

## FLORIDA HOUSING FINANCE CORPORATION

**RFA 2023-103 9% Housing Credits/SAIL for Homeless Developments in Medium and Large Counties AND RFA 2023-106 for Persons with Disabling Conditions/Developmental Disabilities in Medium and Large Counties  
October 11, 2022, 2:00 p.m., Eastern Time**

**The Workshop will be held at the Florida Housing Finance Corporation office and via Webinar. Registration for Webinar is required. Registration information is available on both RFA Webpages\***

### **Overview**

- A. Introductions
- B. Purpose of Workshop

This workshop will be held to solicit comments and suggestions from interested persons relative to two Requests for Applications (RFAs): RFA 2023-103 Housing Credit and SAIL Financing to Develop Housing for Homeless Persons and RFA 2023-106 Financing to Develop Housing for Persons with Disabling Conditions / Developmental Disabilities.

\*Any reference to the RFA Webpage for RFA 2023-103 (Homeless RFA) means

<https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2023/2023-103>

Any reference to the RFA Webpage for RFA 2023-106 (Disabling Conditions/Developmental Disabilities RFA)

means <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2023/2023-106>

These RFAs provide funding to Non-Profit Applicants proposing the development of Permanent Supportive Housing for the following:

- (i) RFA 2023-103 proposes Competitive 9% Housing Credits, State Apartment Incentive Loan Program (SAIL loan funding), and National Housing Trust Funds (NHTF) for Homeless Households, as defined in Exhibit B of this RFA, that also include a portion of units for Persons with Special Needs located in the Medium and Large Counties;
- (ii) RFA 2023-106 proposes either:
  - Competitive 9% Housing Credits, SAIL loan funding, and NHTF for persons with a Disabling Condition that also includes a portion of units for Homeless individuals and Household as defined in Exhibit B of this RFA; or
  - Competitive 9% Housing Credits and Grant funding for Persons with Developmental Disabilities.

### **Funding Available**

- A. Estimated Competitive Housing Credits

RFA 2023-103: an estimated \$4,890,000 in 9% will be made available

- Developments that will serve Homeless Developments in Medium Counties \$2,040,000
- Developments that will serve Homeless Developments in Large Counties \$2,850,000

RFA 2023-106: an estimated \$3,170,000 in 9% will be made available

- B. Estimated SAIL, which includes ELI Loan for Extremely Low Income (ELI) Set-Aside units

- Developments that will serve Persons with Disabling Conditions \$4,800,000
- Developments that will serve Homeless Persons \$7,045,916

- C. Estimated \$4,600,000 of Grant Funding\* available for Developments that will serve Persons with Developmental Disabilities

\*Although grant funding, this will be structured like a forgivable loan.

- D. Estimated \$5,500,00 of National Housing Trust Funds (NHTF)

The Corporation expects to offer an estimated \$5,500,000 in National Housing Trust Funds (NHTF) in each RFA. All Applicants will be required to commit a certain number of 22% Units that meet the requirements outlined in Section Four, A.6.c.(2)(c) of the RFA. Applicants may also commit to additional 22% Units. NHTF funding will be awarded based on each 22% Unit, regardless of whether the 22% Unit was required or optional. The invitation to enter credit underwriting will inform the Applicant of the NHTF award amount, and the requirement to set-aside 22% Units. These requirements are similar to HOME funding, such as the requirement to comply with the HUD environmental requirements as provided in 24 CFR 93.301(f)(1) and (2). However, Applicants will not be charged a fee for the environmental review.

NHTF is further described in Exhibit I of each RFA.

Applicants that are not eligible for NHTF Funding due to requirements such as the HUD environmental requirements as provided in 24 CFR 93.301(f)(1) and (2) may instead be awarded an equivalent amount of funding through Home Investment Partnerships Program (HOME) From The American Rescue Plan Act (HOME-ARP). Although the HUD environmental requirements provided in 24 CFR 93.301(f)(1) and (2) do not apply; however, all HOME-ARP requirements would apply such as how the units must be used for Qualifying Populations, the HUD environmental requirements provided in 24 CFR Part 92 and 24 CFR Part 58, AND Davis-Bacon requirements apply, if there are at least twelve 22% Units.

