

2009 Universal Application Instructions
Multifamily Mortgage Revenue Bonds (MMRB) Program
HOME Investment Partnerships (HOME) Rental Program
Housing Credit (HC) Program

Applicants are encouraged to review Rule Chapters 67-21 and/or 67-48, F.A.C., and the following Instructions before completing and submitting the Universal Application. Unless otherwise provided in these Instructions and the Application, capitalized terms are as defined in the rule chapters. Program requirements do not necessarily meet all non-Corporation funding or allocation requirements. Applicants are responsible for ensuring that their developments meet all applicable laws and regulations.

GENERAL INSTRUCTIONS

The following instructions must be followed by Applicants in preparing, assembling, and submitting the Application:

Applications may be submitted online at www.floridahousing.org. Regardless of whether an Applicant chooses to submit an Application online, all Applicants must submit:

- One printed version of the completed Application, including applicable exhibits and the Applicant Certification and Acknowledgement exhibit with an original signature. The Applicant must label this printed version of the Application as the “Original Hard Copy”;
- Three photocopies of the “Original Hard Copy”;
- MMRB Applicants that anticipate participating in HUD Risk Sharing must submit one additional photocopy of the “Original Hard Copy”.

The Applicant must ensure that the online Application (if applicable), the “Original Hard Copy” and the photocopies of the Application are all identical. The Corporation will first consider the Application submitted online (if applicable). If for any reason all or part of the information in the online Application is inaccessible, the Corporation will consider the “Original Hard Copy” of the Application. The Corporation will only consider the exhibits submitted as part of the “Original Hard Copy”. Notwithstanding the foregoing, if the Corporation determines that issues substantially and adversely impact the actual or perceived efficiency, reliability, or accuracy of the online Application process, then the Corporation will consider only the “Original Hard Copy” of an Application, of a group of Applications, or of all Applications.

The Corporation will reject any competitive Application submittal and no action will be taken to score the Application if:

- the “Original Hard Copy” of the Application fails to contain the Applicant Certification and Acknowledgement exhibit with an original signature; or
- less than one “Original Hard Copy” and three photocopies of the completed Application, are submitted; or

- the “Original Hard Copy” of the Application fails to contain the Application fee and (for MMRB Applications) the TEFRA fee.

The Application labeled “Original Hard Copy” and the photocopies must be bound in separate three-ring binders with a clear plastic front pocket with numbered index tabs for each exhibit. Open plastic sleeve tabs will NOT be acceptable. It is important that each Application be legible and in proper order to ensure accurate scoring by the Corporation. Each page and applicable exhibit of the Application must be accurately completed, and Applicants must provide all requested information. Failure to provide the requested information and documentation shall result in failure to meet threshold for threshold items, failure to achieve maximum points for point items, rejection of the Application for rejection items, reclassification of a Priority I Application to Priority II as provided in Part I.B. of these instructions, or a combination of the foregoing.

Applications with Local Government-issued Tax-Exempt Bond financing applying for non-competitive HC: Submit one original Application labeled “Original Hard Copy” and only one photocopy of the “Original Hard Copy” containing all completed information in the Application using the Corporation’s online Application.

Applications must be received by the Corporation and clocked in by 5:00 p.m., Eastern Time, on the Application Deadline. No Applications will be Received at the Corporation’s offices via facsimile or other electronic transmissions, except for on-line submission. The Application fee, plus the TEFRA fee for MMRB Applications, must be paid by check or money order, payable to Florida Housing Finance Corporation.

Applications must be submitted on exhibit forms and pages that are contained in the Application Package. Exhibit forms or pages that are drafts or that are from a previous Application cycle will not be considered.

Do not retype, scan, image, or alter any page or exhibit in the Application Package. For all pages and exhibits in the Application Package except for the Declaration of Priority I Related Applications form, this will cause the Application to fail threshold. Additional information that is placed on the face of a page or exhibit that does not obscure the printed words is NOT considered an alteration of the page or exhibit. However, the additional information cannot change the meaning or intent of the page or exhibit. Additional information should be presented in an asterisk or footnote format or presented as an explanatory addendum to the page or exhibit.

All information contained in an Application is subject to independent review, analysis and verification by the Corporation or its agents.

IMPORTANT: Periodically throughout the Application, scoring and appeals process, all Applicants should check the Corporation’s Website for updated information concerning the Universal Application cycle. The Website address is www.floridahousing.org.

SPECIFIC INSTRUCTIONS

Part I. Applicant Certification / Related and Priority I Applications

A. Applicant Certification

All Applicants must provide behind a tab labeled “**Exhibit 1.A.**” a properly completed and executed Applicant Certification and Acknowledgement form. Applications without a properly completed Applicant Certification and Acknowledgement form, executed with an original signature, contained in the Application labeled “Original Hard Copy” will be rejected automatically without the opportunity to cure. Signatures in blue ink are preferred.

