

## NON-COMPETITIVE APPLICATION INSTRUCTIONS

Applicants must use the Non-Competitive Application Form to apply for:

- Corporation-issued Multifamily Mortgage Revenue Bonds (MMRB) only. The Non-Competitive Application Form can be submitted to the Corporation any time after the effective date of Rule Chapter 67-21, F.A.C.

or

- Corporation-issued MMRB and Non-Competitive Housing Credits (4 Percent HC). The Non-Competitive Application Form can be submitted to the Corporation any time after the effective date of Rule Chapter 67-21, F.A.C.

or

- Non-Competitive Housing Credits (4 Percent HC) only, to be used for a Tax-Exempt Bond-Financed Development where the bonds are issued by a County Housing Finance Authority (HFA) established pursuant to Section 159.604, F.S. The Non-Competitive Application Form can be submitted anywhere from the time the Applicant enters Credit Underwriting for the Bonds up until the last Corporation business day of December of the year the Development is placed in service.

or

- Non-Competitive Housing Credits (4 Percent HC) only, to be used for a Tax-Exempt Bond-Financed Development where the bonds are issued by an entity other than the Corporation or a County HFA. The Non-Competitive Application Form can be submitted once the Applicant receives affirmation that the tax-exempt multifamily bond allocation has been reserved or that the entity issuing the bonds has agreed to award the necessary allocation when available, but in no event may the Application be submitted later than the last Corporation business day of December of the year the Development is placed in service.

To meet threshold, the Applicant must:

- Submit one (1) complete copy of the Non-Competitive Application Form, along with all applicable exhibits, executed with an original signature and labeled “Original Hard Copy”; and
- Submit two (2) photocopies of the “Original Hard Copy”; and
- House the “Original Hard Copy” and the two (2) photocopies in separate 3-ring binders with numbered divider tabs for each exhibit; and
- Include the required Application fee in the “Original Hard Copy” of the Application form; and
- If requesting Corporation-issued MMRB, with or without 4 percent HC, include the required TEFRA fee in the “Original Hard Copy” of the Application form.

## A. Application Instructions

### 1. Funding Requested:

Indicate the funding requested in this Application.

### 2. Applicant:

a. State the name of the Applicant.

- (1) If applying for Housing Credits, the Applicant must be a limited partnership (including a limited liability limited partnership) or a limited liability company. The Applicant entity shall be the recipient of the Non-Competitive Housing Credits and may not change until after the Final Housing Credit Allocation Agreement has been approved and the IRS Forms 8609 have been issued. The Applicant entity may be changed after a Final Housing Credit Allocation Agreement has been approved and the IRS Forms 8609 have been issued; however, the Corporation must be notified in writing of the change. Changes to the Applicant entity prior to approval of the Final Housing Credit Allocation Agreement and issuance of the IRS Forms 8609 will result in disqualification from receiving funding and shall be deemed a material misrepresentation. Changes to the limited partner of a limited partnership or member of a limited liability company owning the syndicating interest therein will not result in disqualification.
  - (2) If applying for MMRB, with or without Non-Competitive HC, the Applicant entity shall be the borrowing entity and cannot be changed until after loan closing. Replacement of the Applicant or a material change (33.3 percent or more of the Applicant, a general partner of the Applicant, or a member of the Applicant) in the ownership structure of the named Applicant prior to loan closing shall result in disqualification from receiving funding and shall be deemed a material misrepresentation. Changes after loan closing require Board approval.
- b. Provide a listing of the Principals for the Applicant, including the percentage of ownership interest of each Principal, as **“Exhibit 1”** to the Application form.
- c. Enter Applicant’s Federal Employer Identification Number. If the Federal Employer Identification Number has not yet been obtained, provide a copy of the completed, submitted application for that number as **“Exhibit 2”** to the Application form.
- d. If the Applicant applies as a Non-Profit entity it must remain a Non-Profit entity. The Non-Profit entity understands and acknowledges that it is the Non-Profit entity’s responsibility to contractually ensure that it substantially and materially participates in the management and operation of the Development throughout the Compliance Period. If the Applicant is applying as a Non-Profit entity, failure to include the following information for each Non-Profit entity as **“Exhibit 3”** to the Application

form will result in disqualification as a Non-Profit entity and failure to meet threshold:

- (1) Attorney opinion letter;
- (2) IRS determination letter;
- (3) A description/explanation of how the Non-Profit entity is substantially and materially participating in the management and operation of the Development (i.e., the role of the Non-Profit). The percentage of the Developer's fee that will go to the Non-Profit entity must be at least 25 percent;
- (4) The names and addresses of the governing board of the Non-Profit entity; and
- (5) The articles of incorporation demonstrating that one of the purposes of the Non-Profit entity is to foster low income housing.

**3. Contact Person:**

Provide the requested information for the Contact Person.

**4. Developer:**

- a. State the name of each Developer (include all Co-Developers).
- b. Provide a listing of the Principals of each Developer as **“Exhibit 4”** to the Application form.

**5. Proposed Development Information:**

- a. State the name of the Development.
- b. Location of Development Site:
  - (1) State the County where the Development is located.
  - (2) State the (i) address number, street name, and name of city, and/or (ii) the street name, closest designated intersection, and either name of city or unincorporated area of county.
  - (3) Provide the requested information regarding the local jurisdiction.
- c. Number of Units:
  - (1) State the total number of units in the proposed Development.

Note: The following unit limits will apply to Applications requesting Corporation-issued MMRB, with or without 4 percent HC:

- Proposed Developments with a Development Category of New Construction, Redevelopment, or Acquisition and Redevelopment may not exceed 300 total units; and
  - Proposed Developments with a Development Category of Preservation or Acquisition and Preservation may not exceed 250 total units.
- (2) State the total number of new construction units in the proposed Development.
  - (3) State the total number of rehabilitation units in the proposed Development.
  - (4) State the total number of units that will have each of the following types of rental assistance: PBRA, ACC, and/or other federal assistance.
- d. State the total number of buildings in the proposed Development.

Note: Applications requesting Corporation-issued MMRB, with or without 4 percent HC, must be for a proposed Development consisting of two (2) or more dwelling units in each residential building.

- e. Provide the following information:
- (1) If the proposed Development is located in a HUD-designated DDA, identify the DDA.
  - (2) If the proposed Development is located in a QCT, indicate the QCT and provide a copy of a letter from the local planning office or census bureau which verifies that the proposed Development is located in the referenced QCT as “**Exhibit 5**” to the Application form.
  - (3) If the proposed Development is located in a DDA and/or QCT, indicate whether the proposed Development is a phase of a “multiphase” project. As defined by HUD in the applicable DDA/QCT regulations, for purposes of Section 42(h)(4) of the Code, the DDA or QCT status of the site that applies for all phases is that which applied when the first of the following occurred: (a) the building(s) in the first phase were placed in service, or (b) the bonds were issued. If (a), (b), or (c) below applies to the proposed Development, the procedure and deadline for providing the required information (per HUD) will be included in the Preliminary Determination.
    - (a) If the proposed Development is located in a HUD-designated DDA and/or QCT, per Section A.5.e.(1) and/or (2) above and the proposed Development is a phase of a multiphase Development where no phase has previously been funded, select question 5.e.(3)(a) of the Application form.
    - (b) If the proposed Development is located in a HUD-designated DDA and/or QCT, per Section A.5.e.(1) and/or (2) above, and it is an additional phase of a

multi-phase Development where a phase has been previously funded and the funding was not returned, select question 5.e.(3)(b) of the Application form and provide the following information for the previously funded phase(s) as **“Exhibit 5”** to the Application form:

Previously Funded Phase(s) of the Multi-Phase Development	
FHFC File No.	Development Name

(c) If the proposed Development is not located in a HUD-designated DDA and/or QCT, per Section A.5.e.(1) and/or (2) above, but it is an additional phase of a multi-phase Development where a phase has been previously funded and the funding was not returned, the DDA/QCT status of such previously funded phase(s) will apply for the additional phase proposed in this Application. Select question 5.e.(3)(c) of the Application form and provide the following information for the previously funded phase(s) as **“Exhibit 5”** to the Application form:

Previously Funded Phase(s) of the Multi-Phase Development	
FHFC File No.	Development Name

(d) If neither (a), (b), nor (c) above applies to the proposed Development, select question 5.e.(3)(d) of the Application form.

(4)–(6) The responses to questions 5. e.(4) through (6) of the Application form must be in accordance with Section 42, IRC, as amended.

If the Applicant is requesting 4 percent HC only in this Application and indicates at question 5.e.(1) and/or (2) of the Application form that the proposed Development is located in a DDA and/or QCT, then the Applicant must also provide as **“Exhibit 5”** to the Application form a letter from the Development’s bond-issuing agency certifying the date the bond application was deemed complete. A “complete application” means that no more than de minimis clarification of the application is required for the agency to make a decision about the issuance of bonds requested in the application. Non-competitive HC Applicants must also comply with Section 42, IRC, regarding DDA/QCT qualifying date.

f. Indicate the Development Category that best describes the proposed Development:

- New Construction (where 50% or more of the units are new construction)
- Rehabilitation (where less than 50% of the units are new construction)
- Acquisition and Rehabilitation (acquisition and less than 50% of the units are new construction)
- Redevelopment (where 50% or more of the units are new construction) \*
- Acquisition and Redevelopment (acquisition and 50% or more of the units are new construction)\*
- Preservation (where less than 50% of the units are new construction) \*
- Acquisition and Preservation (acquisition and less than 50% of the units are new construction) \*

\* If the Development Category of Redevelopment or Preservation (either category with or without Acquisition) is selected, in order to determine the proposed Development’s eligibility for the selected Development Category and its Rental

Assistance (RA) Level classification, the applicable documentation outlined in f.(1) or (2) below must be provided. The criteria for RA Level classifications is also outlined below.

- (1) If Redevelopment or Acquisition and Redevelopment is selected, in order to qualify for the selected Development Category the following criteria must be met:
- (a) The Development must meet the definition of Redevelopment stated in section 67-21.002, F.A.C.;
  - (b) The Applicant must provide, as **“Exhibit 6”** to the Application form, a letter from HUD or RD, dated within 12 months of the date the Application is submitted, which includes the following information:
    - i. Name of the Development\* ;
    - ii. Address of the Development;
    - iii. Year built;
    - iv. Total number of units that receive and/or are entitled to receive PBRA and/or ACC;
    - v. Total number of additional units that will receive PBRA and/or ACC when the proposed Development is funded, if applicable; and
    - vi. The HUD or RD 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.

