

Florida Housing Finance Corporation
RFA 2026-108 SAIL Financing For Smaller Developments For Persons With Special Needs
Workshop Agenda

July 28, 2026, at 2:00 p.m., Eastern Time

Workshop is held via webinar and in-person at Florida Housing at 227 N. Bronough Street, Tallahassee, FL 32301

To attend the workshop via webinar, registration is required.

Registration information is available on RFA Webpage¹

Overview

1. Introductions
2. Purpose of Workshop

This workshop is intended to review the unique aspects of this Request for Applications (RFA).

To become familiar with the general requirements of the RFA process, Florida Housing encourages all attendees to review the PowerPoint presentation called “Walk-through of the RFA Process and Requirements”, which is available on the webpage <https://www.floridahousing.org/programs/special-needs-housing-overview/education-training-technical-assistance> (also available by clicking [here](#)), which is also accessible from the RFA Webpage.

3. Purpose of RFA

The Corporation is proposing to issue a Request for Applications (RFA) is open to Non-Profit Applicants proposing to fund the development of new construction to create new housing to provide Permanent Supportive Housing for Persons with Special Needs as defined in Section 420.0004(13), F.S. Applicants that commit to the Persons with Special Needs demographic commitment must also commit 20% of the total units for Permanent Supportive Housing for individuals and families that meet the Homeless Households definition as defined in Exhibit B.

Estimated Funding Available:

The Corporation expects to offer an estimated \$9,000,000, comprised of the State Apartment Incentive Loan (SAIL) funding appropriated by the 2025 Florida Legislature.

Point Items

1. Bookmarking the “All Attachments” document (5 Points)
2. Advance Review Process of Principals Disclosure Form (5 Points)
3. Submission of Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) stamped “Received” by the Corporation at least 14 Calendar Days prior to the Application Deadline AND stamped “Approved” prior to the Application Deadline (10 points)
4. Impact Scoring

The following Impact Scoring section allows for Applicants to provide detailed responses about the Development. Each response must address the specific criteria identified in the corresponding description. When scoring responses, Florida Housing will only consider the written responses provided in Exhibit A. When assigning points for each section, only the response for that particular requirement will be considered. Information in other Impact Scoring sections will not be considered. It is recommended to account for all criteria for each response, even if it requires repeating information in multiple narrative responses.

- a. Demographic Populations to be Served (no points awarded)

¹ References to the RFA Webpage refer to <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2026/2026-108> which can be accessed [here](#).

- b. Operating Experience (30 points)
- c. Access to Community-Based Services and Resources (25 points)
- d. Approach Toward Community Partnerships for Increased Resident Outcomes (40 points total)
 - Permanent Housing Stability (20 points)
 - Self-Sufficiency (20 points)
- e. Involvement in the Local Homeless Resources Network (20 points)

Applications must achieve at least 87.5% of the total points available in the RFA to be eligible for funding ($135 \times 0.875 = 118.125$, rounded up is 119).

Review of New or Unique Aspects of RFA

1. Exhibit B of the RFA and Rules, which are posted on the RFA Webpage*.

Exhibit B includes definitions for terms like Best Practice, Disabling Condition, Homeless Households, Housing First, Joint Venture Applicant, Lead Agency, Mobility Impairment, Non-Profit Applicant, Permanent Supportive Housing, Regulated Mortgage Lender, Related Application, Services Coordination, Set-Aside Unit, Related Applications, and Visitability.

2. Demographic Commitment

- a. At least 70% of the total units must consist of Permanent Supportive Housing for Persons with Special Needs; AND at least 20% of the total units must consist of Permanent Supportive Housing for individuals and families that meet the definition of Homeless for a minimum of 30 years.

Note: Interest Rate of the SAIL loan is based on the percentage of units set aside for Persons with Special Needs.

- b. Select at least one defined Persons with Special Needs population(s) that the Applicant proposes to serve for a minimum of 15 years

3. Applicant/Developer/Management Company/Contact Person

Designation of Priority 1 and 2 Applications

Principals of Applications in this RFA are limited to one Priority 1 Application submission in this RFA. Applications cannot be Related Applications unless they are Priority 2 Applications. Only Priority 1 Applications are eligible to be deemed Tier 1 Applications.