B. Related Applications and Priority I Application Designation (Applies only to Competitive HC Applications)

1. For a non-related Application to be designated a Priority I Application, the Applicant must answer “No” to the question at Part I.B.1. of the Application.
2. For a Related Application to be designated a Priority I Application, as of Application Deadline (i) the Applicant must correctly answer the applicable questions at Part I.B.1. and I.B.2. of the Application, and (ii) the Applicant must provide the Declaration of Priority I Related Applications form listing the corresponding Development, and (iii) the Declaration of Priority I Related Applications form cannot be retyped, scanned, imaged or altered. This designation cannot be revised or supplemented after the Application Deadline.
3. There is no limit to the number of Related Applications within a Pool of Related Applications that may be submitted. However, within a Pool of Related Applications no more than six (6) Applications, all of which must be the same across the Pool of Related Applications, may be designated as Priority I Applications. Of those six (6) Priority I Applications, the following limitations apply: (i) no more than three (3) Applications may be Non-Joint Venture Applications, and (ii) no individual Public Housing Authority or Non-Profit may participate in more than three (3) Priority I Joint Venture Applications among all of the Priority I Joint Venture Applications submitted by all of the Applicants in the Funding Cycle.
4. Each Priority I Related Application must include a completed Declaration of Priority I Related Applications form behind a tab labeled “Exhibit 1.B.” listing the Development Name and County for all of the Priority I Related Applications within the Pool of Related Applications submitted in this Funding Cycle. The form must be included in all of the Priority I Related Applications (Non-Joint Venture Applications and Joint Venture Applications) and the form that is

included in each designated Priority I Application must contain the identical information as the form included in the other Priority I Related Applications.

5. The Applicant must indicate at Part I.B. of the Application whether the Application is a Related Application. If the Applicant fails to indicate whether an Application is a Related Application (fails to answer the question at Part I.B.1. of the Application), the Application will automatically be deemed to be a Priority II Application.
6. If the Application is a Related Application, the Applicant must indicate at Part I.B.2. of the Application whether it is a Non-Joint Venture Application designated as a Priority I Application, a Joint Venture Application designated as a Priority I Application where the Applicant is a Joint Venture Public Housing Authority Applicant, a Joint Venture Application designated as a Priority I Application where the Applicant is a Joint Venture Non-Profit Applicant, or the Application is not designated as a Priority I Application. If an Applicant fails to indicate whether the Application is (i) a Priority I Non-Joint Venture Application (fails to answer the question at Part I.B.2.a. of the Application), or (ii) a Priority I Joint Venture Application (fails to answer the applicable question at Part I.B.2.b. or Part I.B.2.c. of the Application), the Applicant will be deemed to have selected Part I.B.2.d. of the Application and the Application will automatically be deemed to be a Priority II Application.
7. If the Applicant fails to indicate whether an Application is a Related Application (fails to answer the question at Part I.B.1. of the Application) or indicates that the Application is not a Related Application (answers “No” to the question at Part I.B.1. of the Application) and, notwithstanding the provision at subsection 67-48.004(7), F.A.C., it is determined that an Application is a Related Application, the Application and all other Related Applications will automatically be deemed to be Priority II Applications and may be subject to section 420.507(35), F.S., and subsection 67-48.004(12), F.A.C.
8. If the Application is a Priority I Joint Venture Application and, notwithstanding the provision at subsection 67-48.004(7), F.A.C., it is determined that the Public Housing Authority or Non-Profit participating in the Priority I Joint Venture Application is a participant in more than three (3) Priority I Joint Venture Applications or more than three (3) Priority I Non-Joint Venture Applications among all of the Priority I Applications submitted by all of the Applicants in the Funding Cycle, then all Priority I Applications (Joint Venture and Non-Joint Venture) in which the Public Housing Authority or Non-Profit is participating will automatically be deemed to be Priority II Applications and may be subject to section 420.507(35), F.S., and subsection 67-48.004(12), F.A.C.
9. All Applications designated as Priority I Applications within a Pool of Related Applications will be deemed by the Corporation to be Priority II Applications if (i) the Declaration of Priority I Related Applications form is not provided in each

Application designated as a Priority I Application within the Pool of Related Applications, as required in paragraph B.4. above or (ii) it is determined that the number of Applications designated as Priority I Applications within the Pool of Related Applications exceeds the limitations outlined in paragraph B.3. above.

10. During the ranking process, as outlined in the Ranking and Selection Criteria section of the Application Instructions, preference will be given to Priority I Applications. For ranking purposes, regardless of whether an Application is designated by the Applicant as a Priority I Application, such Application's designation will be deemed to be Priority II if the Application is not determined to be within the Group 1 Total Score Classification.

Part II. Applicant and Development Team

A. Applicant

1. Select the program(s) applied for in this Application.

In accordance with Rule Chapters 67-21 and 67-48, F.A.C., only one Application may be submitted for each subject property.

The Application may be submitted for only ONE of the following:

- Corporation-issued MMRB and non-competitive HC through a Supplemental MMRB Application Cycle
- Competitive HC and HOME only if the Applicant selected and qualified for the Homeless Demographic at Part III.D. of the Application
- Competitive HC only
- HOME only
- non-competitive HC with Local Government-issued Tax-Exempt Bonds

If funding is received from more than one Corporation program, the Applicant will be required to comply with the most restrictive program requirements.

For purposes of the Universal Application Cycle, Corporation-issued HOME funding cannot be combined with any other Corporation financing or allocation from a previous Funding Cycle, excluding PLP funds, and may only be combined with Competitive HC in the current Funding Cycle if the Applicant selected and qualified for the Homeless Demographic Commitment at Part III.D. of the Application. For purposes of these instructions, Local Government-issued Tax-Exempt Bonds will be deemed to be Corporation funds.

