

**Answers to the Questions Received During the Webinar “Getting Ready for Housing Development: Process and Partnerships webinar (recorded on 7/13/16)”**

**1. Are pre-development loans forgivable?**

Answer: Yes. Loans shall be forgivable at maturity provided the Applicant complies with funding requirements for the duration of the Compliance Period. Additional terms of the loan are stated in Part III of Exhibit D.

**2. Do you have to have a real estate license or property management credentials to write the lease agreements?**

Answer: Florida Administrative Code Rule Chapter 67-53 requires approval of a property owner's selection of a management company prior to the company assuming responsibility for a Florida Housing Finance Corporation development. Fla. Stat. 475.011(2) provides an exemption for self-managed properties. When the management is contracted to an entity other than the owner, a real estate license is required to rent or lease property. A development is not self-managed if some or all of the same individuals are involved in both the ownership entity and the management agent entity but the organizations are legally different business entities. It should be noted that Florida Housing doesn't administer the real estate licensing law. The Florida Real Estate Commission (FREC), under the Florida Department of Business and Professional Regulation, has jurisdiction over real estate licensure.

**3. What about liens on the property?**

Answer: Existing liens on the property are not prohibited; however, liens that inhibit acquisition or rehabilitation of the property may result in the Applicant's inability to obtain control of the site within the 6-month deadline for the Predevelopment Phase or other issues that are problematic.

**4. Do units have to be wired for deaf or hard of hearing?**

Answer: As stated in Section Four, H.2.c. of the RFA, if the proposed Development consists of at least five (5) total units, at least one (1) unit shall be fully accessible in accordance with the 2010 ADA Standards for Accessible Design, AND at least one (1) unit shall be accessible to persons with visual and hearing impairments in accordance with the 2010 ADA Standards for Accessible Design.

**5. Do we have to get bids from multiple builders?**

Answer: Yes

**6. How long do we have after we get the loan to obtain the Certificate of Occupancy (CO)?**

Language has been added to the RFA in Part I., Item B.5. of Exhibit D to clarify that a Certificate of Occupancy must be obtained within 12 months of loan closing. Applicants may request one (1) extension of up to 12 months.

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- 7. Want to confirm that we can only have one applicant per CoC. We have two smaller projects interested in St Johns County.**

Answer: No more than one (1) Application may be submitted by an Applicant entity. There are no limits to the number of Applications that come from the same Continuum of Care, unless the Continuum of Care is the Applicant; however, only one Application will be awarded from each Continuum of Care.

- 8. Is Alachua County an eligible HHAL county?**

Answer: Although the Alachua Continuum of Care is an eligible Continuum of Care, Alachua County is not an eligible county for this RFA.

- 9. Can we use the funds for temporary housing for victims of domestic abuse?**

Answer: No. This RFA is to support the development of Permanent Rental Housing, which is defined in the RFA as the following:

For purposes of this RFA, affordable rental housing that is leased for continued occupancy for as long as the tenant complies with lease requirements. The lease shall be for a minimum term of seven (7) months and have no limits on length of tenancy.

- 10. Is match required for the HHAL?**

Answer: No.