If the Application does not qualify for the Development Category of Redevelopment or Acquisition and Redevelopment, the Application will fail threshold and the proposed Development will automatically be deemed to be RA Level 6.

- (2) If Preservation or Acquisition and Preservation is selected, in order to qualify for the selected Development Category the following criteria must be met:
- (a) The proposed Development must consist of 250 total units or less;
  - (b) The Development must meet the definition of Preservation stated in section 67-21.002, F.A.C.;
  - (c) The Development must also meet the definition of Rehabilitation stated in section 67-21.002, F.A.C.;
  - (d) The Applicant must provide, as **“Exhibit 6”** to the Application form, a letter from HUD or RD, dated within 12 months of the date the Application is submitted, which includes the following information:
    - i. Name of the Development\* ;
    - ii. Address of the Development;
    - iii. Year built;

- iv. Total number of units that receive and/or are entitled to receive PBRA and/or ACC;
- v. The HUD or RD program currently associated with the existing development; and
- vi. Confirmation that the Development has not received financing from HUD or RD after 1994 where the rehabilitation budget was at least \$10,000 per unit in any year.

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

If the Application does not qualify for the Development Category of Preservation or Acquisition and Preservation, the Application will fail threshold and the proposed Development will automatically be deemed to be RA Level 6.

Redevelopment and Preservation Developments that are tentatively funded will be required to provide to the Credit Underwriter a plan for relocation of existing tenants.

A proposed Development’s Development Category and RA Level will affect its eligibility to be exempted from the location restrictions outlined in Section A.5. i.(2) below or to be exempted from the LDA restrictions outlined in Section A.5.i.(3) below, as applicable.

The RA Units stated in the required letter will be the basis of the Applicant’s Rental Assistance Level Classification. The Corporation will divide the RA Units by the total units stated by the Applicant at question 5.c.(1) of the Application form, resulting in a Percentage of Total Units that are RA Units. Using the Rental Assistance Level Classification Chart below, the Corporation will determine the Rental Assistance Level associated with both the Percentage of Total Units and the RA Units. The best rating of these two (2) levels will be assigned as the Application’s Rental Assistance Level Classification.

Rental Assistance Level Classification Chart			
Rental Assistance Level	Percentage of Total Units		RA Units
Level 1	All units receive rental assistance (with the exception of up to 2 units)	or	At least 100 units and greater than 50% of the total units
Level 2	Greater than 90.00%	or	Greater than 90 units but less than 100 units and greater than 50% of the total units
Level 3	Greater than 75.00%, equal to or less than 90.00%	or	Greater than 75 units but less than 90 units and greater than 50% of the total units
Level 4	Greater than 50.00%, equal to or less than 75.00%	or	N/A
Level 5	Greater than 10.00%, equal to or less than 50.00%		N/A
Level 6*	10.00% or less of the total units receive rental assistance		N/A

\*Applications will be classified RA Level 6 if 10.00% or less of the total units receive rental assistance or if the Applicant fails to meet the criteria outlined above.

During Credit Underwriting, all funded Applications will be held to the number of rental assistance units stated in the applicable letter provided by the Applicant as Exhibit 6 to the Application form. This requirement will apply throughout the entire Compliance Period, subject to Congressional appropriation and continuation of the rental assistance program.

g. State the Development Type that best describes the proposed Development:

- Garden Apartments
- Townhouses
- High Rise (a building comprised of 7 or more stories)
- Single Family Rental
- Duplexes
- Quadraplexes
- Mid-Rise with Elevator (a building comprised of 4 stories)
- Mid-Rise with Elevator (a building comprised of 5 or 6 stories)
- Other – Specify in the Application

h. Demographic Commitment

Indicate the Demographic Commitment (Elderly, Homeless, Family, Farmworker/Commercial Fishing Worker, or Persons with Special Needs).

i. Development Location

(1) Development Location Point

All Applicants must provide the properly completed and executed Surveyor Certification of Development Location Point for MMRB and Non-Competitive HC Applications form as “**Exhibit 7**” to the Application form.

(2) Location Restrictions for Applications for 4 Percent HC only to be used with County HFA bonds:

The Applicant’s eligibility to receive a Preliminary Determination for 4 percent Non-Competitive Housing Credits will be based on the following:

(a) A proposed Development will be subjected to the Credit Underwriting and approval process outlined in Section B.1.a.(2) below if the Development Location Point is:

(i) Within a 2.5 mile radius of any longitude/latitude coordinates for any county on the Restricted Areas Chart except Broward County;

or



- (ii) Within the area of Broward County specified on the Restricted Areas Chart.

Determination of whether the Development Location Point falls within a Restricted Area will be made using Street Atlas USA 2013, published by DeLorme.

- (b) A proposed Development that would otherwise be subjected to the location restrictions outlined in (a)(i) or (ii) above will be excluded from any of these restrictions if the Applicant selected and qualified at question 5.f. of the Application form for the Development Category of Redevelopment, Acquisition and Redevelopment, Preservation, or Acquisition and Preservation and has an RA Level classification of RA 1 or RA 2\*. The proposed Development will, if the Application meets threshold, be subjected to the Credit Underwriting process outlined in Section B.1.a.(1) below.

\* RA Levels are described in section 5.f. above.

- (c) For all other proposed Developments to which (a) and (b) above do not apply, the proposed Development will, if the Application meets threshold, be subjected to the Credit Underwriting process outlined in Section B.1.a.(1) below.

**NOTE:** In the event the SMI loan for one of these Developments is paid off prior to the submission date of the Non-Competitive Application, the Corporation will treat the location restriction around that Development as if it was never included on the Restricted Areas Chart and the restriction related to that Guarantee Fund Development will no longer apply.

**Restricted Areas Chart**

County	Area or Latitude/Longitude Coordinates of FHFC Guarantee Fund Developments with a Subordinate Mortgage Initiative (SMI) Loans
Broward	Beginning at the intersection of the Turnpike and SR870/Commercial Blvd, follow SR 870/Commercial Blvd east to SR 811/N. Dixie Hwy. Follow SR 811/N. Dixie Hwy south to Wilton Drive/NE 4 <sup>th</sup> Avenue. Follow Wilton Drive/NE 4 <sup>th</sup> Avenue southwest to SR 838/Sunrise Blvd. Follow SR 838/Sunrise Blvd west to the Turnpike. Follow the Turnpike north until it intersects with SR870/Commercial Blvd.
Charlotte	N 26 59 29.4, W 82 1 45.5 (Hampton Point)
Collier	N 26 9 40.7, W 81 41 37.4 (Tuscan Isles)
Duval	Within the 2.5 mile radius around the latitude/longitude coordinates: *N 30 23 .6,W 81 36 13 (Sundance Pointe), the portion of the circle southeast of the eastern and southern boundary of St. John’s River.
Indian River	N 27 35 11.8, W 80 24 33.2 (Preserve at Oslo) - this also affects St. Lucie County

County	Area or Latitude/Longitude Coordinates of FHFC Guarantee Fund Developments with a Subordinate Mortgage Initiative (SMI) Loans
Lee	N 26 35 36.4, W 81 38 29 (Vista Palms) N 26 36 31, W 81 51 3.6 (Westwood)
Manatee	N 27 29 14, W 82 31 47.7 (River Trace Senior)
Orange	N 28 29 26.9, W 81 24 10.9 (Grande Pointe) N 28 36 21.7, W 81 25 20.7 (Nassau Bay I and II) - this also affects Seminole County N28 34 9.2, W81 25 50.6 (Oak Glen)
Palm Beach	N 26 46 32.9, W 80 6 29.6 (Indian Trace) N 26 35 11.4, W 80 5 0.6 (Marina Bay) N 26 47 58.6, W 80 5 11.1 (Venetian Isles I) N 26 48 3.3, W 80 5 6.4 (Venetian Isles II) N 26 39 29.2, W 80 7 20.7 (Windsor Park)
Seminole	N 28 48 55.9, W 81 19 6.7 (Stratford Point) - this also affects Volusia County N 28 47 1.7, W 81 17 40.6 (Windchase) N 28 36 21.7, W 81 25 20.7 – (Nassau Bay I and II) - this also affects Orange County
St. Johns	N 29 52 14.5, W 81 20 32.7 (Whispering Woods)
St. Lucie	N 27 20 46.4, W 80 22 56.6 (Peacock Run) N 27 25 27.6 W 80 22 33.5 (Sabal Chase) N 27 35 11.8, W 80 24 33.2 (Preserve at Oslo) - this also affects Indian River County
Volusia	N 29 15 3.7, W 81 6 40.4 (San Marco) N 28 48 55.9, W 81 19 6.7 (Stratford Point) - this also affects Seminole County

(3) Limited Development Area (LDA) Restrictions for (i) Applications for Corporation-issued MMRB, with or without 4 percent HC, and (ii) Applications for 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA –

Any proposed Development that is located in a county listed on the following Limited Development Areas (LDA) Chart that has one of the listed Demographic Categories will be subject to the LDA restrictions outlined in (b) below unless it meets the exemption criteria outlined in (a)(i) or (a)(ii) below.

(a) Any proposed Development that meets the criteria outlined in (i) or (ii) below will be exempted from the LDA restrictions outlined in Item (b) below:

- (i) The Applicant selected and qualified at question 5.f. of the Application form for the Development Category of Preservation, Acquisition and Preservation, Redevelopment, or Acquisition and Redevelopment, and meets all of the following criteria:
  - The Applicant selected the Family, Elderly, Homeless, Farmworker or Commercial Fishing Worker Demographic Category at question 5.h. of the Application form; and
  - The proposed Development is classified as RA Level 1 or RA Level 2\*; and
  - The Percentage of Total Units that have Rental Assistance calculated at Section A.5.f. above is greater than 75 percent.

- The proposed Development consists of 250 total units or less.

or

- (ii) The Applicant selected the Persons with Special Needs Demographic Commitment at question 5.h. of the Application form, regardless of the Development Category selected at question 5.f. of the Application form.

\* RA Levels are described in section 5.f. above.