- a. Applicant

(1) State the name of the Applicant.

(2) Evidence that Applicant is legally formed entity qualified to do business in Florida as of Application Deadline.

(3) **Only Non-Profit Applicants are eligible for funding.**

The definition of a Non-Profit as set out in the RFA must be met. To demonstrate that this definition is met, Applicants must meet the requirements in **both** (a) and (b) below.

- (a) Joint Venture Applicants must provide demonstration of Material Participation through submission of the Executive Director Certification of Non-Profit Entity Material Participation form (Rev. 09-2022);

(b) Demonstration of Non-Profit entity qualifications

For each Non-Profit entity that makes up the Non-Profit Applicant provide **either** the Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) **that was stamped “Approved” by the Corporation as outlined in (4) below***; **or** the Non-Profit Application Package outlined in (i) through (iii) below

(i) The Executive Director Certification of Non-Profit Entity Qualifications form

The Executive Director Certification of Non-Profit Entity Qualifications form (Rev. 10-2021 or 11-2025), which must be completed and signed by the Executive Director of the non-profit entity.

If the Non-Profit Application Package is submitted during the Non-Profit Advance Review Process and meets all requirements outlined in (4) below, this form will be stamped “Approved” and returned to the Applicant.

Applicants that submit the **Corporation-approved*** Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) for **each** Non-Profit entity that makes up the Non-Profit Applicant will meet the Non-Profit Application Package requirements without the need to resubmit the rest of the Non-Profit Application Package, and may also be awarded points as described in (4) below.

(ii) IRS determination letter

The IRS determination letter* demonstrating that the non-profit entity is organized under section 501(c)(3) or 501(c)(4) and also has been in existence at least three years prior to the Application Deadline of this RFA;

*In the event the Non-Profit entity is subject to a group exemption under the Internal Revenue Code, provide the IRS determination letter for the parent corporation, and the list of exempt entities from the IRS which includes the Non-Profit entity in this Application. If the list of exempt entities has not yet been issued by the IRS, provide a copy of the request from the parent corporation to the IRS requesting group exemption status for the Non-Profit entity named in this Application.

(iii) Non-Profit Bylaws and/or Articles of Incorporation

The Non-Profit Bylaws and/or Articles of Incorporation demonstrating all of the following requirements are met. Information may be found in either the Bylaws or the Articles of Incorporation. The Applicant should submit both documents, including any subsequent amendments, for review in order to ensure all of the below requirements are met.

(A) The role and responsibilities of the Board of directors;

(B) The number of members that are part of the Board; and

(C) The bylaws or articles of incorporation must state one of the purposes of the Non-Profit is to foster low-income housing. This requirement may be met with the most recent IRS form 990, if the form 990 states that one of the purposes of the Non-Profit is to foster low-income housing.

*The Applicant may submit any Corporation-approved Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) in lieu of the Non-Profit Application Package, even if approved in a prior RFA cycle.

Tier 1 Application Designation

Priority 1 Applications that commit to provide 100% of the Developer fee to one or more Non-Profit entities will be considered Tier 1 Applications. All other Priority 1

Applications and all Priority 2 Applications will be considered Tier 2 Applications. In the funding selection process, Tier 1 Applications will receive higher priority than Tier 2 Applications.

(4) Non-Profit Advance Review Process (10 Points)

The Non-Profit Application Package may be submitted to the Corporation prior to the Application Deadline. The Corporation will review the Non-Profit Application Package and, if the above requirements are met, will stamp the Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) with the date that the form was received and approved, then return it to the Applicant. Applications will receive 10 points if the submitted Executive Director Certification of Non-Profit Entity Qualifications Form (Rev. 10-2021 or 11-2025) is stamped "Received" by the Corporation at least 14 Calendar Days prior to the Application Deadline AND stamped "Approved" prior to the Application Deadline for **each non-profit entity**.