HOME-ARP is further described in Exhibit J of each RFA.

### **Outline of RFA**

- A. Section One – Introduction
- B. Section Two – Definitions

Exhibit B of the RFA and Rules, which are posted on RFA website

Definitions in Exhibit B include words like “Homeless Household”, “Non-Profit Applicant”, and “Permanent Supportive Housing”.

- C. Section Three –RFA Procedures and Provisions, including Submission Requirements

- 1. Submission Requirements

Florida Housing strongly recommends that the Application Fee be submitted at least 48 hours in advance of the Application Deadline. In the event that the online submission is not received, the payments will be refunded.

- 2. Financial Arrearage Requirement and Insurance Deficiency Requirement

An Application will be deemed ineligible for funding if, as of close of business **two days\*** before the Committee meets to make a recommendation to the Board, either of the following occur: (1) there remains any financial obligations for which an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer is in arrears to the Corporation or any agent or assignee of the Corporation as reflected on the most recently published Past Due Report; or (2) an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer has an insurance deficiency for

any Development awarded Corporation resources, which are in first lien position, issued during or after September 2016 that is governed by the Insurance Guide posted to the Corporation's Website under the link <https://www.floridahousing.org/data-docs-reports/insurance-guide> (also accessible by clicking [here](#)).

The Past Due Report contains the financial arrearages to the Corporation as well as the Insurance Deficiency Report. The most recently published Past Due Report is posted to the Corporation's Website under the link <https://www.floridahousing.org/data-docs-reports/past-due-reports> (also accessible by clicking [here](#)), but not more recently than seven business days prior to the date the Committee meets to make a recommendation to the Board.

\* For example, if a review committee meeting is held on a Wednesday, regardless of the time of the meeting, the arrearages must be paid by Monday close of business.

3. If the Attachment document is bookmarked, the Application will be awarded 5 points.

Instructions for adding bookmarks to pdf documents prior to uploading the Application has been added to each RFA Webpage. Acrobat Standard DC or Acrobat Pro DC are the programs required to create bookmarks.

D. Section Four of the RFA outlines instructions for completing Exhibit A

1. NEW! Review of Application

The Corporation will not review the substance of the documentation that is submitted as Attachments to this RFA during the Review Committee scoring process unless there is a reason to believe that any of the documents have been improperly executed. During Review Committee scoring, the Corporation will rely on the answers submitted by the Applicant in Exhibit A, the Development Cost Pro Forma, and the Principal Disclosure Form to determine whether an Applicant has met the requirements of this RFA. Additionally, the Corporation has no authority to, and will not, evaluate the validity or enforceability of any eligible site control documentation.

If it is determined that the Attachments do not meet the RFA requirements or the Applicant submitted materially incorrect information in the Application, the Application may be deemed ineligible, and/or the Corporation may rescind the award, and all Principals of the Applicant may be subject to material misrepresentation, even if the Application was not selected for funding, was deemed ineligible, or was withdrawn.

2. Demographic Commitment and interest rate of SAIL loan

- a. Homeless Individuals and Families Demographic Commitment in RFA 2023-103

- (a) Requirements

Applicants that commit to serve the Homeless demographic commitment will be required to make the following set aside commitments for a minimum of 50 years:

At least 50 percent of the total units for Homeless individuals and families as defined in Exhibit B of the RFA;

AND

At least 20 percent of the total units for Persons with Special Needs as defined in Section 420.0004(13), F.S., (which may be the same units set aside for Homeless individuals and families).