2. Applicant Information

- a. Enter requested information for Applicant.
- b. 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 behind a tab labeled "**Exhibit 2**".
- c. Applicant must be a legally formed entity [i.e., limited partnership, corporation, limited liability company, etc.] qualified to do business in the state of Florida as of the Application Deadline. Except for public housing authorities, Applicant must include behind a tab labeled "**Exhibit 3**" a copy of the valid Certificate of Good Standing from the Florida Secretary of State.
 - (1) If applying for HC, the Applicant must be a limited partnership (including a limited liability limited partnership) or a limited liability company. For Competitive HC Applicants, the Applicant entity shall be the recipient of the Housing Credits and may not change until after the Carryover Allocation Agreement is in effect. Once the Carryover Allocation has been executed by all parties, 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 will require Board approval prior to the change. The Applicant entity may be changed without Board approval after a Final Housing Credit Allocation (IRS Forms 8609) has been issued; however, the Corporation must still be notified in writing of the change. Changes to the Applicant entity prior to the execution of a Carryover Allocation Agreement or without Board approval prior to the issuance of the Final Housing Credit Allocation Agreement will result in a 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 or HOME, 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.

- 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 attorney opinion letter behind a tab labeled "**Exhibit 4**" and the IRS determination letter behind a tab labeled "**Exhibit 5**" will result in disqualification as a Non-Profit entity and failure to meet threshold.

If the Applicant applies as a Non-Profit entity, describe the role of the Non-Profit entity in the Development and how the Non-Profit entity is substantially and materially participating in the management and operation of the Development. In the event the percentage distribution of Developer's fee and/or annual net profits to the Non-Profit entity is/are different from the ownership percentage, provide an explanation for such difference and how the Non-Profit entity is substantially and materially participating in the management and operation of the Development. Provide the description/explanation of the role of the Non-Profit entity behind a tab labeled "**Exhibit 6**". Provide the names and addresses of the governing board of the Non-Profit entity behind a tab labeled "**Exhibit 7**". Provide the articles of incorporation demonstrating that one of the purposes of the Non-Profit entity is to foster low income housing behind a tab labeled "**Exhibit 8**".

3. Principals for the Applicant and for each Developer.

- a. For a Limited Partnership, provide a list, as of Application Deadline, of the following: (i) the Principals of the Applicant, including percentage of ownership interest of each, and (ii) the Principals for each Developer. Provide this information behind a tab labeled "**Exhibit 9**". This list must include warrant holders and/or option holders of the proposed Development.
- b. For a Limited Liability Company, provide a list, as of Application Deadline, of the following: (i) the Principals of the Applicant, including percentage of ownership interest of each, and (ii) the Principals for each Developer. Provide this information behind a tab labeled "**Exhibit 9**". This list must include warrant holders and/or option holders of the proposed Development.
- c. For all other entities, provide a list, as of Application Deadline, of the following: (i) the Principals of the Applicant, including percentage of

ownership interest of each, and (ii) the Principals for each Developer. Provide this information behind a tab labeled **“Exhibit 9”**.

4. Enter requested information for Contact Person.
5. If applying for HOME, in order to be eligible to apply under the HOME Community Housing Development Organization (CHDO) set-aside, provide behind a tab labeled **"Exhibit 10"**, a letter from the Florida Housing Finance Corporation HOME Program, dated not prior to 12 months preceding the Application Deadline, which designates the Applicant as a CHDO. The service area of the CHDO must include the area in which the proposed Development site is to be located. If the Applicant wishes to apply as a CHDO, but has not yet been so designated, it may apply for CHDO status by providing a properly completed FHFC CHDO checklist along with all appropriate exhibits behind a tab labeled **“Exhibit 10”**. The CHDO checklist is incorporated by reference and available on the Corporation’s Website. All required information for designation of the Applicant as a CHDO must be provided not later than the date that signifies the end of the cure period outlined in Rule 67-48.004, F.A.C.

If the Applicant applies as a CHDO but does not provide the appropriate documentation evidencing its status as a CHDO in accordance with HUD requirements and this Application, the subject Application will not qualify to compete in the CHDO set-aside but may compete with other non-CHDO Applications.

B. Development Team

The past performance record of the development team, which consists of Developer, Management Agent, General Contractor, Architect/Engineer, Attorney, Accountant, and, if the proposed Development is an Assisted Living Facility (ALF), the Service Provider, e.g., failure to place-in-service a development or project which received a Housing Credit Allocation; failure to comply with previously executed loan documents; failure to comply with program rules; failure to comply with Section 42, IRC; and/or failure to comply with a Land Use Restriction Agreement or an Extended Use Agreement, will be verified during credit underwriting. Development teams with an unsatisfactory past performance record may receive a negative recommendation from the Credit Underwriter.

1. Developer or Principal of Developer (Threshold)

The identity of the Developer(s) listed in this Application may not change until the construction or Rehabilitation of the Development is complete, unless approved by the Board as provided in Rule 67-48.004, F.A.C.

- a. Provide name of each Developer, including all co-Developers.
- b. Certification - Provide a completed Developer or Principal of Developer Certification form behind a tab labeled **“Exhibit 11”** for each Developer with experience. Also behind a tab labeled **“Exhibit 11”**, provide the

name, Address, telephone and facsimile numbers, e-mail address, if available, and the relationship of the co-Developer to the Applicant for any co-Developer that does not have the required experience.