Applicants are strongly encouraged to send the Non-Profit Application Package to the email address FHFC_NonProfit_AdvanceReview@floridahousing.org (also available by clicking [here](#)) at least eight weeks prior to the Application Deadline.

(5) Homeless Assistance Continuum of Care Requirements for All Applicants

- (a) Provide documentation that the Applicant informed the jurisdiction's Local Continuum of Care lead agency head of its intent to apply for funding to develop housing pursuant to this RFA must be submitted;
- (b) Have an executed agreement to participate in the Continuum of Care's Homeless Management Information System (HMIS); and will contribute data on the Development's tenants to the Continuum of Care's HMIS data system or, if serving Survivors of Domestic Violence, is providing aggregate data reports to the Continuum of Care. The executed agreement shall be required at least 6 months prior to the expected placed in-service date; and
- (c) Commit to be a housing provider in the Continuum of Care's Homeless Coordinated Entry system as required by the U.S. Department of Housing and Urban Development.

b. Developer Information

- (1) Name of Developer (including all co-Developers);
- (2) Evidence each Developer is a legally formed entity qualified to do business in Florida as of Application Deadline
- (3) Developer Experience

(a) Required Developer Experience

A natural person Principal of at least one experienced Developer entity, which must be disclosed on the Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 05-2019) outlined below, must have, since January 1, 2006 completed* at least one multifamily rental housing development that that consists of a total number of units no less than 50% of the total number of units in the proposed Development.

*For purposes of this provision, completed development means (i) that the temporary or final certificate of occupancy has been issued for at least one unit in one of the residential apartment buildings within the development, or (ii) if applicable, that at least one IRS Form 8609 has been issued for one of the residential apartment buildings within the development. As used in this section, a Housing Credit development that contains multiple buildings is a single development regardless of the number of buildings within the development for which an IRS Form 8609 has been issued.

The individual meeting the Developer Experience requirements must be disclosed on the Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 05-2019) and must remain with the Development until the release of the operating deficit guarantee set forth in subsection 67-48.0072(18), F.A.C.

- (b) Requests for additional Corporation Funding for a recently funded Development
- c. Principals of the Applicant and Developer(s) Disclosure Form
 - (1) Eligibility
 - (2) Approval during Advance Review Process (5 Points)
- d. Name and contact information of Management Company
- e. Community-Based Board of Directors Requirement

The Applicant must commit to structuring the Board of Directors affiliated with the Non-Profit Entity that is part of the Applicant Entity with a majority (at least 50%, plus one) of individuals that are Non-Related Board Members to: 1) Any tenants or applicants for tenancy; 2) Any compensated management or staff of the Non-Profit; or 3) Any other members of the Board.
- f. Authorized Principal Representative / Operational Contact Person

The Authorized Principal Representative identified in the Application (a) must be a natural person Principal of at least one Non-Profit entity of the Applicant listed on the Principal Disclosure Form; (b) must have signature authority to bind the Applicant entity; (c) must sign the Applicant Certification and Acknowledgement form section of Exhibit A; (d) must sign the Florida Housing Finance Corporation Resident Community-Based Services Coordination Provider Or Principal Of Resident Community-Based Services Coordination Provider Certification form (Form Rev. 10-2021); and (e) if funded, will be the recipient of all future documentation that requires a signature. The Operational Contact Person is optional.
- 4. Development Category: The proposed Development must consist entirely of new construction. Rehabilitation of existing units is not allowed.
- 5. Location
 - a. County

In the funding selection process, priority will be given to Small and Medium Counties.
 - b. State whether the Development consists of Scattered Sites. Note: Developments are limited to two Scattered Sites.
- 6. Number of Buildings and Units
 - a. Number of Units
 - Small County: minimum 10 units, maximum 15 units
 - Medium and Large Counties: minimum 15 units, maximum 30 units
 - b. If there are existing occupied units and if the Development is funded, a plan for relocation of existing tenants will be required to be provided to the Credit Underwriter, as outlined in Exhibit D.
 - c. Set-Aside Commitments – 100% of the units shall be rented to households (person or persons) with incomes at or below 60% of the AMI, of which at least 20% must be set aside at 50% AMI or less.
 - d. Unit Mix

The Applicant must complete the Unit Mix Chart listing the total number of bedrooms per unit, the total number of bathrooms per unit (including half-baths, if applicable), and the total number of units per bedroom type.