(b) Interest Rate

- (i) Applicants that commit to set aside at least 50 percent, but less than 80 percent, of the total units for Homeless individuals and families will qualify for a SAIL loan with an interest rate of 0 percent for the percentage of units that are set aside for Homeless individuals and families, and an interest rate of 1 percent for the remaining units. For example, a set-aside commitment of 60 percent of the units for Homeless Households will have 60 percent at 0 percent and 40 percent at 1 percent, or a blended overall interest rate of 0.40 percent.
- (ii) Applicants that commit to set aside at least 80 percent of the total units for Homeless individuals and families will qualify for a SAIL loan with an interest rate of 0 percent.
- (iii) The ELI loan is a forgivable loan as further outlined in Exhibit H.

b. Persons with a Disabling Condition Demographic Commitment in RFA 2023-106

(a) Requirements

Applicants that commit to serve the Persons with a Disabling Condition Demographic Commitment will be required to make the following set aside commitments for a minimum of 50 years:

At least 50 percent of the units in the Development must consist of Permanent Supportive Housing for persons with a Disabling Condition as defined in Section 420.0004(7), F.S.;

AND

At least 20 percent of the units in the Development must consist of Permanent Supportive Housing for individuals and families that meet the definition of Homeless Households as defined in Exhibit B of the RFA, (which may be the same units set aside for the persons with a Disabling Condition Demographic Commitment).

(b) Interest Rate

- (i) Applicants that commit to set aside at least 50 percent, but less than 80 percent, of the units in the Development for persons with a Disabling Condition will qualify for a SAIL loan with an interest rate of 0 percent for the percentage of units that are set aside for persons with a Disabling Condition, and an interest rate of 1 percent for the remaining units. For example, a set-aside commitment of 60 percent of the units for persons with a Disabling Condition will have 60 percent at 0 percent and 40 percent at 1.0 percent, for a blended overall interest rate of 0.40 percent.
- (ii) Applicants that commit to set aside at least 80 percent of the units in the Development for persons with a Disabling Condition will qualify for a SAIL loan with an overall interest rate of 0 percent.
- (iii) The ELI loan is a forgivable loan as further outlined in the RFA.

c. Persons with Developmental Disabilities Demographic Commitment in RFA 2023-106

(a) Requirements

Applicants that commit to serve the Persons with Developmental Disabilities will be required to make the following set aside commitments for a minimum of 50 years:

At least 50 percent of the units in the Development must consist of Permanent Supportive Housing for Persons with Developmental Disabilities as defined in Section 393.063(12), F.S.

- (b) Due to the likelihood that some or all Persons with Developmental Disabilities will have Mobility Impairments now or later in their lives, Applicants that commit to this Demographic must at a minimum meet the accessibility, adaptability, universal design and visitability features requirements outlined in the RFA, (“Level 1 Accessibility Requirements”).
- (c) Other Grant Funding requirements are outlined in Exhibit J.
- (d) RFA 2023-106 includes a goal to fund one Development that selected the Demographic Commitment of Persons with Developmental Disabilities.

3. Applicant/Developer/Management Company/Contact Person

a. Applicant

- (1) State the name of the Applicant
- (2) Evidence that Applicant is legally formed entity
- (3) The Applicant must meet the definition of a Non-Profit as set out in Rule 67-48, F.A.C. To demonstrate that this definition is met, Applicants must meet the requirements in **both** (a) and (b) below.

(a) Demonstration of Material Participation

Demonstration of how the Non-Profit entity is materially substantially and materially participate in the predevelopment, management, and operation of the proposed Development (throughout the Compliance period, within the meaning of the material participation as defined in 26 USC §469, 26 USC §42, by submitting the Executive Director Certification of Non-Profit Entity Material Participation form (Rev. 09-2022);

(b) Demonstration of Non-Profit entity qualifications

To meet this eligibility requirement, **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) **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), 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) 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 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;

(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) in lieu of the Non-Profit Application Package, even if approved in a prior RFA cycle.

(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) 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) 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](mailto:FHFC_NonProfit_AdvanceReview@floridahousing.org) (also available by clicking [here](#)) at least eight weeks prior to the Application Deadline.

(5) Pre-Application Meeting Incentive

Having a pre-application meeting with the Corporation to answer questions about the Proposed Development will encourage Applicants to prepare early to respond to the Application.