- c. Prior Experience Chart – Each experienced Developer or Principal of Developer must demonstrate experience in the completion; i.e., the certificate of occupancy has been issued for at least one building, of at least two affordable rental housing developments, at least one of which consists of a total number of units no less than 50 percent of the total number of units in the proposed Development, by providing a prior experience chart behind a tab labeled “**Exhibit 11**”. If providing experience acquired from a previous affordable housing Developer entity, the person signing the Developer or Principal of Developer Certification form must have been a Principal or Financial Beneficiary of that Developer entity. The Developer experience chart must include the following information:

Name of Developer or Principal of Developer: _____			
Name of Development	Location (City & State)	Affordable Housing Program that Provided Financing	Total Number of Units

- 2. Management Agent or principal of Management Agent (Threshold)
 - a. Certification - Provide the completed Management Agent or Principal of Management Agent Certification form behind a tab labeled “**Exhibit 12**”.
 - b. Prior Experience Chart – The Management Agent or principal of Management Agent must demonstrate experience in the management of at least two affordable rental housing properties, at least one of which consists of a total number of units no less than 50 percent of the total number of units in the proposed Development, for at least two years each by providing a prior experience chart behind a tab labeled “**Exhibit 12**”. The chart must include the following information:

Name of Management Agent or principal of Management Agent: _____				
Name of Development	Location (City & State)	Currently Managing or Formerly Managed	Length of Time (Years and Months)	Total Number of Units

- 3. General Contractor or qualifying agent of General Contractor (Threshold)
 - a. Provide the completed General Contractor or Qualifying Agent of General Contractor Certification form behind a tab labeled “**Exhibit 13**”.
 - b. Prior Experience Chart – The General Contractor or qualifying agent of General Contractor must demonstrate experience in the construction of at least two completed housing developments of similar development

category and development type, at least one of which consists of a total number of units no less than 50 percent of the total number of units in the proposed Development, by providing a prior experience chart behind a tab labeled **“Exhibit 13”**. The chart must include the following information:

Name of General Contractor or qualifying agent of General Contractor: _____				
Name of Development	Location (City & State)	Development Category (New Construction or Rehabilitation)	Development Type: garden, townhouses, high-rise, duplex, quadraplex, mid-rise w/elevator, single family, SRO, or other (specify type)	Total Number of Units

4. Architect or Engineer (Threshold)

Provide the completed Architect or Engineer Certification form behind a tab labeled **“Exhibit 14”**.

5. Attorney (Threshold)

Provide the completed Attorney Certification form for MMRB or HOME behind a tab labeled **“Exhibit 15”** and/or the completed Attorney Certification form for HC behind a tab labeled **“Exhibit 16”**.

6. Accountant (Threshold)

Provide the completed Accountant Certification form behind a tab labeled **“Exhibit 17”**.

7. Service Provider or principal of Service Provider (Threshold for Assisted Living Facility Developments; not required for non-Assisted Living Facility Developments)

- a. Certification - Provide the completed Service Provider or Principal of Service Provider Certification form behind a tab labeled **“Exhibit 18”**. The Service Provider must be the entity which provides all services related to personal care, meals, health, social, leisure and other special services available to the residents.
- b. Prior Experience Chart – The Service Provider or principal of Service Provider must demonstrate experience in the provision of at least two Assisted Living Facilities, at least one of which consists of a total number of units no less than 50 percent of the total number of units in the proposed Development, for at least two years each by providing a prior experience chart behind a tab labeled **“Exhibit 18”**. The chart must include the following information:

Name of Service Provider or principal of Service Provider: _____			
Name of Development	Location (City & State)	Length of Time (Years and Months)	Total Number of Units

8. Guarantor(s) Information (Threshold for MMRB Applications; not required for HOME or HC Applications)

Provide a chart behind a tab labeled “**Exhibit 19**” that includes the following information for all proposed guarantors:

Name of Guarantor	Complete Mailing Address	Telephone Number (including area code)	Fax Number (including area code)
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Part III. Proposed Development

Unless stated otherwise, all information requested in the Application and Instructions pertains to the proposed Development.

A. General Development Information

1. Provide the name of the Development.
2.
 - a. Provide the Address of the Development Site.
 - b. If the Development will consist of Scattered Sites, for each of the non-contiguous parts or divided parts (“sites”), provide, behind a tab labeled “**Exhibit 20**”, the Address, total number of units, and latitude and longitude coordinates, determined in degrees, minutes and seconds truncated after one decimal place, located anywhere on the site. If requesting Competitive HC, for the site where the Tie-Breaker Measurement Point is located only the Address and total number of units is required. This information should be provided behind a tab labeled “**Exhibit 20**”. If the Applicant indicates that the proposed Development will consist of Scattered Sites, but fails to provide the required information for each of the sites, the Application will fail threshold.

MMRB & HC Applications – To be eligible to apply as a Development with Scattered Sites, a part of the boundary of each site must be located within 1/2 mile of the site with the most units.

- c. If the location of the proposed Development is in an urban in-fill area, in order for it to qualify as an Urban In-Fill Development for purposes of this Application, the Applicant must provide the properly completed and executed Local Government Verification of Qualification as Urban In-Fill Development form behind a tab labeled “**Exhibit 21**”.

- d. If the proposed Development is being revitalized utilizing HOPE VI funding, in order for it to qualify as a HOPE VI Development for purposes of this Application, the Applicant must provide a copy of the properly executed letter from HUD awarding the HOPE VI revitalization funds. The letter must state the following information: the amount of the HOPE VI revitalization award, the date by which the awarded HOPE VI funds must be expended, and the name of the development at the time of the HOPE VI award, and must be provided behind a tab labeled **“Exhibit 21.”** The HOPE VI funding must be listed as a source of financing for the proposed Development at Part V. of the Application.
- e. Indicate the county in which the proposed Development will be located.