- Units must consist of Zero, one, two, or three bedrooms only;
- At least 30% of the total units, rounded up, must be Zero Bedroom or one-bedroom units;
- No more than 25% of the total units, rounded up, may be three-bedroom units;

Shared Housing is not allowed in this RFA.

e. Number of residential buildings must be provided

f. Compliance Period Requirements

- (1) Applicants must irrevocably commit to the Persons with Special Needs and Homeless demographic commitment for a minimum of 30 years.
- (2) Applicants must irrevocably commit to the Persons with Special Needs population(s) demographic commitment selected at question 2.c. of Exhibit A for a minimum of 15 years.

7. Readiness to Proceed

a. Site control documentation must be submitted with the Application.

Applicants must demonstrate site control as of Application Deadline by providing an eligible contract (effective at least through November 30, 2026), a deed, and/or a lease. Developments with an existing Declaration of Trust between a Public Housing Authority and HUD, may provide an Option to Enter into a Ground Lease Agreement (“eligible agreement”) between the Applicant and the owner of the property.

b. Ability to Proceed forms

The Ability to Proceed forms demonstrating zoning, electricity, roads, water, sewer/package treatment/septic tank will be required to be submitted within 21 Calendar Days of the date of the Invitation to Enter Credit Underwriting.

8. Required Construction Features

All units are expected must meet all requirements as outlined in the RFA.

a. Federal Requirements and State Building Code Requirements

Section 504 of the Rehabilitation Act of 1973 requirements are met through the Applicant’s commitment to meet either the Level 1 or Level 2 requirements described in c. below.

b. General Features

- For non-fully accessible units, at least one bathroom must have grab bars in the shower/tub and around the toilet, with blocking (or an alternative) in other bathrooms
- Security features that include:
 - Cameras positioned to ensure safety at or in stairwells, elevators, outside entrances, and common areas; and
 - Security systems with 24-hour video recording; and
 - Management/staffing placed at the front desk/main lobby during all business hours

c. Accessibility, Adaptability, Universal Design and Visitability Features

- (1) Level 1 Accessibility Requirements
- (2) Level 2 Accessibility Requirements
- (3) Accessibility Preference

d. Emergency Operations for all Developments

The following Emergency Operations Features must be provided in all Developments:

- There must be a community building/dedicated space within the Development; and
- There must be a minimum of one permanent, standby generator that meets or exceeds the following performance expectations:
 - Operates at least one elevator per residential building serving residents that are located on a floor higher than the first floor;
 - Operates all life safety systems, such as emergency lighting, exit signage, and fire alarm systems;
 - Operates all lights, HVAC and other electrical appliances in the community room/dedicated space throughout the duration of a power outage.
- Emergency Generators shall comply with 2702.1.1 through 2702.2.18 of the Florida Building Code;
- The generator(s) must be maintained and tested in accordance with the Florida Fire Prevention Code;
- The generator(s) and system must be installed, serviced, and tested with a certified vendor; and

The Applicant must maintain an executed written contract with the certified vendor to service and test the generator(s) and system at least annually.

e. Required Green Building Features for all Developments

Applicants must choose additional Green Building options in Exhibit A.

9. Services Coordination Experience Requirements

The Applicant shall commit to submit a Resident Community-Based Service Coordination Plan to Florida Housing for review and approval during credit underwriting. In addition, select the option describing how the Services Coordination Experience Requirements outlined in Section Four, A.9 of this RFA will be met.