Applications will receive 10 points if the following is met:

- (a) The Pre-Application Meeting(s) must be requested on or before November 19, 2022 by sending an email to [FHFC\\_PreApp\\_Meeting@floridahousing.org](mailto:FHFC_PreApp_Meeting@floridahousing.org) with subject line Pre-Application Meeting for the applicable RFA . The meeting(s) must be held on or before December 31, 2022;
  - (b) One initial meeting for Applicant and Developer Entities
  - (c) Additional separate meetings if the Applicant is a Joint Venture Applicant
  - (d) Submission of the Pre-Application Meeting for Proposed Permanent Supportive Housing Developments Form, executed by the Corporation.
  - (e) Applicants that meet the Non-Profit Experience requirements outlined in the RFA may receive 10 points if the Pre-Application Meeting or Experience for Proposed Permanent Supportive Housing Developments Form (Rev. 09-2022) is received by November 19, 2022, meets the experience requirements, and is “approved” by the Corporation. The approved form must be submitted with the Application submission.
- (6) Homeless Assistance Continuum of Care Requirements for All Applicants of RFA 2023-103 and for Applicants that commit to serve the Disabling Conditions population of RFA 2023-106

All Applicants must meet the following requirements specific to its commitment, pursuant to this RFA, to serve Homeless households:

- (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, 2003 completed at least three affordable rental housing developments, at least one of which was financed utilizing low-income housing tax credits pursuant to Section 42, IRC, and completed since January 1, 2013. At least one of the three completed developments must consist of a total number of units no less than 50 percent of the total number of units in the proposed Development.

The individual meeting the Developer Experience requirements must be disclosed on the Principals of the Applicant and Developer(s) Disclosure form and must remain with the Development until the release of the operating deficit guarantee set forth in Rule 67-48.0071(18).

(b) The Withdrawal Disincentive

Withdrawal Disincentive points will not be awarded to Applicants this year.

In an effort to encourage the submission of quality Applications, the Corporation will award points for Developer experience in certain future RFAs. Applicants and Developers are on notice that any Application submitted in this RFA that is withdrawn any time subsequent to the Application Deadline but on or before the execution of the Carryover Allocation Agreement and payment of the Administrative fee will (if the future RFA so provides) result in a point reduction in the scoring of Developer experience in future Applications in which the Developer, Co-Developer or any Principal of the Developer(s) named in the Developer section of the Principals of the Applicant and Developer(s) Disclosure Form of the withdrawn Application is named for purposes of satisfying the Developer experience requirement in the future Application.

c. Principals of the Applicant and Developer(s) Disclosure Form

(1) Eligibility

The Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 05-2019) (“Principals Disclosure Form”) must identify the Principals of the Applicant and each Developer, pursuant to the RFA, as of the Application Deadline. Per subsection 67-48.002(94), F.A.C., any Principal other than a natural person must be a legally formed entity as of the Application Deadline.

(2) Approval during Advance Review Process (5 Points)

Applicants will receive 5 points if the uploaded Principal Disclosure Form was either (a) stamped “Approved” at least 14 Calendar Days prior to the Application Deadline; or (b) stamped “Received” by the Corporation at least 14 Calendar Days prior to the Application Deadline AND stamped “Approved” prior to the Application Deadline.

The Advance Review Process for Disclosure of Applicant and Developer Principals is available on the RFA Webpage.

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 percent, 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), if provided; and (e) if funded, will be the recipient of all future documentation that requires a signature.

4. General Proposed Development Information

a. Development Name

b. Development Category

The proposed Development must consist entirely of new construction. Rehabilitation of existing units is not allowed.

c. Characteristics of Development

(1) Development Type (i.e., Garden, Duplexes, Quadraplexes, Mid-Rise (4, 5 or 6 stories), or High Rise (7 or more stories).

(2) Enhanced Structural Systems Construction Qualifications

To qualify as “Enhanced Structural Systems Construction” (“ESS Construction”) for purposes of the Total Development Cost Limitation calculation and leveraging, the proposed Development must meet the ESS Construction qualifications outlined in the RFA.

