assistance Continuum of Care (CoC) planning and service area.
3. The eligible counties and CoCs are:

Continuum of Care	County
Alachua	Bradford
	Gilchrist
	Levy
	Putnam
Big Bend	Franklin
	Gadsden
	Jefferson
	Liberty
	Madison
	Taylor
	Wakulla
Charlotte	Charlotte
EscaRosa	Santa Rosa
Highlands	DeSoto
	Glades
	Hardee
	Hendry
	Highlands
	Okeechobee
	Mid-Florida
Hernando	
Sumter	

Continuum of Care	County
Monroe	Monroe
NE Florida	Clay
	Nassau
NWFL	Bay
	Calhoun
	Gulf
	Holmes
	Jackson
	Washington
Okaloosa-Walton	Okaloosa
	Walton
St. Johns	St. Johns
Suwannee	Columbia
	Hamilton
	Lafayette
	Suwannee
Treasure Coast	Indian River
	Martin
Volusia-Flagler	Flagler

Application Requirement/Restrictions

1. All Applicants must demonstrate Non-Profit status by submitting the 501(c)(3) letter issued by the IRS.
2. Applicants are limited to 1 Application submission in this RFA.
3. Florida Housing will select for funding no more than one application per eligible CoC.
4. The Applicant’s articles of incorporation must, at a minimum, demonstrate that one of the purposes of the Non-Profit entity is to serve homeless households.
5. The preference will be to select Applicants that can demonstrate that they are active members of the eligible CoC and current providers of publicly-funded services or housing for homeless households in the county of the proposed Development. What are your suggestions regarding how an Applicant should demonstrate this?
6. A Non-Profit Applicant will either consist solely of one Non-Profit entity or a Non-Profit entity that has a joint venture with other Non-Profit and/or For Profit entities if:
 - a. The Non-Profit entity(ies) has at least 51% of the administrative fee; and
 - b. The Non-Profit entity(ies) has at least 51% ownership interest.

- c. The Non-Profit Applicant shall not be affiliated with or controlled by a non-profit or for-profit corporation that it joint ventures with; and shall materially participate in the development and operation of the Development throughout the compliance Period as stated in the Land Use Restriction Agreement.

Eligible Developments

1. Permanent rental housing in an eligible county that adheres to the Housing First approach.
Note: For the purposes of the HHAL Demonstration, Housing First means providing households experiencing homelessness with decent and stable permanent housing as quickly as possible – and then working with supportive service providers to provide services as needed. Pursuant to Chapter 83, Florida Statutes, tenancy will be based on a lease of a minimum of 6 months and participation in any services or programs is not a requirement of tenancy. The Applicant shall not restrict the length of a household's tenancy, as long as they meet their lease commitments.
2. The total number of dwelling units in a Development can range from 1 – 10.
3. The Development may consist of up to 10 units and may be located on up to 3 sites. All sites must be located in the same county.
4. Developments may consist of new construction or acquisition/rehabilitation, but must be adding to the supply of units for homeless households.
5. Developments may consist of single family homes, townhomes, duplexes, triplexes, or quadraplexes.
6. Manufactured housing built and installed pursuant to Chapter 15C-1, F.A.C. requirements will be allowed.
7. Florida Housing will not require that infrastructure, zoning, site plan approval or site control be established for any Development site prior to the Application Deadline.

RFA Requirements

1. Developments will be required to include certain general, green building and accessibility requirements. If a development is 5 or more units, at least one unit must be fully accessible for mobility impaired persons, pursuant to 2010 ADA standards; and at least one unit shall incorporate communication features for hearing or vision impaired persons. A list of required features will be included in the RFA.
2. Applicants must provide a Demographic Description of the population to be served in the housing.
3. Applicants must demonstrate the Applicant's participation in the Continuum of Care and that the proposed Development is located in the county and CoC and is intended for a priority homeless population according to the CoC plan.

Proposed Scored Narratives

1. Access to community-based supportive resources and services.
2. The Applicant's plan and partnerships to assist the intended residents regain and maintain stability and self-sufficiency in their community.

3. The Applicant's role and experience working in the CoC, its familiarity with HMIS, and how the Applicant will select residents for the proposed Development based on the CoC's coordinated intake and assessment system.

Note: An Applicant's response to the above narrative items will be scored relevant to the characteristics and needs of the intended residents described in the required Demographic section.

HHAL Demonstration Process

Making Preliminary Awards

1. Florida Housing will publish a DRAFT RFA and hold a workshop to take comments and questions.
2. Florida Housing will offer a webinar to interested parties to provide initial training on the predevelopment process before the RFA is issued.
3. Florida Housing will issue the competitive HHAL RFA and applicants will submit applications by the deadline.
4. Florida Housing will make preliminary awards to the highest scoring, eligible Developments.

Predevelopment Phase

1. Florida Housing will assign each selected awardee a technical assistance provider to work with the awardee to create a development plan. This step will be required for all awardees, even those with development experience. The technical assistance provider may assist the awardee throughout the entire development process, including construction, if needed, but will at a minimum, work with the awardee through the creation of the Development Plan.
2. The Development Plan submitted by the technical assistance provider to Florida Housing will provide an analysis of how much (if any) predevelopment funding is needed to allow the awardee to proceed, and whether technical assistance will be needed after this step has been completed. The development plan must be submitted within six months of Applicants being selected for funding. Once the Development Plan is approved, the loan for the predevelopment soft costs can be closed and those funds accessed prior to credit underwriting.
3. If predevelopment funding is needed by the awardee in order to complete this phase, up to (to be determined) % of the HHAL award will be allowed for predevelopment costs. These predevelopment costs will be included in the total firm loan commitment amount. The total costs of the loan amount including predevelopment costs cannot exceed the maximum loan amount of \$750,000. If needed, the predevelopment loan will be made to the awardee.
4. Site acquisition is eligible as a development cost within the \$750,000 loan limit.
5. **Eligible predevelopment costs may include:** Market and feasibility analysis; Rezoning; Title search; Legal fees, except those associated with application preparation and submissions; Boundary survey; Administrative expenses such as phone charges, travel related to the Development, copying, printing, and postage fees; Development consultant fees; Customary, good faith or earnest money deposit for the acquisition of the Development Site; Commitment fees to secure construction or permanent financing; Biological and environmental assessments; Soil tests; Appraisals; Marketing expenses; Permitting/impact fees; Architectural/engineering fees; Fees in connection with a completion audit; Insurance fees; Connection fees; Capital needs assessment; Other fees as approved by Florida Housing.

6. **Requirements that Must Be Completed during the Predevelopment Phase** (in addition to the Development Plan):
 - a. Site control: awardees must document that they have land/property or obtain site control. The site must meet all of the awardee's commitments and other criteria in the RFA. Site control documentation may be a deed, lease, or purchase contract;
 - b. Obtain or, if already established, document that appropriate infrastructure and zoning have been obtained from the local government; and
 - c. Obtain site plan approval.

Credit Underwriting Phase

1. Upon approval of the Development Plan, the Applicant will be assigned to a credit underwriter. When the awardee has completed the required items in the Predevelopment Phase, they will have six months to complete the credit underwriting process, unless extended by Florida Housing for good cause.
2. The recommendation of the credit underwriter will be submitted to Florida Housing's Board for approval.
3. Once the report has been approved, construction may begin.

Timeline and Next Steps