- a. Applicants that do not meet the requirement described in b. below may partner with a provider of supportive services that includes Resident Community Based Services Coordination for the intended Demographic. A Non-Profit, within the Applicant entity, that meets the qualifications to provide Resident Community Based Services Coordination, pursuant to this RFA, may partner with the Applicant to provide the Development's Resident Community Based Services Coordination. The Applicant must provide the properly completed and executed Florida Housing Finance Corporation Resident Community-Based Services Coordination Provider Or Principal Of Resident Community-Based Services Coordination Provider Certification Florida Housing Finance Corporation Services Coordinator or Principal of Services Coordinator Certification form (Form Rev. 10-2021)*.

OR

- b. At least one natural person Principal of a Non-Profit entity within the Applicant entity structure must have experience owning and operating a minimum of two Permanent Rental or Permanent Supportive Housing developments that provides Resident Community Based Services Coordination to Homeless households. To meet this requirement, Applicants will be required to list the properties that serve Homeless individuals and families, and there must be a combined total number of units within the properties that equals no less than 50% of the total number of units in the proposed Development.

* This form is available on the RFA Webpage.

Note: In credit underwriting, the provider must demonstrate it has been in business and performing services coordination for at least 5 consecutive years before the date of Application submission, and the Applicant must provide the legal contract demonstrating the partnership with the service provider for approval.

10. Funding

a. Corporation Funding

(1) SAIL Funding

The maximum SAIL Request Amount is the lesser of \$375,000 per Unit and \$9,000,000 per Development.

The interest rate of the SAIL loan is based on the percentage of units set aside for Persons with Special Needs. The terms and conditions of the SAIL loan are further outlined in Rule Chapter 67-48, F.A.C.

b. Interest Rate

Interest Rate of the SAIL loan is 0% - 1% and is based on the percentage of units that are set aside for Persons with Special Needs

c. Developer Fee / General Contractor Fee/Operating Deficit Reserve

(1) Developer fee shall be limited to a total of 16% of Development Cost.

(2) General Contractor fee shall be limited to 14% of actual construction cost.

(3) Operating Deficit Reserves

Up to 5% of the Development Costs will be permitted in the Application. The operating deficit reserve will be verified and sized during credit underwriting. Any operating deficit reserve account approved in credit underwriting will be held by the Corporation or its services.

d. Qualifying Financial Assistance Funding Preference

To qualify for the Qualifying Financial Assistance Funding Preference, the Applicant must meet one of the following requirements:

(1) Cash Funding equals at least 3% of the sum of the Applicant's Eligible SAIL Request Amount

(2) Donation of Land by a Local Government

If the Applicant qualifies for this preference through the donation of land and is awarded funding under this RFA, the Applicant will not receive any Corporation funding in excess of the allowable costs outlined in the RFA towards the cost of the land.

Note: In-kind donations, waivers of any fees, and any funding from the Corporation are not considered Qualifying Financial Assistance, although they can be used to help reduce costs in the construction of the proposed Development.

e. Principal of the Applicant is a Public Housing Authority and/or an instrumentality of a Public Housing Authority

f. Rental Assistance History Preference

To qualify for the Rental Assistance History Preference, Applicants must demonstrate documented history of obtaining federal rental assistance within the past five years. Rental assistance (project-based or tenant-based) should be documented across up to three other properties that are in operation and are owned or operated by a Principal of the Applicant. The number of units with rental assistance within these properties will be added together. Applicants that answer the questions at 10.g. of Exhibit A, provide the documentation as outlined below, and can demonstrate history of

obtaining federal rental assistance within the past five years for a number of units and/or tenants receiving rental assistance that equals at least 50% of the units in the proposed Development will qualify for this preference.

The acceptable documentation for Rental Assistance history must be either (i) a Rental Assistance Qualification Letter from a designated administrator of a federal program that provides long-term rental assistance (e.g., HUD, RD, the Public Housing Authority, Continuum of Care, VA, etc.), dated since January 1, 2020; or (ii) a contract with a designated administrator of a federal program that provides long-term rental assistance (e.g., HUD, RD, the Public Housing Authority, Continuum of Care, VA, etc.) that was executed since January 1, 2020. The Rental Assistance Qualification Letter or executed contract must be provided and include the following information:

- Name of the Development where rental assistance is provided, if project-based*;
- Address of the Development, if project-based;
- Total number of units or tenants that received Rental Assistance; and
- The Rental Assistance program currently associated with the existing development.