Language has been added to clarify that any buildings with the Development Type of High-Rise (7 or more stories) shall qualify as “ESS Construction.”

e. New! Unit Characteristic Chart

Complete the chart in Exhibit A of the RFA reflecting the appropriate breakdown reflecting the number of units within each of the Development Categories, Development Types, or ESS/non-ESS Construction.

This is required of all Applications.

5. Location

a. County of the proposed Development

RFA 2023-103 and RFA 2023-106 are only available for Applicants proposing Developments in Medium and Large Counties.

RFA 2023-103 includes a goal to fund at least one Homeless Development in the North Florida and South regions, with a preference to fund at least one Homeless Development in a Large County and at least one Homeless Development in a Medium County.

**Regions for Proposed Developments that commit to serve the Demographic Commitment of Homeless Persons**

Region	Large Counties	Medium Counties			
North Florida	Duval	Alachua Bay	Clay Escambia Flagler	Leon Marion Okaloosa	St. Johns Santa Rosa Volusia
Central Florida	Orange	Brevard	Indian River Martin	Osceola Polk	Seminole St. Lucie
Tampa Bay	Hillsborough Pinellas	Charlotte Citrus Hernando	Lake Lee	Manatee Pasco	Sarasota Sumter
South Florida	Broward Miami-Dade Palm Beach	Collier	Highlands		

- b. Provide the address of the proposed Development
- c. State whether the proposed Development consists of Scattered Sites

Note: Developments are limited to three Scattered Sites.

- d. Latitude/Longitude Coordinates

Provide the latitude and longitude coordinates for the Development Location Point, and all Scattered Sites, if applicable, stated in decimal degrees, rounded to at least the sixth decimal place.

- e. Confirmation that the proposed Development meets the HUD environmental requirements for the NHTF Program

All successful will be awarded NHTF Funding for the Required 22% Units and also any Optional 22% Units, and therefore will be required to comply with the HUD environmental requirements as provided in 24 CFR 93.301(f)(1) and (2).

- Mapping software from the National Wetlands Inventory can be found at the webpage <https://www.fws.gov/wetlands/> (which is also available [here](#)).
- Mapping software from the FEMA Flood Map Service Center can be found at the webpage <https://msc.fema.gov/portal/home> (which is also available [here](#)).

The Development’s location within a flood zone or wetland area is subject to further verification in credit underwriting.

Note: Applicants will not be charged a fee for the environmental review.

6. Units

- a. Total Number of Units

(1) Minimum number of units

Large County Applications that commit to serve the Demographic Commitment of Homeless Persons must have a minimum of 50 units.

All other Applications must have a minimum of 30 units.

(2) Maximum number of units

Applicants that commit to serve the Persons with Developmental Disabilities Demographic Commitment have a maximum number of 60 units in the Development.

Other Applicants have no maximum number of units.

Note: These RFAs do not include IRO Units or Shared Housing 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

(1) Required Income Set-Aside Units

If the Average Income Test is not selected, at least 80 percent of the units shall be rented to households (person or persons) with incomes at or below 60 percent of the Area Median Income (AMI).

If the Average Income Test is selected, at least 80 percent of the Development's total units must be set aside at 80 percent AMI or less, but the Average AMI of the Qualifying Housing Credit Units cannot exceed 60 percent.

(2) Extremely Low-Income Units (ELI Units)

(a) Required ELI Commitments

If the Average Income Test is not selected, at least 15 percent of the total units must be set aside to serve Extremely Low Income (ELI) Households.

If the Average Income Test is selected, at least 20 percent of total units must be set aside to serve ELI Households. The ELI AMI level will be 30%, regardless of county.

(b) ELI Loan Funding

Applicants that commit to serve the Demographic Commitment of Developmental Disabilities are not eligible for ELI Loan Funding. Additionally, Applicants that commit to the Average Income Test are not eligible for ELI Loan Funding, regardless of the Demographic Commitment.

Applicants that commit to serve Homeless Households or Persons with a Disabling Condition and do not commit to the Average Income Test are eligible for ELI Loan funding for one-third of the required ELI Set-Aside units, (i.e., five percent of the total units).