LARGE, MEDIUM AND SMALL COUNTY CATEGORIES				
Large	Medium		Small	
Broward (E)	Alachua (E)*	Okaloosa	Baker	Jefferson
Duval (E)	Bay	Osceola	Bradford	Lafayette
Hillsborough (E)	Brevard (E)	Pasco (E)	Calhoun	Levy
Miami-Dade (E)	Charlotte	Polk (E)	Columbia	Liberty
Orange (E)	Citrus	St. Johns	De Soto (E)	Madison
Palm Beach (E)	Clay	St. Lucie (E)	Dixie	Monroe
Pinellas (E)	Collier (E)	Santa Rosa (E)	Flagler	Nassau
	Escambia (E)	Sarasota (E)	Franklin	Okeechobee (E)
	Hernando	Seminole (E)	Gadsden	Putnam
	Indian River (E)	Volusia (E)	Gilchrist	Sumter
	Lake		Glades (E)	Suwannee
	Lee (E)		Gulf	Taylor
	Leon (E)*		Hamilton	Union
	Manatee (E)		Hardee (E)	Wakulla
	Marion (E)		Hendry (E)	Walton
	Martin (E)		Highlands (E)	Washington
			Holmes	
			Jackson	

A county designated with “(E)” is a HOME entitlement area.

* See Part III.A.2.e.(2) below

- (1) Indicate whether the proposed Development is located in the Florida Keys Area.
- (2) HOME Applicants: Indicate whether the proposed Development is located in Leon County or Alachua County. If “Yes”, complete the applicable questions and provide, behind a tab labeled **“Exhibit 22”**, a letter from the applicable county's Director of Planning or Zoning or the chief appointed official or staff responsible for determination of planning or zoning issues verifying that the Development site is outside of the incorporated boundaries of the applicable city. If the appropriate letter is not provided, the proposed Development will be deemed to be located in an entitlement area.

- f. Provide the requested information relative to the local jurisdiction of the proposed Development.
- g. If applying for HC, the Applicant must complete questions (1) through (4). If not applying for HC, the Applicant may skip questions (1) through (4).
 - (1) The following pertains to the Universal Application process only. With regard to Housing Credits, the United States Department of Housing and Urban Development (HUD) provides regulatory guidance on the effective date of DDA/QCT lists for the purpose of determining whether a Development qualifies for an increase in eligible basis in accordance with Section 42(d)(5)(C), IRC.
 - (a) In order to be classified as a Development located in a Difficult Development Area (DDA) for purposes of the current Funding Cycle, the proposed Development must be located in a DDA as determined by HUD as of the Application Deadline or the date that signifies the end of the cure period outlined in Rule 67-48.004, F.A.C. For non-competitive HC, Applicants must also comply with Section 42, IRC, regarding DDA qualifying date.
 - (b) In order to be classified as a Development located in a Qualified Census Tract (QCT) for purposes of the current Funding Cycle, the proposed Development must be located in one of the QCTs based on the current census, as determined by HUD as of the Application Deadline or the date that signifies the end of the cure period outlined in Rule 67-48.004, F.A.C. If applicable, provide a copy of a letter from the local planning office or census bureau verifying the Development's location in the referenced QCT behind a tab labeled **"Exhibit 23"**. For non-competitive HC, Applicants must also comply with Section 42, IRC, regarding QCT qualifying date.
 - (c) Applicants requesting non-competitive HC only that answered "Yes" to the question at Part III.A.g.(1)(a) and/or (b) in the Application must provide behind a tab labeled **"Exhibit 23"** 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. In addition, the certification letter must state the date the bonds were

issued. Non-competitive HC Applicants must also comply with Section 42, IRC, regarding DDA/QCT qualifying date.

(2) – (4) The responses to these questions must be in accordance with Section 42, IRC, as amended.

3. Development Category -

a. Applicants must select one Development Category:

Competitive HC Applicants that select the Preservation Designation at Part V.A. of the Application must select the Rehabilitation or Acquisition and Rehabilitation Development Category.

If the proposed Development consists of acquisition and Rehabilitation, but in this Application the Applicant is only requesting Corporation funding for the Rehabilitation work, the Applicant should select Rehabilitation as the Development Category. However, the acquisition costs and sources must still be reflected on the Development Cost pro forma.

b. Applicants requesting MMRB must indicate whether each residential building in the proposed Development will consist of 2 or more dwelling units.

4. Applicants must select the one Development Type that best describes the proposed Development. For mixed-type Developments, indicate the type that will comprise 50 percent or more of the units in the Development. Applications requesting funding from MMRB must be for a proposed Development consisting of 2 or more dwelling units in each residential building.

- 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)
- Single Room Occupancy (SRO)
- Other – Specify the type in the addenda

5. State the number of buildings with dwelling units that will be in the proposed Development.

6. State the total number of units in the proposed Development. Note: Corporation-issued MMRB Developments with a Development Category of “new construction” may not exceed 400 total units and HOME Developments with a Development Category of “new construction” may not exceed 100 total units.
7. Complete the Unit Mix chart. All units in the Development must be listed, including all manager/employee units. Number of baths per unit must indicate ½ baths, if applicable. If additional space is required, enter the information on the addenda located at the end of the Application.
8. Previous Underwriting:
 - a. Indicate whether the proposed Development is currently being underwritten or has been underwritten previously by any Credit Underwriter under contract with Florida Housing Finance Corporation. If so, identify the name of the Credit Underwriter.
 - b. Indicate whether there is an existing LURA and/or EUA on any portion of the proposed Development site.
9. Indicate the status of the new construction or Rehabilitation work. HOME Applicants refer to the applicable sections of Rule Chapter 67-48, F.A.C., with regard to Development eligibility in the event that construction has started or that the Development has been completed. HC Applicants should note that, in accordance with Section 42(h), IRC, a Development cannot be allocated Housing Credits from the state’s allocation authority if it was placed-in service prior to the year in which it receives its allocation.