*For purposes of this provision, the Name of the Development may be the name at the time of the PBRA and/or ACC award.

In instances where rental assistance is tenant-based or subcontracted to a Principal of the Applicant, acceptable documentation must include all of the information outlined above, plus (i) a cover letter summarizing the funding award that was subcontracted; and (ii) the subcontract with, at a minimum, the following information from the original-sourced contract/grant award:

- Original-sourced Grant Award Number;
- The original-source contract with the page identifying the total number of units assisted; and
- The signature page of the original-source contract.

g. Supportive Services Funding History Preference

To qualify for the Supportive Services Funding History Preference, Applicants must demonstrate documented history of obtaining supportive services funding within the past five years whereby the recipient of the supportive services funding is by a Principal of the Applicant. The amount of supportive services funding obtained for use within these properties will be added together. Applicants that answer the questions at 10.h. of Exhibit A, provide the documentation as outlined below, and can demonstrate history of obtaining supportive services funding within the past five years for an amount that equals at least 10% of the Applicant's Eligible SAIL Loan Request, the proposed Development will qualify for this preference.

The acceptable documentation for each development must be submitted and be either (i) a Supportive Services Qualification Letter from a program that provides supportive services (e.g., AHCA, APD, DCF, HHS, United Way, etc.), dated since January 1, 2020; or (ii) a contract with the entity that provided the supportive services funding (e.g., AHCA, APD, DCF, HHS, United Way, etc.) that was executed since January 1, 2020.

The Supportive Services Qualification Letter or executed contract must include the following information:

- Types of activities that were eligible to be funded;
- Total number of people served with this funding;
- The amount of supportive services funding obtained;
- Confirmation that the services provided benefit residents in permanent supportive housing; and

- The privately sourced, and/or state or federal program associated with the supportive services funding, as applicable.

11. New! - Previous Submission Preference

To meet this preference, the following criteria must be met:

- a. The Development was submitted in RFA 2026-102 SAIL Financing For Smaller Permanent Supportive Housing Developments For Persons With Special Needs, but not awarded;
- b. The Development Location Point and, if a Scattered Sites Development, the latitude and longitude coordinates of each site submitted in RFA 2026-102 must be located on the same site(s) as the proposed Development. These coordinates do not need to be identical. Additionally, the size of the site(s) of the proposed Development does not need to be identical to the Application previously submitted in RFA 2026-102. The proposed Development site may be larger or smaller than the previously submitted Application if the other requirements are also met;
- c. At least one of the natural persons that is a Principal for the Applicant disclosed on the Principals Disclosure Form submitted for the proposed Development must also have been a Principal for the Applicant disclosed on the Principals Disclosure Form submitted in RFA 2026-102; and
- d. The SAIL request amounts in this RFA must be equal to or less than the SAIL request amounts in RFA 2026-102.

12. New! - Technical Assistance will be provided by Florida Housing

This guidance is provided to help ensure the Applicant can take the information provided in the Application and Impact Scoring from words on a page to implementation.

At least one Principal from each Applicant entity and Developer entity meet at least quarterly or as directed by FHFC, review any questions or concerns together.

Those same parties, staff from Florida Housing, and, if needed, representatives from the credit underwriting team, will meet prior to certain milestones including, but not limited to, credit underwriting, closing, and stabilization.

Other Important Information

1. Public comment link on the RFA Webpage for viewing and submitting public comments
2. Question and Answers process outlined in Section Three, D. of the RFA
3. Expected Timeline

Issue Date:	August 10, 2026
Due Date:	August 25, 2026, at 3:00 p.m.
Review Committee Meeting:	September 10, 2026
Request Board Approval of Recommendations (at scheduled Board Meeting):	September 25, 2026

J. Other Discussion Topics