For purposes of this provision, the requirement to set aside units for ELI Households refers to the 2022 ELI Area Median Income (AMI) level for the county where the proposed Development is located outlined in the 2021 ELI AMI Level chart in the RFA.

(3) National Housing Trust Fund

Applicants are required to subsidize a certain number of deep targeted units for Persons with Special Needs (22% Units) at 22% AMI. The number of units that must be set aside as 22% Units is based on the County Size.

- (a) For NHTF Funding located in a Large County, four units that were committed to serving 60% AMI (or higher if an adequate amount of 60 percent units are not available) will be deemed 22% Units;
- (b) For NHTF Funding located in a Medium County, three units that were committed to serving 60% AMI (or higher if an adequate amount of 60 percent units are not available) will be deemed 22% Units.
- (c) Applicants will also have the option to request for additional 22% Units at 22% AMI. The maximum number of total 22% Units (Required 22% Units plus optional NHTF units) is the lesser of 10 22% Units or 10% of the total number of units in the proposed Development.
- (d) NHTF Requirements:
  - All 22% Units will be committed to serving 22 percent AMI;
  - All 22% Units are in addition to the requirement to set aside ELI Set-Aside units as calculated in (b) above;
  - All 22% Units must be set aside as Link units for Persons with Special Needs who are referred by a Corporation-designated Special Needs Household Referral Agency;
  - All 22% Units will be eligible for forgivable NHTF loan funding as outlined in Section Four, A.10.(a)(4) and Exhibit I of the RFA.
  - After 30 years, all of the 22% Units may convert to serve residents at or below 60 percent AMI; and
  - For purposes of the Average Income Test, 22% Units will be treated as 60 percent AMI units.

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), the total number of units per bedroom type, and the number of units that are ELI Set-Aside units.

Unit Mix Requirements if committing to the Homeless Demographic Commitment

- Units must consist of Zero, one, two, or three bedrooms only;
- At least 15 percent of the total units, rounded up, must be one-bedroom units;
- No more than 50 percent of the total units, rounded up, may be Zero Bedroom Units; and
- No more than 40 percent of the total units, rounded up, may be three-bedroom units.

Unit Mix Requirements if committing to the Persons with Disabling Conditions and the Persons with Developmental Disabilities Demographic Commitment

- Units must consist of Zero, one, or two bedrooms only;
- At least 50 percent of the total units, rounded up, must be one bedroom units; and

- No more than 50 percent of the total units, rounded up, may be Zero Bedroom Units.
  - e. Number of residential buildings must be provided
  - f. Compliance Period Requirements.
7. Readiness to Proceed
- a. A Site Control form is no longer required. 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 a date which is about 6 months after the Application Deadline), a deed, and/or a lease. For Developments with an existing Declaration of Trust between a Public Housing Authority and HUD, 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

(1) NEW! Zoning and Infrastructure

The Ability to Proceed forms demonstrating zoning, water, sewer/package treatment/septic tank have been revised. The 07-2022 forms are provided on the RFA Webpage. These must be submitted with the Application and dated within 12 months of the Application Deadline.

(2) Electricity and Roads

The Ability to Proceed forms demonstrating electricity and roads were not updated and the 08-2020 forms will continue to be submitted during 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

Note: 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

- c. Accessibility, Adaptability, Universal Design and Visitability Features

(1) Level 1 Accessibility Requirements

Level 1 accessibility requires 25% of units to include the features for mobility impaired and 10% for communication impaired.

(2) Level 2 Accessibility Requirements

Level 2 accessibility requires 5% for mobility impaired and at least 1 for communication impaired.