- (b) Any proposed Development that meets the following criteria will, if the Application meets threshold, be invited to enter Credit Underwriting at its own risk and be subjected to additional Credit Underwriting review to determine the effect of the proposed Development on existing Developments within the applicable LDA area:

- (i) If it is located within a county or an area of a county that is included on the LDA chart set out below and the Applicant selected one of the listed Demographic Categories, and
- (ii) If it does not meet one of the exemption requirements outlined in item (a) above.

**Limited Development Areas (LDA) Chart**

County	Demographic Category	Location Description
Alachua	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Beginning at the intersection of CR 241/NW 143 <sup>rd</sup> Street and SR 232/NW69th Ave/Millhopper Road, follow SR 232/NW69th Ave/Millhopper Road east to NW 97 <sup>th</sup> Street. Follow NW 97 <sup>th</sup> Street south to NW 97 <sup>th</sup> Blvd. Follow NW 97 <sup>th</sup> Blvd northeast to SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue. Follow SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue east to NW 52 <sup>nd</sup> Terrace. Follow NW 52 <sup>nd</sup> Terrace north to NW 73 <sup>rd</sup> Avenue. Follow NW 73 <sup>rd</sup> Avenue east to NW 43 Street. Follow NE 43 Street north to US 441. Follow US 441 south to N SR 121. Follow N SR 121 north to NW CR 231. Follow NW CR 231 north to NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue. Follow NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue east to CR 225. Follow CR 225 south to NE 77 Avenue/NE 56 Terrence. Follow NE 77 Avenue/NE 56 Terrence east to SR 24/ NE Waldo Road. Follow SR 24/NE Waldo Road Northeast to US 301/ N Main Street. Follow US 301/N Main Street south to SR 26. Follow SR 26 west to CR 234 / CR 2082. Follow CR 234/ CR 2082 south to US 441. Follow US 441 northwest to SE Wacahoota Road. Follow SE Wacahoota Road north to SR121/Williston Road. Follow SR121/Williston Road south to CR 346. Follow CR 346 west to US 41/US 27/SR 45. Follow US 41/US 27/SR 45 northwest to 202nd Street/CR 13. Follow 202nd Street/CR 13 north to NW 46 <sup>th</sup> Avenue. Follow NW 46 <sup>th</sup> Avenue east to 170 <sup>th</sup> St. Follow NW 170 <sup>th</sup> Street south to NW 32 <sup>nd</sup> Avenue. Follow NW 32 <sup>nd</sup> Avenue east to CR 241/NW 143 <sup>rd</sup> Street. Follow 241/NW 143 <sup>rd</sup> Street north to intersection with SR 232/NW69th Ave/Millhopper Road.
Bay	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County

County	Demographic Category	Location Description
Bradford	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
Brevard	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Broward	All Demographic Categories	*Beginning at the intersection of the Turnpike and SR870/Commercial Blvd, follow SR 870/Commercial Blvd east to SR 811/N. Dixie Hwy. Follow SR 811/N. Dixie Hwy south to Wilton Drive/NE 4 <sup>th</sup> Avenue. Follow Wilton Drive/NE 4 <sup>th</sup> Avenue southwest to SR 838/Sunrise Blvd. Follow SR 838/Sunrise Blvd west to the Turnpike. Follow the Turnpike north until it intersects with SR870/Commercial Blvd.
	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Beginning at the intersection of the I-95 and SR 838/Sunrise Blvd, follow SR 838/Sunrise Blvd east to NE 4 <sup>th</sup> Avenue. Follow NE 4 <sup>th</sup> Avenue south to Progresso Drive. Follow Progresso Drive southwest to 3 <sup>rd</sup> Avenue. Follow 3 <sup>rd</sup> Avenue south to SR 736/Davie Boulevard. Follow SR 736/Davie Boulevard west to I-95. Follow I-95 north to SR 838/Sunrise Blvd.
Charlotte	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Beginning at the northwestern corner of the county line, follow the county line east to the radius of Hampton Point. Follow the radius of Hampton Point south to Alligator Bay. Follow the shoreline west to the shore line of Myakka River. Follow the shoreline of the Myakka River northwest to the county line. Follow the county line north to the northwestern corner.
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 59 29.4, W 82 1 45.5 (Hampton Point) - this also affects DeSoto and Sarasota Counties
Clay	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	From northeastern corner of county, follow the county line west to State Road 21/Blanding Boulevard. Follow State Road 21 south to State Road 224/Kingsely Avenue east to the county line. Follow the eastern county line north to the northeastern corner.
Collier	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 9 40.7, W 81 41 37.4 (Tuscan Isles)
Columbia	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
DeSoto	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 59 29.4, W 82 1 45.5 (Hampton Point) - this also affects Charlotte and Sarasota Counties

County	Demographic Category	Location Description
Duval	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County except for the following portion of the county: Beginning at the intersection of US 90/SR 10 and SR 111, follow US 90/SR 10 east to I-95. Follow I-95 southeast to the St. Johns River. Follow the St. Johns River south to Cedar Street, Follow Cedar Street east to SR 13 / Hendricks Avenue. Follow SR 13 north to I-95. Follow I-95 southeast to Montana Avenue. Follow Montana Avenue north to Colorado Avenue. Follow Colorado Avenue southeast to Vine Street. Follow Vine Street north to Huntsford Road. Follow Huntsford Road southeast to Alamo Street. Follow Alamo Street north. From the northernmost point of Alamo Street, continue north to the St. John's River. Follow the St. John's River northeast to the Trout River. Follow the Trout River west to I-95. Follow I-95 south to SR 111. Follow SR 111 southwest to the intersection of US 90/SR 10.
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 30 17 0.9, W 81 31 32.8 (Logan's Pointe)  Within the 5 mile radius around the latitude/longitude coordinates: *N 30 23 .6,W 81 36 13 (Sundance Pointe), the portion of the circle southeast of the eastern and southern boundary of St. John's River.
Escambia	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Beginning at the western intersection of the county line and I-10, follow I-10 east to the eastern intersection of I-10 and the county line. Follow the county line south until it intersects with the western intersection of the county line and I-10.
Flagler	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 29 15 3.7, W 81 6 40.4 (San Marco) - this also affects Volusia County
Gadsden	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
Hamilton	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Hardee	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Hendry	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N26 35 36.4, W 81 38 29 (Vista Palms) - this also affects Lee County
Hernando	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Highlands	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County

County	Demographic Category	Location Description
Hillsborough	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	<p>Beginning at the intersection of SR 574/E Martin Luther King Jr. Blvd/ E Buffalo Ave and I-275, follow I-275 north to CR 582/E Bearss Avenue. Follow CR 582/E Bearss Avenue southeast to CR 581/Bruce B Downs Blvd/N 30<sup>th</sup> Street. Follow CR 581/Bruce B Downs Blvd/N 30<sup>th</sup> Street east to Skipper Road. Follow Skipper Road east to N 46<sup>th</sup> Street. Follow N 46<sup>th</sup> Street south to CR 582A/E Fletcher Avenue. Follow CR 582A/E Fletcher Avenue east to N 50<sup>th</sup> Street. Follow N 50<sup>th</sup> Street south to the Hillsborough River. Follow the Hillsborough River southeast to the Sixmile Creek. Follow the Sixmile Creek northeast to I-75. Follow I-75 south to CR 676A/Progress Blvd/ Pendola Point Road. Follow CR 676A/Progress Blvd/Pendola Point Road west into Hillsborough Bay. Follow Hillsborough Bay north into McKay Bay. Follow McKay Bay north to N. 39<sup>th</sup> St. Follow N. 39<sup>th</sup> St. north to SR 60/Adamo Dr. Follow SR 60/Adamo Dr. east to US 301/SR 43. Follow US 301/SR43 north to SR 574/E Martin Luther King Jr. Blvd/E Buffalo Ave. Follow SR 574/E Martin Luther King Jr. Blvd/E Buffalo Ave west to I-275.</p> <p>AND</p> <p>Beginning at the intersection of Wallace Branch Rd and SR 580/W Sam Allen Rd, follow SR 580/W Sam Allen Rd east to N Wilder Rd. Follow N Wilder Rd south to I-4/SR400. Follow I-4/SR 400 east to the county line. Follow the county line south to Medulla Rd. Follow Medulla Rd west to Frank Moore Rd/Nesmith Road. Follow Frank Moore Rd/Nesmith Road south to Trapnell Road. Follow Trapnell Road west to Forbes Road. Follow Forbes Road north to I-4. Follow I-4 east to Thonotasassa Road. Follow Thonotasassa Road northwest to Wallace Branch Road. Follow Wallace Branch Road northeast to the intersection with SR 580/W Sam Allen Road.</p>
Indian River	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 27 35 11.8, W 80 24 33.2 (Preserve at Oslo) - this also affects St. Lucie County
Lake	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	<p>Entire County, with the exception of the following area where Elderly Developments will be permitted: Beginning at the intersection of CR 44 and CR 452, follow the merged CR 44/CR 452 east to CR 44A/Estes Road. Follow CR 44A / Estes Road south to SR 44 / E Orange Avenue. Follow SR 44 / E Orange Avenue east to CR 44B. Follow CR 44B south to US 441 / SR 500. Follow US 441 / SR 500 west to Mount Homer Road. Follow Mount Homer Road north to David Walker Drive. Follow David Walker Drive north to Kurt Street. Follow Kurt Street north to Taylor Avenue/Clay Blvd. Follow Taylor Avenue/Clay Blvd west to Lake Eustis. Follow Lake Eustis north to SR 19 / CR 44 / N. Bay Street. Follow SR 19 / CR 44 / N. Bay Street north to CR 44. Follow CR 44 to CR 452.</p>
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 28 48 55.9,W 81 19 6.7 (Stratford Point) - this also affects Volusia and Seminole County
Lee	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 35 36.4, W 81 38 29 (Vista Palms) - this also affects Hendry County *N 26 36 31, W 81 51 3.6 (Westwood)