If the Development is complete and the certificates of occupancy were issued on more than one date, provide a listing of the issue-date for each building behind a tab labeled “**Exhibit 24**”.

10. Competitive HC Applicants only:

Proximity tie-breaker points may be awarded to an Application for the proximity of the Development’s Tie-Breaker Measurement Point to:

- eligible services; and
- Development Address or latitude and longitude coordinates identified on the 2009 FHFC Development Proximity List (the List) serving the same demographic group as the proposed Development. The List, effective 3-10-09, is incorporated by reference and is available on the Corporation’s Website under the 2009 Universal Application link labeled Related References and Links.

- a. In order for an Application involving a Public Housing Authority (PHA) to automatically receive 7.5 proximity tie-breaker points for this section of the Universal Application, the Applicant must provide behind a tab labeled “**Exhibit 25**” a letter from the PHA, dated within 12 months of the Application Deadline and signed by the Executive Director or Chairman of the Board, certifying that there is an existing Declaration of Trust between the PHA and HUD for the proposed Development site.
- b. For all other Applications to be eligible for proximity tie-breaker points other than those automatically awarded based on Part III.A.10.c.(1) below, the Applicant must submit a properly completed and executed Surveyor Certification form, provided behind a tab labeled “**Exhibit 25**,” which includes the Tie-Breaker Measurement Point and services information requested below:

(1) Tie-Breaker Measurement Point:

To determine proximity, the Applicant must first identify a Tie-Breaker Measurement Point on the proposed Development site and provide the latitude and longitude coordinates determined in degrees, minutes and seconds, with the degrees and minutes stated as whole numbers and the seconds truncated after one decimal place. If the degrees and minutes are not stated as whole numbers and the seconds are not truncated after one decimal place, the latitude and longitude coordinates will not be considered. The Application may, however, still be eligible for automatic points as outlined in Part III.A.10.c.(1) of the Application Instructions.

(2) Proximity to services (Maximum 3.75 proximity tie-breaker points):

Applications will be awarded proximity tie-breaker points based on:

- the Demographic Commitment selected and qualified for by the Applicant at Part III.D. of the Application, and
- the size of the County (Large, Medium or Small) where the proposed Development will be located, and
- the proximity of the proposed Development’s Tie-Breaker Measurement Point to eligible services.

The eligible services are:

- (a) Grocery Store - For purposes of proximity tie-breaker points, a Grocery Store means a retail establishment, open to the public, regardless of a requirement of a membership fee, consisting of 4,500 square feet or more of contiguous

air conditioned space available to the public, which as its major retail function sells groceries, including foodstuffs, fresh and packaged meats, produce and dairy products, which are intended for consumption off-premises, and household supplies, such as Publix Super Markets, Winn Dixie Stores, Super Wal-Mart Stores, etc. “Grocery Store” does not include any retail establishment which sells groceries in addition to its major retail function, such as the sale of gasoline, drugs, or sundries, where the sale of groceries is not a major retail function, based on allocated space or on gross sales, such as CVS Drug Stores, Walgreen Drug Stores, Dollar General Stores, Family Dollar Stores, etc.

- (b) Public School - For purposes of proximity tie-breaker points, a Public School means a public elementary, middle, junior and/or high school, where the principal admission criterion is the geographic proximity to the school, including a charter school, except for a charter school that is not generally available to appropriately aged children in the radius area. This service may not be selected if the Applicant selected and qualified for the Elderly Demographic Commitment in this Application.
- (c) Medical Facility - For purposes of proximity tie-breaker points, a Medical Facility means a hospital, state or county health clinic or walk-in clinic (that does not require a prior appointment) that provides general medical treatment or general surgical services at least five days per week to any physically sick or injured person. This service can be selected only if the Applicant selected and qualified for the Elderly Demographic Commitment in this Application or if the proposed Development will be located in a Small or Medium County.
- (d) Pharmacy - For purposes of proximity tie-breaker points, a Pharmacy means a community pharmacy operating under a valid permit issued pursuant to s. 465.018, F.S., and open to the general public at least five days per week without the requirement of a membership fee. This service can only be selected if the proposed Development will be located in a Small or Medium County.
- (e) Public Bus Stop or Metro-Rail Stop - Public Bus Stop or Metro Rail Stop means a fixed location provided by a public transportation entity at which passengers may access regularly scheduled public transportation on a year-round basis.

To be considered for proximity tie-breaker points in this Application, the Grocery Store, Public School, Medical Facility, Pharmacy and Public Bus Stop or Metro-Rail Stop, as defined in items (a) through (e) above, must be in existence and available for use by the general public as of the Application Deadline.