In order to ensure that Developments include “aging in place” features in the design of their units, all units that are not set aside for the Level 1 Accessibility Requirements or Level 2 Accessibility Requirements must include the list of features that are required in all of Florida Housing Elderly-only Developments. This includes:

- 20 percent of the new construction units must have roll-in showers;
- Horizontal grab bars in place around each tub and/or shower, or a Corporation-approved alternative approach for grab bar installation;
- Reinforced walls for future installation of horizontal grab bars in place around each toilet;
- All bathrooms in all new construction units must have vanity cabinets with at least one roll-out shelf or drawer in bottom of cabinet;
- Adjustable shelving in master bedroom closets (must be adjustable by resident);
- In one of the kitchen’s base cabinets, there shall be a large bottom drawer that opens beyond full extension, also referred to as an “overtravel feature.”

d. Required Green Building Features for all Developments

Leadership in Energy and Environmental Design (LEED); Florida Green Building Coalition (FGBC); Enterprise Green Communities; or ICC 700 National Green Building Standard (NGBS).

9. Resident Community-Based Services Coordination Experience Requirement

This requirement must be met through one of the following:

- (a) 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 a Resident Community Based Services Coordination to Homeless households. To meet this requirement, Applicants will be required to provide, as Attachment 10, a chart listing 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 percent of the total number of units in the proposed Development.
- (b) Applicants that do not meet the requirement described in (a) above 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).

Note: In credit underwriting, the provider must demonstrate it has been in business and performing Services Coordination for at least five 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) Competitive Housing Credits

The Housing Credit Request Amount cannot exceed the applicable County Category amount stated in the following chart:

County Category	Maximum Request Amounts
Medium Counties	\$2,040,000
Large Counties	\$2,850,000

Note: All proposed Developments in RFAs 2023-103 and 2023-106 qualify for the basis boost.

(2) SAIL must be requested by all Applicants that commit to the Homeless Households and Persons with a Disabling Condition Demographic Commitment

(a) The SAIL Request Amount **plus** the ELI Loan Request Amount is limited to the lesser of the following:

- \$4,000,000 if applying in RFA 2023-103;
- \$4,800,000 if applying in RFA 2023-106 and committing to the Persons with Disabling Conditions Demographic Commitment; or
- 35 percent of the Total Development Cost.

(b) Eligible ELI Loan Request Amount

Applicants that commit to serve the Demographic Commitment of Developmental Disabilities are not eligible for ELI Loan Funding. Additionally, Applicants that commit to the Average Income Test are not eligible for ELI Loan Funding, regardless of the Demographic Commitment.

- Applicants that commit to serve the Homeless Persons or Persons with a Disabling Condition Demographic Commitment and not the Average Income Test are eligible for ELI Loan funding for the required ELI Set-Aside units, not to exceed the lesser of (i) \$750,000; or (ii) the maximum amount based on the ELI Set-Aside per unit limits, as outlined in Section Four, A.6. above, for five percent of the total units (total number of units x 0.5, rounded down).

(4) Grant Funding

Applicants that select the Persons with Developmental Disabilities Demographic Commitment may request up to \$4,600,000 in grant funding. There is no additional funding for the required ELI Set-Aside Units.

(5) NHTF Loan Funding

Applicants will be awarded NHTF Funding for each Required 22% Unit and each Optional 22% Unit, up to the maximums stated in the RFA, using the process outlined in Exhibit I of the RFA.

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

(1) Developer fee

The Developer Fee is limited to 16 percent of the Development Cost; however, the Corporation will allow Applicants to provide a Developer Fee up to 21 percent of the Development Cost to be stated on the Development Cost Pro Forma, with up to 5 percent of the Development Cost placed in an operating deficit reserve account to be held by the Corporation or its servicer.

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

c. Completing the Development Cost Pro Forma

d. Qualifying Financial Assistance Funding Preference

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

(1) Cash Funding equals at least 3 percent of the Applicant's Eligible SAIL Request Amount (exclusive of the ELI Loan amount) or Grant Request Amount, as applicable

(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. Per Unit Construction Funding Preference

f. New - Principal of the Applicant is a Public Housing Authority and/or an instrumentality of a Public Housing Authority

Applicants may qualify for an "Add-On Bonus" used in the Total Development Cost Per Unit Base Limitation calculation described in Section Five and in Item 1 of Exhibit C of the RFA, and the PHA Add-On used in the Leveraging Calculation described in Item 2 of Exhibit C if either (i) the Applicant has entered into a land lease with a Public Housing Authority on property where the proposed Development is to be located and the property has an existing Declaration of Trust between the Public Housing Authority and HUD; or (ii) the Applicant is associated with a Public Housing Authority and/or an instrumentality of a Public Housing Authority in the ownership structure.