County	Demographic Category	Location Description
Leon	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Beginning at the intersection of I-10 and Capital Circle NW/SR 263/CR 157, follow Capital Circle NW/SR 263/CR 157 north to Orchard Pond Road. Follow Orchard Pond Road east to CR 155/N Meridian Road. Follow CR 155/N Meridian Road south to CR 154/Bannerman Road/Bradfordville Road/Crump Road southeast to Apalachee Parkway/US 27/SR 20. Follow Apalachee Parkway/US 27/SR 20 east to county line. Follow county line south to SR 260/Natural Bridge Road. Follow SR 260/Natural Bridge Road west to SR 363/Woodville Hwy. Follow SR 363/Woodville Hwy north to SR 260/Oak Ridge Road. Follow SR 260/Oak Ridge Road west to SR 61/Wakulla Springs Road. Follow SR 61/Wakulla Springs Road north to US 319/SR 369/Crawfordville Road. Follow US 319/SR 369/Crawfordville Road northeast to SR 263/SW Capital Circle. Follow SR 263/SW Capital Circle northwest to SR 371/Lake Bradford Road. Follow SR 371/Lake Bradford Road northeast to SR 371/W Orange Ave. Follow SR 371/W Orange Ave west to Eisenhower Street. Follow Eisenhower Street north to Plant Street. Follow Plant Street west to Chipley Street. Follow Chipley Street north to Jackson Bluff Road. Follow Jackson Bluff Road west to Appleyard Drive/Mission Road. Follow Appleyard Drive/Mission Road north to I-10. Follow I-10 west to Capital Circle NW/SR 263/CR 157.
Manatee	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 27 29 14, W 82 31 47.7 (River Trace)
Marion	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Miami-Dade	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Beginning at SW 248 <sup>th</sup> Street and Biscayne Bay, follow SW 248 <sup>th</sup> Street west to the county line. Follow the county line around the remaining southern portion of the county, then north to SW 248 <sup>th</sup> Street.
	Family, Persons with Special Needs, Elderly, and Farmworker/ Commercial Fishing Worker	1.25 mile radius around the following latitude/longitude coordinates: N 25° 45' 49.8, W 80° 11' 43.4
	Family, Persons with Special Needs, Elderly, and Farmworker/ Commercial Fishing Worker	1.25 mile radius around the following latitude/longitude coordinates: N 25° 49' 19.8, W 80° 14' 27.2
Orange	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 28 29 26.9, W 81 24 10.9 (Grande Pointe) *N 28 36 21.7, W 81 25 20.7 (Nassau Bay I and II) - this also affects Seminole County *N 28 34 9.2, W 81 25 50.6 (Oak Glen)

County	Demographic Category	Location Description
Palm Beach	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 46 32.9,W 80 6 29.6 (Indian Trace) *N 26 43 8.4, W 80 5 7.7 (Malibu Bay) *N 26 35 11.4,W 80 5 0.6 (Marina Bay) *N 26 47 58.6,W 80 5 11.1 (Venetian Isles I) *N 26 48 3.3,W 80 5 6.4 (Venetian Isles II) *N 26 39 29.2,W 80 7 20.7 (Windsor Park)
Pasco	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Polk	Family, Persons with Special Needs, or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 28 3 44.3,W 81 42 19.7 (Villas at Lake Smart)
Santa Rosa	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
Sarasota	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Beginning at the intersection of US 41/SR 45/Tamiami Trail and the Myakka River, follow US 41/SR 45/Tamiami Trail east to De Miranda Ave/Toledo Rd to Hernando Road. Take Hernando Road east to the easternmost point. From the easternmost point north to Range Line Run/Tropicaire Blvd. Follow Range Line Run/Tropicaire Blvd east to Van Camp Street. Follow Van Camp Street north to Estates Drive/Reisterstown Road. Follow Estates Drive/Reisterstown Road southeast to Tropicaire Blvd east to Wampee Drive. Follow Wampee Drive east to N Salford Blvd. Follow N. Salford Blvd north to Elkrem Avenue. Follow Elkrem Avenue east to Malton Street. Follow Malton Street south to Tropicaire Blvd. Follow Tropicaire Blvd east to Choctaw Blvd. Follow Choctaw Blvd south to the Snover Waterway. Follow the Snover Waterway east to the county line. Follow the county line southwest to the Myakka River. Follow the Myakka River to US 41/SR 45/Tamiami Trail.
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 26 59 29.4, W 82 1 45.5 (Hampton Point) - this also affects DeSoto and Charlotte Counties
Seminole	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates**: *N 28 48 55.9,W 81 19 6.7 (Stratford Point) this also affects Volusia and Lake Counties *N 28 47 1.7,W 81 17 40.6 (Windchase) - this also affects Volusia County *N 28 36 21.7, W 81 25 20.7 (Nassau Bay I and II) - this also affects Orange County  **An exception of a 2 mile radius around the following Latitude/Longitude coordinates will permit Elderly Developments: N 28 42 4.1, W 81 20 43.4 (Longwood Station)



County	Demographic Category	Location Description
St. Johns	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 29 52 14.5, W 81 20 32.7 (Whispering Woods)
St. Lucie	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 27 20 46.4, W 80 22 56.6 (Peacock Run) *N 27 25 27.6 W 80 22 33.5 (Sabal Chase) *N 27 35 11.8, W 80 24 33.2 (Preserve at Oslo) - this also affects Indian River County
Volusia	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County
	All Demographic Categories	5 mile radius around the following latitude/longitude coordinates: *N 29 15 3.7, W 81 6 40.4 (San Marco) - this also affects Flagler County *N 28 48 55.9, W 81 19 6.7 (Stratford Point) - this also affects Seminole and Lake Counties *N 28 47 1.7, W 81 17 40.6 (Windchase) - this also affects Seminole County
Walton	Family, Persons with Special Needs, Elderly or Farmworker/ Commercial Fishing Worker	Entire County

\*These coordinates denote Guarantee Fund Developments. In the event the Guarantee Fund loan and any applicable SMI loan for one of these Developments are paid off prior to the submission date of the Non-Competitive Application, the Corporation will treat the LDA restriction around that Development as if it was never included on the LDA chart and the LDA restriction related to that Guarantee Fund Development will no longer apply.

j. Set-Aside Commitment:

- (1) Indicate the minimum set-aside (20% of units at 50% AMI or less, 40% of units at 60% AMI or less, or deep rent skewing option as defined in Section 42, IRC, as amended).

Note: Choosing the 20 percent at 50 percent AMI or less minimum set-aside will restrict ALL set-aside units at 50 percent or less of the AMI. Applicants may choose the 40 percent at 60 percent AMI or less minimum set-aside without committing to setting aside any of the units at the 60 percent AMI level. For example, an Applicant may commit to setting aside 40 percent at 50 percent AMI and this would also be considered 40 percent at 60 percent AMI or less.

- (2) Complete the applicable column(s) of the Set-Aside Breakdown Chart by listing the percentage of residential units, stated in whole numbers, to be set aside at each selected AMI level. Where reasonably possible, Applicants will be required to keep the unit mix consistent across each committed AMI level.
  - (3) Indicate the total affordability period (the total length of time the units will be set-aside – minimum length is 30 years). Note: any commitment to set aside units beyond the HC minimum 30 years is an irrevocable commitment to waive the option to convert to market after year fourteen (14).
- k. If the work proposed in this Application is not yet complete, indicate the anticipated placed-in-service date.
- l. Features and Amenities Commitment for Applicants requesting (i) Corporation-issued MMRB, with or without 4 percent HC, or (ii) 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA:
- (1) Applicants requesting Corporation-issued MMRB, with or without 4 percent HC, must commit to provide enough of the Optional Features and Amenities for All Developments (set out in Item (3)(a) below) to achieve a total point value of at least 6 points.

By selecting “Yes” at question 5.1.(1) of the Application form, the Applicant commits to provide enough of the Optional Features and Amenities for All Developments to achieve a total point value of at least 6 points. The Applicant will be required to commit to the specific features/amenities during Credit Underwriting and shall select at that time the desired features, provided that the total point value equals or exceeds 6 points.

- (2) Applicants requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA must commit to provide enough of the features and amenities to achieve a total point value of at least 21 points (at least 12 points from the list of Optional Features and Amenities for All Developments set out in Item (3)(a) below, and at least 9 points from the list of Optional General Features and Amenities set out in Item (3)(b) below).

By selecting “Yes” at question 5.1.(2) of the Application form, the Applicant commits to provide enough of the Optional Features and Amenities for All Developments to achieve a total point value of at least 12 points, and to provide enough of the Optional General Features and Amenities to achieve a total point value of at least 9 points. The Applicant will be required to commit to the specific features/amenities during Credit Underwriting and shall select at that time the desired features, provided that the point values equal or exceed the point values outlined above.

## (3) Features and Amenities:

## (a) Optional Features and Amenities for All Developments:

- 30 Year expected life roofing on all buildings (2 points)
- Emergency call service in all units (3 points)
- Exercise room with appropriate equipment (1 point)
- Community center or clubhouse (3 points)
- Swimming pool (2 points)
- Playground/tot lot, accessible to children with disabilities (must be sized in proportion to Development's size and expected resident population with age-appropriate equipment) (2 points)
- Car care area (for car cleaning/washing/vacuuming) (1 point)
- Two or more parking spaces per total number of units (1 point)
- Picnic area with hard cover permanent roof of a design compatible with the Development, open on all sides, containing at least three permanent picnic tables with benches and an adjoining permanent outdoor grill (1 point)
- Computer lab on-site with minimum one computer per 20 units, with internet access, basic word processing, spreadsheets and assorted educational and entertainment software programs and at least one printer (1 point)
- Each unit wired for high speed internet (1 point)

The Applicant may select only one of the following two items:

- One outside recreation facility consisting of shuffleboard court and appropriate equipment, bocce ball court or lawn bowling court and appropriate equipment, tennis court, full basketball court or volleyball court. (Specific facility will be committed to during Credit Underwriting) (2 points)
- Two outside recreation facilities. (Applicant must provide two separate facilities which must be approved by Corporation staff and servicers during Credit Underwriting) (2 points)

The Applicant may select only one of the following two items:

- Laundry hook-ups and space for full-size washer and dryer inside each unit (1 point)
- Dryer and Energy Star qualified washer in a dedicated space with hook-ups within each unit, provided at no charge to the resident during the term of any lease (3 points)

The Applicant may select only one of the following two items:

- Laundry facilities with full-size dryers and Energy Star qualified washers available in at least one common area on site – minimum 1 washer and 1 dryer for every 12 units (1 point)

- Laundry facilities with full-size dryers and Energy Star qualified washers available in at least one common area on every floor in each building of the Development if Development consists of more than one building and/or more than one story – minimum 1 washer and 1 dryer for every 12 units (2 points)