Applicants may select eligible services as follows:

- Applicants that have not selected the Elderly Demographic Commitment at Part III.D. and are proposing a Development in a Large County may only select Grocery Store, Public School, and Bus Stop or Metro-Rail Stop;
- Applicants that have selected and qualified for the Elderly Demographic Commitment at Part III.D. and are proposing a Development in a Large County may only select Grocery Store, Medical Facility, and Bus Stop or Metro-Rail Stop;
- Applicants that have not selected the Elderly Demographic Commitment at Part III.D. and are proposing a Development in a Small or Medium County may only select Grocery Store, Public School, and only one of the following: (i) Medical Facility, (ii) Pharmacy, or (iii) Bus Stop or Metro-Rail Stop. Since only one of these three services may be selected, if more than one of items (i), (ii) and/or (iii) is selected in the Application, the Application will receive zero points for these services.
- Applicants that have selected and qualified for the Elderly Demographic Commitment at Part III.D. and are proposing a Development in a Small or Medium County may only select Grocery Store, Medical Facility, and either (i) Pharmacy or (ii) Bus Stop or Metro-Rail Stop. Since only one of these two services may be selected, if both items (i) and (ii) are selected in the Application, the Application will receive zero points for these services.
- Applicants with proposed Developments in Small or Medium counties may select and receive points for the same service location for both Grocery Store and Pharmacy, provided that the Grocery Store features an eligible Pharmacy.

Note: During the scoring process, Applicants that select the Elderly Demographic Commitment at Part III.D. but fail to qualify for the Elderly Demographic Commitment will only be eligible for the proximity points that the Development would qualify for as a non-Elderly Development.

To be considered for proximity tie-breaker points, the Applicant must indicate at Part III.A.10.b. of the Application which services it is seeking proximity tie-breaker points for. In addition, the following information for each of the closest eligible services that the Applicant is seeking proximity tie-breaker points for must be reflected on the Surveyor Certification form. Any service listed on the Surveyor Certification form that is not indicated at Part III.A.10.b. of the Application will not be considered for proximity tie-breaker points.

- name of the Grocery Store, Public School, Medical Facility and/or Pharmacy; and
- Address of the Grocery Store, Public School, Medical Facility and/or Pharmacy; and
- the latitude and longitude coordinates of the Grocery Store, Public School, Medical Facility; Pharmacy, and/or Public Bus Stop or Metro-Rail Stop.

The latitude and longitude coordinates for a Grocery Store, Public School, Medical Facility and Pharmacy must represent a point that is on the doorway threshold of an exterior entrance that provides direct public access to the building where the service is located. The coordinates for each service must be stated in degrees, minutes and seconds, with the degrees and minutes stated as whole numbers and the seconds truncated after one decimal place. If the degrees and minutes are not stated as whole numbers and the seconds are not truncated after one decimal place, the Applicant will not be eligible for proximity tie-breaker points for that service.

If there is no exterior public entrance to the Grocery Store, Public School, Medical Facility or Pharmacy, then a point should be used that is at the exterior entrance doorway threshold that is the closest walking distance to the doorway threshold of the interior public entrance to the service. For example, for a Pharmacy located within an enclosed shopping mall structure that does not have a direct public exterior entrance, the latitude and longitude coordinates at the doorway threshold of the exterior public entrance to the enclosed shopping mall that provide the shortest walking distance to the doorway threshold of the interior entrance to the Pharmacy would be used.

Applicants may use the same latitude and longitude coordinates for both Grocery Store and Pharmacy only if the Pharmacy is housed within the confines of the Grocery Store.

Applicants are encouraged not to list the information for an eligible service on the Surveyor Certification form if the service is not close enough to the proposed Development's Tie-Breaker Measurement Point to warrant proximity tie-breaker points.

Additionally, for each latitude and longitude coordinate provided for a service housed within a building, the Applicant must provide a sketch depicting the location of the exterior public entrance used for the latitude and longitude coordinates for each service. The sketch does not have to be to scale, but must identify the service and provide enough information so that one can easily determine the point where the latitude and longitude coordinates were derived in relationship to the building housing the service. In addition to the location of the exterior public entrance used for the latitude and longitude point, suggested items for the sketch are: magnetic north, the name of the service the sketch is being presented for, the exterior walls of the building housing the service, and all exterior public entrances to the building housing the service. For each service, provide a separate sketch no larger than 8-1/2" x 11" behind a tab labeled **"Exhibit 25"**. Failure to provide a sketch for an eligible service will result in zero proximity tie-breaker points for that service.

The Corporation will utilize Street Atlas USA 2009, published by DeLorme, using the method described below, to determine the proximity of an eligible service to the proposed Development's Tie-Breaker Measurement Point.

Proximity tie-breaker points for Grocery Store, Public School, Medical Center and Pharmacy services will be awarded as follows:

Proximity of Proposed Development's Tie-Breaker Measurement Point to eligible Service(s) Stated on Surveyor Certification form	Proximity Tie-Breaker Points Awarded for Each Eligible Service
if greater than 0 and less than or equal to 1.0 mile	1.25
if greater than 1.0 and less than or equal to 2.0 miles	1
if greater than 2.0 and less than or equal to 3.0 miles	.75
if greater than 3.0 and less than or equal to 4.0 miles	.5
if greater than 4.0 and less than or equal to 5.0 miles	.25
if greater than 5.0 miles	0

Proximity tie-breaker points for Public Bus Stop or Metro-Rail Stop will be awarded as follows:

Proximity of Proposed Development's Tie-Breaker Measurement Point to a Public Bus Stop or Metro-Rail Stop Stated on Surveyor Certification form	Proximity Tie-Breaker Points Awarded
if greater than 0 and less than or equal to 0.2 mile	1.25
if greater than 0.2 and less than or equal to 0.3 mile	1
if greater than 0.3 and less than or equal to 0.4 mile	.75
if greater than 0.4 and less than or equal to 0.5 mile	.5
if greater than 0.5 and less than or equal to 0.6 mile	.25
if greater than 0.6 mile	0