g. Total Development Cost Per Unit Limitation

Allowances for Higher Costs of Enhanced Safety and Accessibility Features is available as a multiplier in the Total Development Per Unit Limitation requirements for RFA 2023-106

E. Narrative Scoring

The following narrative 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 narrative responses, Florida Housing will only consider the written responses provided in Exhibit A. When assigning points for each narrative section, only the narrative for that particular requirement will be



considered. Information in other narrative 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.

1. Applicants must write a narrative describing the population and subpopulation(s) to be served. This information will be considered by the Corporation when reviewing and scoring how the proposed access to community-based services will assist the intended residents.
2. Operating/Managing Experience
3. Access to Community-Based Services and Resources
  - a. Access to community-based general services such as shopping for groceries, medicine, clothing, and other household and personal items
  - b. Access to community-based services and resources that address tenants' physical health, behavioral health and wellness, and self-sufficiency services and activities that can lead to stable and integrated lives in their community
4. Assist Intended Residents in Meeting their Housing Stability and Self-Sufficiency Needs, Goals and Expectations
  - a. Permanent Housing Stability
  - b. Self-Sufficiency
4. Involvement in the local homeless resources network

#### **Funding Selection Process**

The highest scoring Applications will be determined by first sorting together all eligible Applications from highest score to lowest score, with any scores that are tied separated in the following order:

- a. First, by Operating/Managing Experience points received;
- b. Next, by the Involvement in the Local Homeless Resources Network points received (available in RFA 2023-103 only);
- c. Next, by the Application's Leveraging Classification, with Applications having a lower amount of total Corporation funding per Set-Aside Unit above those with a higher amount of total Corporation funding per Set-Aside Unit;
- d. Next, by the Application's eligibility for the Qualifying Financial Assistance Funding Preference as described in Section Four, A.10.d. of the RFA;
- e. Next, by the Per Unit Construction Funding Preference;
- f. By the Application's eligibility for the Florida Job Creation Funding Preference; and
- g. By lottery number.

#### **Goals**

RFA 2023-103 includes a goal to fund at least one Homeless Development in the North Florida and South regions, with a preference to fund at least one Homeless Development in a Large County and at least one Homeless Development in a Medium County.

RFA 2023-106 includes a goal to fund one Development that selected the Demographic Commitment of Persons with Developmental Disabilities

**Exhibits to RFA**

Exhibit A – Application

Exhibit B – Definitions used in RFA that are not defined in Rule

Exhibit C – Additional Information

1. Total Development Cost Per Unit Limitation methodology used in credit underwriting and final cost certification
2. Leveraging Classification
3. Florida Job Creation Funding Preference
4. Fees
5. Additional Requirements

Exhibit D – Timeline

Exhibit E – Intentionally Omitted

Exhibit F – Intentionally Omitted

Exhibit G - Tenant Application and Selection Requirements

Exhibit H – Credit Underwriting Procedures for the ELI Loan

Exhibit I – Credit Underwriting Procedures for the NHTF Forgivable Loan

Exhibit J – Credit Underwriting Procedures for the HOME-ARP Forgivable Loan

Exhibit K – in RFA 2023-106, Credit Underwriting Procedures for the Grant Award

**Other Important Information**

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

**Expected Timeline**

*Issue RFA:*

*RFA 2023-103*

*November 1, 2022*

*RFA 2023-106*

*November 3, 2022*

*RFA Due Date:*

*RFA 2023-103*

*Spring 2023*

*RFA 2023-106*

*Spring 2023*

*Review Committee Meeting  
(make recommendations to Board):  
RFA 2023-103  
RFA 2023-106*

*Spring 2023  
Spring 2023*

*Request Board Approval of Recommendations :  
RFA 2023-103  
RFA 2023-106*

*March 10, 2023  
March 10, 2023*