Applicants that selected Single Family Rental, Duplexes, or Quadraplexes at question 5.g. of the Application form may select any of the following:

- Garage for each unit which consists of a permanent, fully enclosable structure designed to accommodate one or more automobiles, either attached to the unit or detached but located on the same property, provided at no charge to the resident (3 points)
- Carport for each unit which consists of a permanent covered and paved area, attached to the unit and designed to accommodate one or more automobiles, provided at no charge to the resident (2 points)
- Fenced back yard for each unit which consists of a portion of the property behind each unit that is enclosed by a wood, privacy or chain link fence of a minimum height of 48". Direct access to the fenced back yard for each unit must be afforded solely by a door from that unit and no other unit (2 points)

(b) Optional General Unit Features and Amenities for all new construction units and all rehabilitation units:

- Ceramic tile bathroom floors in all units (2 points)
- Microwave oven in each unit (1 point)
- Marble window sills in all units (1 point)
- Steel exterior door frames for all exterior doors for all units (1 point)
- At least 1½ bathrooms (one full bath and one with at least a toilet and sink) in all 2-bedroom new construction units (2 points) Note: In order to be eligible to select this feature, the Development must have at least one 2-bedroom new construction unit.
- Double compartment kitchen sink in all units (1 point)
- Pantry in kitchen area in all new construction units - must be no less than 20 cubic feet of storage space. Pantry cannot be just an under- or over-the-counter cabinet. (2 points)
- Garbage disposal in all units (1 point)
- New kitchen cabinets and counter top(s) in all rehabilitation units (3 points)
- New bathroom cabinet(s), excluding medicine cabinet, in all rehabilitation units (1 point)
- New plumbing fixtures in kitchen and bathroom(s) in all rehabilitation units [minimum of new sink and new faucets in kitchen and minimum of new tub, new toilet, new sink and new faucets in bathroom(s)] (3 points)

Note: Applicants requesting 4 percent HC only to be used with County HFA bonds are not required to make a features and amenities commitment.

m. Green Building Features:

- (1) Applicants requesting Corporation-issued MMRB, with or without 4 percent HC, must commit to provide at least five (5) of the Green Building Features outlined in Item (3) below. The Applicant will be required to commit to the specific features during Credit Underwriting.

By selecting “Yes” at question 5.m.(1) of the Application form, the Applicant commits to provide at least five (5) of the Green Building Features.

- (2) Applicants requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA must commit to provide at least eight (8) of the Green Building Features outlined in Item (3) below. The Applicant will be required to commit to the specific features during Credit Underwriting.

By selecting “Yes” at question 5.m.(2) of the Application form, the Applicant commits to provide at least eight (8) of the Green Building Features.

(3) Green Building Features:

- Programmable thermostat in each unit
- Energy Star ceiling fans in all bedrooms and living areas
- Energy Star qualified roofing material or coating
- Energy Star exhaust fans in bathrooms
- Energy Star rating for all windows
- Install daylight sensors, timers or motion detectors on all outdoor lighting attached to buildings
- FL Yards and Neighborhoods certification on all landscaping
- Eco-friendly flooring -- Carpet and Rug Institute Green Label certified carpet and pad, bamboo, cork, recycled content tile, and/or natural linoleum
- Eco-friendly cabinets – formaldehyde free, material certified by the Forest Stewardship Council
- Low-flow water fixtures in bathrooms--WaterSense labeled products or the following specifications:
  - Toilets: 1.6 gallons/flush or less; and
  - Faucets: 1.5 gallons/minute or less; and
  - Showerheads: 2.2 gallons/minute or less.
- Low-VOC paint for all interior walls (50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint)
- Energy Star qualified refrigerators, dishwashers and washing machines that are provided by the Applicant

- Minimum SEER of 14 for unit air conditioners

Note: Applicants requesting 4 percent HC only to be used with County HFA bonds are not required to make a green building features commitment.

n. Resident Programs:

- (1) Applicants requesting Corporation-issued MMRB, with or without 4 percent HC, must commit to provide at least one (1) of the Qualified Resident Programs for All Applicants (outlined in Item (3)(a) below). The Applicant will be required to commit to the specific resident program during Credit Underwriting.

The Applicant must select “Yes” at question 5.n.(1) of the Application form to pass threshold.

- (2) Applicants requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA must commit to provide at least four (4) of the Qualified Resident Programs for All Applicants (outlined in Item (3)(a) below), and to provide enough of the Qualified Resident Programs (outlined in Items (3)(b) through (e) below) for the applicable Demographic Commitment (selected by the Applicant at Section 5.h. of the Application) to achieve a total point value of at least 6 points. The Applicant will be required to commit to the specific resident programs during Credit Underwriting.

The Applicant must select “Yes” at question 5.n.(2) of the Application form to pass threshold.

- (3) Qualified Resident Programs:

- (a) Qualified Resident Programs for All Applicants:

- Health and Wellness

The following resident programs are available for All Developments Except Elderly ALF Developments:

- Health Care – At least quarterly visits by health care professionals such as nurses, doctors, or other licensed care providers. At a minimum, the following services must be provided: health screening, flu shots, vision and hearing tests. Regularly scheduled is defined as not less often than once each quarter. On-site space must be provided. Service must be provided at no cost to the residents, with the exception that the residents may be charged for medications. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units.
- Health and Nutrition Classes – At least 8 hours per year, provided on site at no cost to the residents. Classes must be held between the hours

of 8:00 a.m. and 7:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units.

- Mentoring – Establish a partnership with a primary or secondary education institution to encourage mentoring, tutoring and/or financial support that will benefit the residents of the proposed affordable housing community. This service must be provided at no cost to the resident. The mentoring service must be offered between the hours of 8:00 a.m. and 7:00 p.m. and electronic media, if used, must be used in conjunction with live instruction.

The following resident programs are available for Elderly ALF Developments only:

- Health and Wellness Services and Activities – The Applicant or its Management Company shall make available, at no cost to the resident, an on-site facility(s) to provide individual and group health and wellness activities provided by organizations or staff licensed, certified or trained to conduct the activities. Electronic media, if used, must be used in conjunction with live instruction.

These activities must include: at least monthly scheduled and structured health care related screenings such as hearing, vision, dental, nutrition, mobility and mental health provided by licensed or certified professionals relevant to the activity; at least weekly scheduled and structured health and wellness educational activities providing information and instruction on topics such as nutrition and diet, medications, mobility and exercise, good mental health and health care self-advocacy; and at least daily activities related to resident appropriate exercise and physical movement.

- Mentoring and Intergenerational– The Applicant or its Management Company shall establish and maintain partnership(s) with a primary or secondary education institution(s) to encourage and coordinate structured mentoring, tutoring and other intergenerational activities among the residents and community’s students. Other examples include foster grandparents, volunteer companion and chore programs. Electronic media, if used, must be used in conjunction with live instruction.
- Resident Activities - These specified activities are planned, arranged, provided and paid for by the Applicant or its Management Company and held between the hours of 9:00 a.m. and 9:00 p.m. These activities must be an integral part of the management plan. The Applicant must develop and execute a comprehensive plan of varied activities that brings the residents together and encourages community pride. The goal here is to foster a sense of community by bringing residents together on a regularly

scheduled basis by providing activities such as holiday and special occasion parties, community picnics, newsletters, children’s special functions, etc.

- Financial Counseling - This service must be provided by the Applicant or its Management Company, at no cost to the resident, and must include the following components: must be regularly scheduled at least once each quarter; must include tax preparation assistance by qualified professionals; must include educational workshops on such topics as “Learning to Budget”, “Handling Personal Finances”, “Predatory Lending”, or “Comparison Shopping for the Consumer”. Counseling sessions must be held between the hours of 9:00 a.m. and 8:00 p.m. and electronic media, if used, must be used in conjunction with live instruction.
  - English as a Second Language – The Applicant or its Management Company must make available, at no cost to the resident, literacy tutor(s) who will provide weekly English lessons to residents in private space on-site. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. Lessons must be offered between the hours of 9:00 a.m. and 8:00 p.m. and electronic media, if used, must be used in conjunction with live instruction.
  - Resident Assistance Referral Program - The Applicant or its Management Company will make available to residents information about services such as crisis intervention, individual and family needs assessment, problem solving and planning, appropriate information and referral to community resources and services based on need, monitoring of ongoing ability to retain self-sufficiency, and advocacy to assist clients in securing needed resources. This service must be provided at no cost to the resident. Electronic media, if used, must be used in conjunction with live instruction. The Developer or Management Company shall verify that the services referral information is accurate and up-to-date at least once every six (6) months.
  - Swimming Lessons – The Applicant or its Management Company must provide on-site swimming lessons for children or adults, at no cost to the resident, at least twice each year.
  - Life Safety Training – The Applicant or its Management Company must provide courses such as fire safety, first aid (including CPR), etc., on-site, at least twice each year, at no cost to the resident. Electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units.
- (b) Qualified Resident Programs for Family and Farmworker/ Commercial Fishing Worker Developments (to be eligible to select these programs, the Applicant must have selected the Family or Farmworker/Commercial Fishing Worker Demographic Commitment at question 5.h. of the Application form):



- Homeownership Opportunity Program:
  - All Applicants may select Financial Assistance with Purchase of a Home (2 points). Applicant commits to provide a financial incentive which includes the following provisions:
    - The incentive must be applicable to the home selected by the resident and may not be restricted to or enhanced by the purchase of homes in which the Applicant, Developer, or other related party has an interest;
    - the incentive must be not less than 5 percent of the rent for the resident’s unit during the resident’s entire occupancy (Note: Resident will receive the incentive for all months for which the resident is in compliance with the terms and conditions of the lease. Damages to the unit in excess of the security deposit will be deducted from the incentive.);
    - the benefit must be in the form of a gift or grant and may not be a loan of any nature;
    - the benefits of the incentive must accrue from the beginning of occupancy;
    - the vesting period can be no longer than 2 years of continuous residency; and
    - no fee, deposit or any other such charge can be levied against the resident as a condition of participation in this program.

or

- Only Applicants that selected “Single Family Rental” as the Development Type at question 5.g. of the Application form have the option of selecting Financial Assistance with Purchase of a Unit in the Development. (1 point). Applicant must make this homeownership opportunity program available to all residents in compliance with their current lease, at no cost to the resident. The program must set aside 10 percent of the resident’s gross rent towards a down payment to assist the resident in the purchase of a unit in the Development. The resident may be suspended from the program during the period of a lease if the resident violates any provision of the lease. Upon renewal of the lease, the resident must be reinstated into the program for the period of that renewal, with suspension permitted under the same terms as discussed above.
- After School Program for Children - This program requires the Applicant or its Management Company to provide supervised, structured, age-appropriate activities for children during the after school hours, Monday through Friday. Activities must be on-site and at no charge to the residents. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (3 points)

- First Time Homebuyer Seminars - Applicant or its Management Company must arrange for and provide, at no cost to the resident, in conjunction with local realtors or lending institutions, semiannual on-site seminars for residents interested in becoming homeowners. Seminars must be held between the hours of 9:00 a.m. and 9:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (1 point)
- Literacy Training - Applicant or its Management Company must make available, at no cost to the resident, literacy tutor(s) who will provide weekly literacy lessons to residents in private space on-site. Training must be held between the hours of 9:00 a.m. and 9:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (2 points)
- Employment Assistance Program - Applicant or its Management Company must provide, at no cost to the resident, a minimum of quarterly scheduled Employment Assistance Program workshops/meetings offering employment counseling by a knowledgeable employment counselor. Such a program includes employability skills workshops providing instruction in the basic skills necessary for getting, keeping, and doing well in a job. The instruction must be offered between the hours of 9:00 a.m. and 9:00 p.m. and must include, but not be limited to, the following:
  - Evaluation of current job skills;
  - Assistance in setting job goals;
  - Assistance in development of and regular review/update of an individualized plan for each participating resident;
  - Resume assistance;
  - Interview preparation; and
  - Placement and follow-up services.

If the Development consists of Scattered Sites and the training is provided on site, it must be provided on the Scattered Site with the most units. If the training is not provided on-site, transportation at no cost to the resident must be provided. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

- (c) Qualified Resident Programs for Homeless Developments (to be eligible to select these programs, the Applicant must have selected the Homeless Demographic Commitment at question 5.h. of the Application form):

Note: All Applicants selecting the Homeless Demographic Commitment in this Application will be required to provide a Case Management Program whereby the Applicant or its Management Company must provide, at no cost to the resident, a Case Manager (at least one for every 25 Homeless or formerly Homeless resident families) whose activities are aimed at assessing

resident needs, planning services, linking the service system to a resident, coordinating the various system components, monitoring service delivery, and evaluating the effect of service delivery. Case Managers must possess at least a bachelor's degree in human services or a related field.

- Homeownership Opportunity Program:
  - All Applicants may select Financial Assistance with Purchase of a Home (2 points). Applicant commits to provide a financial incentive which includes the following provisions:
    - The incentive must be applicable to the home selected by the resident and may not be restricted to or enhanced by the purchase of homes in which the Applicant, Developer, or other related party has an interest;
    - the incentive must be not less than 5 percent of the rent for the resident's unit during the resident's entire occupancy (Note: Resident will receive the incentive for all months for which the resident is in compliance with the terms and conditions of the lease. Damages to the unit in excess of the security deposit will be deducted from the incentive.);
    - the benefit must be in the form of a gift or grant and may not be a loan of any nature;
    - the benefits of the incentive must accrue from the beginning of occupancy;
    - the vesting period can be no longer than 2 years of continuous residency; and
    - no fee, deposit or any other such charge can be levied against the resident as a condition of participation in this program.

or

- Only Applicants that selected "Single Family Rental" as the Development Type at question 5.g. of the Application form have the option of selecting Financial Assistance with Purchase of a Unit in the Development. (1 point). Applicant must make this homeownership opportunity program available to all residents in compliance with their current lease, at no cost to the resident. The program must set aside 10 percent of the resident's gross rent towards a down payment to assist the resident in the purchase of a unit in the Development. The resident may be suspended from the program during the period of a lease if the resident violates any provision of the lease. Upon renewal of the lease, the resident must be reinstated into the program for the period of that renewal, with suspension permitted under the same terms as discussed above.
- After School Program for Children - This program requires the Applicant or its Management Company to provide supervised, structured, age-appropriate activities for children during the after school hours, Monday

through Friday. Activities must be on-site and at no charge to the residents. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (3 points)

- First Time Homebuyer Seminars - Applicant or its Management Company must arrange for and provide, at no cost to the resident, in conjunction with local realtors or lending institutions, semiannual on-site seminars for residents interested in becoming homeowners. Seminars must be held between the hours of 9:00 a.m. and 9:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (1 point)
- Literacy Training - Applicant or its Management Company must make available, at no cost to the resident, literacy tutor(s) who will provide weekly literacy lessons to residents in private space on-site. Training must be held between the hours of 9:00 a.m. and 9:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (2 points)
- Employment Assistance Program - Applicant or its Management Company must provide, at no cost to the resident, a minimum of quarterly scheduled Employment Assistance Program workshops/meetings offering employment counseling by a knowledgeable employment counselor. Such a program includes employability skills workshops providing instruction in the basic skills necessary for getting, keeping, and doing well in a job. The instruction must be offered between the hours of 9:00 a.m. and 9:00 p.m. and must include, but not be limited to, the following:
  - Evaluation of current job skills;
  - Assistance in setting job goals;
  - Assistance in development of and regular review/update of an individualized plan for each participating resident;
  - Resume assistance;
  - Interview preparation; and
  - Placement and follow-up services.

If the Development consists of Scattered Sites and the training is provided on site, it must be provided on the Scattered Site with the most units. If the training is not provided on-site, transportation at no cost to the resident must be provided. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

- Supported Employment Program (4 points) -  
The Applicant or its Management Company must provide, at no cost to the resident, a supported employment program. The supported employment

program provided must be an approach to vocational rehabilitation for persons with disabilities that emphasizes helping them obtain competitive work in the community and providing the supports necessary to ensure their success in the workplace. The program must help its consumers obtain competitive jobs, specifically competitive jobs are part-time or full-time jobs that exist in the open labor market and pay at least a minimum wage, and that anyone could qualify for regardless of their disability status. The following are the basic components of supported employment:

- Paid Employment - Wages are a major outcome of supported employment. Work performed must be compensated with the same benefits and wages as other workers in similar jobs receive. This includes sick leave, vacation time, health benefits, bonuses, training opportunities, and other benefits. Employment must be for at least 18 hours per week; and
  - Integrated Work Sites - Integration is one of the essential features of supported employment. Individuals with disabilities should have the same opportunities to participate in all activities in which other employees participate and to work alongside other employees who do not have disabilities; and
  - Ongoing Support - A key characteristic which distinguishes supported employment from other employment programs is the provision of ongoing support for individuals with severe disabilities to maintain employment.
- Effective Communication for Conflict Resolution – The Applicant or its Management Company must provide, at no cost to the resident, quarterly on site seminars for residents interested in developing skills in managing conflicts. The program must have components that help residents develop communication skills that will be effective in resolving disagreements before they escalate into full-blown conflicts. The program must provide opportunities for residents to practice ways of speaking and listening that lead to mutually beneficial problem solving. (2 points)
  - Safety Awareness Program – The Applicant or its Management Company must provide, at no cost to the resident, at least quarterly, on site seminars on safety awareness by organizations and/or persons with community and/or personal safety training expertise. The Safety Awareness program must cover strategies for staying safe in the home, neighborhood, workplace or school. (2 points)
  - Stress Management – The Applicant or its Management Company must provide, at no cost to the resident, at least monthly, on site seminars for residents interested in learning stress management techniques. The components of the seminars must cover the science of stress, including stress-related health problems, such as heart disease, high blood pressure,

and metabolic syndrome. The seminars must cover strategies to help cope with stress and make residents less vulnerable to stress. (2 points)

- (d) Qualified Resident Programs for Elderly Developments – Non-ALF and ALF (to be eligible to select these programs, the Applicant must have selected the Elderly Demographic Commitment at question 5.h. of the Application form):

Note: All Applicants selecting the Elderly Demographic Commitment in this Application that will be providing an Assisted Living Facility (ALF) will be required to provide a Case Management Program whereby the Applicant, Management Company, or its Service Provider must provide, at no cost to the resident, a Case Manager (at least one for every 25 residents) whose activities are aimed at assessing resident needs, planning services, linking the service system to a resident, coordinating the various system components, monitoring service delivery, and evaluating the effect of service delivery. Case Managers must possess at least a bachelor's degree in human services or a related field.

- The following resident programs are available for Elderly Non-ALF Developments only:
  - Daily Activities - Applicant or its Management Company must provide on-site supervised, structured activities, at no cost to the resident, at least five days per week which must be offered between the hours of 8:00 a.m. and 7:00 p.m. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (3 points)
  - Assistance with Light Housekeeping, Grocery Shopping and/or Laundry - The Applicant or its Management Company must provide residents with a list of qualified service providers for (a) light housekeeping, and/or (b) grocery shopping, and/or (c) laundry and will coordinate, at no cost to the resident, the scheduling of services. The Developer or Management Company shall verify that the services referral information is accurate and up-to-date at least once every six (6) months. (1 point)
  - Resident Assurance Check-In Program – Applicant commits to provide and use an established system for checking in with each resident on a pre-determined basis not less than once per day, at no cost to the resident. Residents may opt out of this program with a written certification that they choose not to participate. (2 points)
  - Manager On-Site 24 Hours Per Day – Applicant must provide management personnel on the Development's premises at all times who will be available and accessible to the residents 24 hours per day, seven days per week, at no cost to the resident. The on-site management personnel shall be available at all times to receive calls from residents and help determine the approach to address the issue. The Development's owner or designated manager shall develop and

implement policies and procedures for receiving a resident call and how to assess and handle the call based on a resident's request and/or need. At a minimum, residents shall be informed of the Resident Program at move-in and via a written notice(s) clearly displayed in the Development's common or public spaces. If the Development consists of Scattered Sites, management personnel must, at a minimum, be on the Scattered Site with the most units 24 hours a day, 7 days a week. Although the Scattered Sites Development management personnel may be located only on the Scattered Site with the most units, they must be available to and provide the same resident program services to all the Development's residents. (3 points)

- The following resident programs are available for Elderly ALF Developments only:
  - Medication Administration – The Applicant or its Management Company shall provide, pursuant to ALF licensure requirements, staff to administer medications in accordance with a health care provider's order or prescription label. (3 points)
  - Services for Persons with Alzheimer's Disease and Other Related Disorders – The Applicant or its Management Company shall advertise and provide supervision and services to persons with Alzheimer's disease and other related disorders that are specific to each affected resident and pursuant to ALF licensure requirements. (3 points)
- The following resident programs are available for both Elderly Non-ALF and Elderly ALF Developments:
  - Private Transportation – The Applicant or its Management Company must make available a safe and serviceable vehicle that can transport residents to off-site locations for such things as medical appointments, public service facilities, and/or educational or social activities, at no cost to the resident. A nearby bus stop or access to programs such as "Dial-A-Ride" will not be acceptable for purposes of this program. (3 points)
  - Literacy Training - Applicant or its Management Company must make available, at no cost to the resident, literacy tutor(s) who will provide weekly literacy lessons to residents in private space on-site. Training must be held between the hours of 8:00 a.m. and 7:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (2 points)
  - Computer Training – The Applicant or its Management Company shall make available computer and internet training classes (basic and/or advanced level depending on the needs and requests of the residents).

The training classes must be provided at least once a week, at no cost to the resident, in a dedicated space on site. Training must be held between the hours of 8:00 a.m. and 7:00 p.m. and electronic media, if used, must be used in conjunction with live instruction. If the Development consists of Scattered Sites, this resident program must be provided on the Scattered Site with the most units. (2 points)

- (e) Qualified Resident Programs for Persons with Special Needs (to be eligible to select these programs, the Applicant must have selected the Persons with Special Needs Demographic Commitment at question 5.h. of the Application form):

Note: All Applicants selecting the Persons with Special Needs Demographic Commitment in this Application will be required to provide a Case Management Program whereby the Applicant, Management Company, or its supportive services provider must provide, at no cost to the resident, a Case Manager (at least one for every 25 Persons with Special Needs households) whose activities are aimed at assessing resident needs, planning services, linking the service system to a resident, coordinating the various system components, monitoring service delivery, and evaluating the effect of service delivery. Case Managers must possess at least a bachelor's degree in human services or a related field.

- Private Transportation - The Applicant or its Management Company must make available a safe and serviceable vehicle that can transport residents to off-site locations for such things as medical appointments, public service facilities, and/or educational or social activities, at no cost to the resident. A nearby bus stop or access to programs such as "Dial-A-Ride" will not be acceptable for purposes of this program. (3 points)
- Manager On-Site 24 Hours Per Day - Applicant must provide management personnel on the Development's premises at all times who will be available and accessible to the residents 24 hours per day, seven days per week, at no cost to the resident. The on-site management personnel shall be available at all times to receive calls from residents and help determine the approach to address the issue. The Development's owner or designated manager shall develop and implement policies and procedures for receiving a resident call and how to assess and handle the call based on a resident's request and/or need. At a minimum, residents shall be informed of the Resident Program at move-in and via a written notice(s) clearly displayed in the Development's common or public spaces. If the Development consists of Scattered Sites, management personnel must, at a minimum, be on the Scattered Site with the most units 24 hours a day, 7 days a week. Although the Scattered Sites Development management personnel may be located only on the Scattered Site with the most units, they must be available to and provide the same resident program services to all the Development's residents. (3 points)



- Supported Employment Program (4 points) -

The Applicant or its Management Company must provide, at no cost to the resident, a supported employment program. The supported employment program provided must be an approach to vocational rehabilitation for persons with disabilities that emphasizes helping them obtain competitive work in the community and providing the supports necessary to ensure their success in the workplace. The program must help its consumers obtain competitive jobs, specifically competitive jobs are part-time or full-time jobs that exist in the open labor market and pay at least a minimum wage, and that anyone could qualify for regardless of their disability status. The following are the basic components of supported employment:

- Paid Employment - Wages are a major outcome of supported employment. Work performed must be compensated with the same benefits and wages as other workers in similar jobs receive. This includes sick leave, vacation time, health benefits, bonuses, training opportunities, and other benefits. Employment must be for at least 18 hours per week; and
  - Integrated Work Sites - Integration is one of the essential features of supported employment. Individuals with disabilities should have the same opportunities to participate in all activities in which other employees participate and to work alongside other employees who do not have disabilities; and
  - Ongoing Support - A key characteristic which distinguishes supported employment from other employment programs is the provision of ongoing support for individuals with severe disabilities to maintain employment.
- Effective Communication for Conflict Resolution – The Applicant or its Management Company must provide, at no cost to the resident, quarterly on site seminars for residents interested in developing skills in managing conflicts. The program must have components that help residents develop communication skills that will be effective in resolving disagreements before they escalate into full-blown conflicts. The program must provide opportunities for residents to practice ways of speaking and listening that lead to mutually beneficial problem solving. (2 points)
  - Safety Awareness Program – The Applicant or its Management Company must provide, at no cost to the resident, at least quarterly, on site seminars on safety awareness by organizations and/or persons with community and/or personal safety training expertise. The Safety Awareness program must cover strategies for staying safe in the home, neighborhood, workplace or school. (2 points)
  - Stress Management – The Applicant or its Management Company must provide, at no cost to the resident, at least monthly, on site seminars for

residents interested in learning stress management techniques. The components of the seminars must cover the science of stress, including stress-related health problems, such as heart disease, high blood pressure, and metabolic syndrome. The seminars must cover strategies to help cope with stress and make residents less vulnerable to stress. (2 points)

Note: Applicants requesting 4 percent HC only to be used with County HFA bonds are not required to make a resident programs commitment.

**6. Funding:**

a. Funding Request:

State the amount of MMRB and/or Non-Competitive Housing Credits requested in this Application.

Note: MMRB Loans are issued in increments of \$5,000.

b. Finance Documents:

The total amount of monetary funds determined to be in funding proposals must equal or exceed uses.

If requesting Corporation-issued MMRB only, provide the information outlined in Sections b.(1), (5) and (6) below.

If requesting Corporation-issued MMRB and 4 percent HC, provide the information outlined in Sections b.(1), (4), (5) and (6) below.

If requesting 4 percent HC only to be used with County HFA-issued bonds, provide the information outlined in Section b.(2)(a) or b.(2)(b) below, as applicable.

If requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA, provide the information outlined in Sections b.(3) through (6) below.

(1) If requesting Corporation-issued MMRB:

- (a) Indicate the Credit Enhancer’s or Bond Purchaser’s name and the term and expected rating. Provide the Credit Enhancer’s Commitment or Bond Purchaser’s Letter of Interest with a contact person’s name, address and telephone number, credit underwriting standards and an outline of proposed terms as **“Exhibit 8”** to the Application form. The stated amount of the Commitment or Letter of Interest shall not be less than the proposed principal amount of the bonds (including any proposed Taxable Bonds); and

(b) Provide the completed Development Cost Pro Forma, the Detail/Explanation Sheet, if applicable, the Construction or Rehab Analysis and the Permanent Analysis as **“Exhibit 8”** to the Application form.

(2) If requesting 4 percent HC only to be used with County HFA-issued bonds:

(a) If the Credit Underwriting for the bonds is complete and it was prepared by a Credit Underwriter under contract with the Corporation, provide a complete copy of the final Credit Underwriting Report as **“Exhibit 9”** to the Application form.

or

(b) If the Credit Underwriting for the bonds has not been completed or has been completed by a credit underwriter not under contract with the Corporation, provide the following information as **“Exhibit 9”** to the Application form:

i. Provide the completed Development Cost Pro Forma, the Detail/Explanation Sheet, if applicable, the Construction or Rehab Analysis and the Permanent Analysis;

ii. For the bond financing :

- State the name of the assigned Credit Underwriter; and
- Provide a copy of the inducement resolution or acknowledgement resolution awarding the bonds; and

iii. Provide the information outlined in Sections b.(4), (5), and (6) below.

(3) If requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA:

If the first mortgage financing is to come from tax-exempt multifamily bonds issued by an entity other than the Corporation or a Local Government Housing Finance Authority, indicate the source and amount of the bonds and provide evidence of the following items as **“Exhibit 10”** to the Application form in order to meet threshold:

(a) Provide the completed Development Cost Pro Forma, the Detail/Explanation Sheet, if applicable, the Construction or Rehab Analysis and the Permanent Analysis; and

(b) For the bond financing:

(i) If the financing has not closed, provide a copy of the signed TEFRA letter which is Development-specific.

or

- (ii) If the financing has closed, provide a copy of the executed note or executed loan agreement, which shows the Applicant as the borrower/direct recipient/mortgagee and contains the terms and interest rate, and a copy of the recorded mortgage, if applicable, must be included. If the proper documentation is provided, financing that has closed will count as a commitment, but in order for it to count as a permanent financing source, it must have a remaining term of at least 10 years.

Note: Any commitment for financing containing a contingent FNMA or similar takeout provision will not be considered a commitment unless the agreement to purchase the loan executed by all parties is attached.

(4) Housing Credit Equity:

All Applicants requesting HC must provide the following documentation, as applicable, as “**Exhibit 11**” to the Application form:

- (a) If the equity agreement has closed, provide a copy of the closed limited partnership agreement or limited liability company operating agreement;

or

- (b) If the equity agreement has not closed, provide a copy of the equity proposal, executed by both parties.

(5) Other Non-Corporation Financing:

All Applicants must provide a copy of all other funding proposals that will be used as a source of financing for the proposed Development as “**Exhibit 12**” to the Application form.

(6) Deferred Developer Fee:

All Applicants must complete and attach the Commitment to Defer Developer Fee form, if applicable, as “**Exhibit 13**” to the Application form.

**7. Applicant Certification:**

The Application labeled “Original Hard Copy” must be submitted with an original signature. Signatures in blue ink are preferred.

**B. Credit Underwriting Review, Rule Requirements, and Fees**

**1. If requesting 4 percent HC only to be used with County HFA-issued bonds:**

- a. Credit Underwriting Review:

Applications that meet threshold will be subjected to the applicable Credit Underwriting process outlined in (1)(a), (1)(b), (2)(a) or (2)(b) below:

(1) Proposed Developments Not Subject to Location Restrictions

The Credit Underwriting process will proceed as outlined in (a) or (b) below if the proposed Development is not subjected to the location restrictions outlined in Section A.5.i.(2)(a)(i) or (ii) above.

(a) If the final Credit Underwriting Report (CUR) for the bonds was prepared by a Credit Underwriter under contract with the Corporation and was provided as outlined in Section A.6.b.(2)(a) above, the Corporation will issue an invitation to enter Credit Underwriting and upon acceptance and payment of the required Credit Underwriting fee, the Credit Underwriter will prepare an update to the final bonds CUR to ensure compliance with the requirements of Section 42 of the IRC, as amended. The Preliminary Determination for the 4 percent HC will be issued upon completion of a satisfactory CUR update.

or

(b) If the Credit Underwriting Report (CUR) for the bonds has not been completed or has been completed by a credit underwriter not under contract with the Corporation and the required information was provided as outlined in Section A.6.b.(2)(b) above, the Corporation will issue an invitation to enter Credit Underwriting and upon acceptance and payment of the required Credit Underwriting fee, the Credit Underwriter will prepare a CUR in accordance with the requirements of paragraph 67-21.028(2)(d), F.A.C. The Preliminary Determination for the 4 percent HC will be issued upon completion of a satisfactory CUR.

(2) Proposed Developments Subject to Location Restrictions

The Credit Underwriting process will proceed as outlined in (a) or (b) below if the proposed Development is subject to the location restrictions outlined in Section A.5.i.(2)(a)(i) or (ii) above.

(a) If the final Credit Underwriting Report (CUR) for the bonds was prepared by a Credit Underwriter under contract with the Corporation and was provided as outlined in Section A.6.b.(2)(a) above, the Corporation will issue an invitation to the Applicant to enter Credit Underwriting at its own risk and upon acceptance and payment of the required Credit Underwriting fee, the Credit Underwriter will prepare an update to the final bonds CUR to (i) address market and impact issues, and (ii) ensure compliance with the requirements of Section 42 of the IRC, as amended. The CUR update will require final approval of the Board prior to issuance of the Preliminary Determination for the 4 percent HC.

or

(b) If the Credit Underwriting Report (CUR) for the bonds has not been completed or has been completed by a credit underwriter not under contract with the Corporation and the required information was provided as outlined in Section A.6.b.(2)(b) above, the Corporation will issue an invitation to the Applicant to enter Credit Underwriting at its own risk and upon acceptance and payment of the required Credit Underwriting fee, the Credit Underwriter will prepare a CUR in accordance with the requirements of paragraph 67-21.028(2)(d), F.A.C., which will include addressing market and impact issues. The CUR will require final approval of the Board prior to issuance of the Preliminary Determination for the 4 percent HC.

b. Rule Requirements:

The proposed Development will be subjected to paragraphs 67-21.028(2)(a) through (c) and (e) through (n), F.A.C. Applications that meet the criteria outlined in Section B.1.a.(1)(b) above or Section B.1.a.(2)(b) above will also be subjected to paragraph 67-21.028(2)(d), F.A.C.

c. Fees:

The proposed Development will be subjected to the fee requirements of Rule Chapter 67-21, F.A.C. In addition, the fees outlined in Part C. below that pertain to Housing Credits will apply to this Application.

**2. If requesting Corporation-issued MMRB, with or without 4 percent HC:**

The proposed Development will be subjected to the Credit Underwriting, rule and fee requirements that pertain to MMRB and Housing Credits, as set out in Rule Chapter 67-21, F.A.C., as well as the fees outlined in Part C. below that pertain to MMRB and Housing Credits.

**3. If requesting 4 percent HC only to be used with bonds issued by an entity other than the Corporation or a County HFA:**

The proposed Development will be subjected to the Credit Underwriting, rule and fee requirements that pertain to Housing Credits, as set out in Rule Chapter 67-21, F.A.C., as well as the fees outlined in Part C. below that pertain to Housing Credits.

**C. Fees**

The Corporation and, if applicable, the Credit Underwriter shall collect via check or money order from the Applicant the following fees and charges in conjunction with the MMRB and/or HC Programs. Failure to pay any fee shall cause the firm loan commitment under any program to be terminated or shall constitute a default on the respective loan documents and/or shall cause the HC allocation to be rescinded.

**1. Application Fee:**

All Applicants requesting MMRB and/or HC shall submit to the Corporation as a part of the Application submission a non-refundable Application fee of \$3,000.00.

**2. TEFRA Fee:**

Applicants requesting MMRB must submit to the Corporation as a part of the Application submission a non-refundable TEFRA fee of \$500 per Application.

**3. Credit Underwriting Fees:**

The following fees are not the fees that will be charged, but are listed below for estimation purposes of completing your pro-forma in the Application. The actual fees will be determined based on the current contract and any addendum for services between Florida Housing Finance Corporation and the Credit Underwriter(s) in effect at the time underwriting begins.

a. Initial fee:

- (1) Non-Competitive HC only..... \$11,341
- MMRB only..... \$13,546

(2) If requesting MMRB and Non-Competitive HC, the fee will be the highest program fee plus the multiple program fee of \$4,035. For example:

Program	Initial Fee	Additional Program Fee With Non-Competitive HC	Total Initial Fee
MMRB	\$13,546	\$4,035	\$17,581
Non-Competitive HC only	\$11,341		\$11,341

- (3) MMRB Subsidy Layering Review:
  - (a) If previously underwritten ..... \$2,225
  - (b) If not previously underwritten ..... \$3,907

b. Re-underwriting fee: \$165 per hour, not to exceed \$7,307 for MMRB and/or HC.

If a Housing Credit Development involves Scattered Sites of units within a single market area, a single Credit Underwriting fee shall be charged. Any Housing Credit Development requiring further analysis by the Credit Underwriter pursuant to Section 42(m)(2) of the IRC will be subject to a fee based on an hourly rate determined pursuant to contract between the Corporation and the Credit Underwriter. All Credit Underwriting fees shall be paid by the Applicant prior to the performance of the analysis by the Credit Underwriter.

#### 4. Administrative Fees:

With respect to the HC Program, each for-profit Applicant shall submit to the Corporation a non-refundable administrative fee in the amount of 8 percent of the annual Housing Credit Allocation amount stated in the Preliminary Determination. The administrative fee shall be 5 percent of the stated annual Housing Credit Allocation for Non-Profit Applicants. The administrative fee must be received by the Corporation as stated in the Preliminary Determination. In the event the Final Housing Credit Allocation amount exceeds the annual Housing Credit Allocation amount stated in the Preliminary Determination, the Applicant is responsible for paying the applicable administrative fee on the excess amount before IRS Forms 8609 are issued for the Development.

#### 5. Compliance Monitoring Fees:

The following fees are not the fees that will be charged, but are listed below for estimation purposes of completing your pro-forma in the Application. The actual fees will be determined based on the current contract and any addendum for services between Florida Housing Finance Corporation and the Compliance Monitor(s).

##### a. HC:

Annual compliance monitoring fee –

- (1) All Developments other than RD – Annual fee to be comprised of a base fee of \$154 per month + an additional fee per set-aside unit of \$9.42 per year, subject to a minimum of \$2,880, and subject to adjustments annually, but not decreased, based on the South Region Consumer Price Index for the twelve month period ending each November 30<sup>th</sup>, which this automatic increase shall not exceed 3 percent of the prior year's fee, for the full Housing Credit Extended Use Period collected at final allocation based on a quarterly payment stream discounted at a rate of 2 percent.
- (2) RD Developments - \$450 per Development for the full Housing Credit Extended Use Period collected at final allocation based on a quarterly payment stream discounted at a rate of 2 percent. Upon prepayment or repayment of the RD loan, the previously identified RD Development will be identified as a non-RD Development and the annual compliance monitoring fee will be adjusted accordingly.

If during any year subsequent to the Final Housing Credit Allocation, there is a fee increase based on the Consumer Price Index, as stipulated in the current contract for services between Florida Housing Finance Corporation and the Compliance Monitor(s) or upon prepayment or repayment of the RD loan, the additional fee will be billed directly to the Development.



- b. MMRB (with or without HC) – Annual fee to be comprised of a base fee of \$1,848 + an additional fee per set-aside unit of \$9.42, subject to a minimum of \$2,880, billed annually following loan closing.
- c. Follow-up Review - \$165 per hour.

**6. Tax-Exempt Mortgage Loan Servicing Fees:**

- a. Annual Permanent Loan Servicing Fees:

The following fee is listed for estimation purposes whereby the actual fees will be determined based on the current contract and any addendum for services between Florida Housing Finance Corporation and Servicer(s).

- 2.3 bps of the outstanding bond balance annually, subject to a minimum of \$2,364 annually.

- b. Construction Loan Servicing Fees:

The following fees are listed for estimation purposes whereby the actual fees will be determined based on the current contract and any addendum for services between Florida Housing Finance Corporation and Servicer(s).

- \$165 per hour for an in-house review of a draw request, up to a maximum of \$2,017 per draw.
- \$165 per hour for on-site inspection fees, up to a maximum of \$1,639 per inspection.

Additional legal, cost of issuance, bond underwriting, credit enhancement, liquidity facility and servicing fees associated with the financing shall also be paid by the Applicant.

**7. Construction Inspection Fees:**

The following fees are not the fees that will be charged, but are listed below for estimation purposes of completing your pro-forma in the Application. The actual fees will be based on the current contract and any addendum for services between Florida Housing Finance Corporation and the Servicer(s).

On-site construction inspection - \$165 per hour, not to exceed \$1,639 per inspection.

**8. Additional MMRB Fees:**

The following fees may not be the fees that will be charged, but are listed below for estimation purposes of completing your pro-forma in the Application. The actual fees will be based on the current contract and any addendum for services between Florida

Housing Finance Corporation and the professionals involved as well as on the loan commitment signed by the Applicant and Florida Housing Finance Corporation.

Ongoing Fees, based on the amount of bonds outstanding, will be 24 basis points subject to a minimum of \$10,000 per annum. Ongoing fees do not include compliance monitoring fees, loan servicing fees, trustee fees, and the issuer fee.

**9. Additional HC Fees:**

- a. If, after the 14<sup>th</sup> year of the Compliance Period, the Applicant decides to submit a written request to the Corporation to find a person to acquire the Development, it must, according to Rule 67-21.031, F.A.C., submit the request utilizing the Qualified Contract Package and submit the nonrefundable Qualified Contract Package fee in the amount equal to one fourth of one percent of the qualified contract price with a minimum fee of \$2,000.
- b. HC Applicants shall be responsible for all processing fees related to the HC Program.