An Applicant that wishes to notify the Corporation, through a NOPSE or NOAD, of inaccurate latitude and longitude coordinates for a service provided by another Applicant must at a minimum provide a certification from a Florida licensed surveyor, not related to any party of the Applicant submitting the NOPSE or NOAD, which states: (i) the name of the Development in question; (ii) that the provided latitude and longitude coordinates for a specified service do not represent a point that is on the doorway threshold of an exterior entrance that provides direct public access to the service or in the event there is no exterior direct public entrance to the service, the latitude and longitude coordinates do not represent a point on the doorway threshold of the public exterior entrance that is the closest walking distance to the doorway threshold of the interior public entrance to the service, (iii) the number of feet it is from the provided latitude and longitude coordinates for the service to the doorway threshold of the nearest exterior direct public entrance to the service or in the event there is no exterior direct public entrance, the doorway threshold of the public exterior entrance that is the closest walking distance to the doorway threshold of the interior public entrance to the service, and (iv) the latitude and longitude coordinates of the doorway thresholds of all exterior direct public entrances to the service, or in the event there is no exterior direct public entrance to the service, the latitude and longitude coordinates of the doorway threshold of the exterior public entrance that is closest walking distance to the interior public entrance to the service. The latitude and longitude coordinates should be stated in degrees, minutes and seconds truncated after one decimal place. If the seconds are not stated to one decimal place, the Corporation will utilize "0" for the missing decimal. The surveyor's certification must be signed and dated by the surveyor under oath and must be a document separate from the Exhibit 25 Surveyor Certification form. Also, the surveyor must provide a sketch, which does not have to be to scale, showing: the exterior walls of the building sheltering the service, the latitude and longitude coordinates provided in the surveyor's certification and the public entrances they represent, and identifying the location of the alleged inaccurate latitude and longitude coordinates for the service provided in the Application or in

an Applicant's cure. The Corporation will determine whether this information will cause a change in the Application's score.

- c. Proximity to the closest Development Address or latitude and longitude coordinates identified on the List. (Maximum 3.75 proximity tie-breaker points):
- (1) Applications will automatically receive 3.75 proximity tie-breaker points for this section of the Universal Application if at least one of the following criteria is met:
 - (a) An Application that proposes a Development in a Large County, the location of the proposed Development qualifies as an Urban In-Fill Development at Part III.A.2.c., and the proposed Development does not qualify as a Location A Development at Part III.E.1.b.(1).
 - (b) An Application that proposes a Development in a Medium-Large County (county designated as ML on the Set-Aside Unit Limitation chart located at Item B.7. of the Ranking and Selection Criteria), the location of the proposed Development (i) qualifies as an Urban In-Fill Development at Part III.A.2.c., and (ii) is classified as a DDA and/or QCT as outlined in Part III.A.2.g.(1)(a) and/or (b), and (iii) the proposed Development does not qualify as a Location A Development at Part III.E.1.b.(1).
 - (c) An Application that qualifies as a HOPE VI Development at Part III.A.2.d.
 - (d) An Application that selected and qualified at Part III.D. for the Homeless Demographic Commitment.
 - (e) An Application that selected and qualified at Part III.D. for the Farmworker/Commercial Fishing Worker Demographic Commitment.
 - (f) An Application that selected and qualified for the Rehabilitation or Acquisition and Rehabilitation Development Category at Part III.A.3. and involves the Rehabilitation of an existing, occupied residential rental property in operation as of the Application Deadline and the proposed Development does not qualify as a Location A Development at Part III.E.1.b.(1).

If the Application meets at least one of the above criteria for automatic proximity tie-breaker points, to be eligible for the automatic points the Applicant must check one of the appropriate stated criteria at Part III.A.10.c.(1) through (6) in the Application. If the Application does not qualify for automatic proximity tie-breaker points, the Applicant should indicate it does not meet the criteria by checking Part III.A.10.c.(7) in the Application.

- (2) If the Application is not eligible for automatic 3.75 proximity tie-breaker points, in order to determine whether the proposed Development's Tie-Breaker Measurement Point meets the criteria for a distance of within 1.25 miles, 2.5 miles or 5 miles of a Development on the List serving the same demographic group, the Applicant, using Street Atlas USA 2009, should follow the steps outlined below. For purposes of this provision, same demographic refers to Family demographic, Elderly non-ALF demographic and Elderly ALF demographic.
 - (a) Select the "Advanced" search button on the "Find" tab, to the right of the "Advanced" button select "Latitude/Longitude" from the drop down menu under "Find:", check the "MapTags" box, enter the latitude and longitude coordinates for the proposed Development's Tie-Breaker Measurement Point in the appropriate blanks to the right and then click the "Search" button. A "MapTag" with the entered coordinates will then appear in the appropriate location.
 - (b) For each Development on the List that serves the same demographic group as the proposed Development which is in proximity to the proposed Development's Tie-Breaker Measurement Point, repeat the steps stated above to display MapTags for the Development(s). If a Development on the List does not have latitude and longitude coordinates displayed for its location, select "Street Address" from the drop down menu under "Find:", enter the applicable Address, and then select search to display the MapTag for the Address. The Corporation will use a Development's latitude and longitude coordinates if stated on the List, not the Address stated on the List, to determine proximity for awarding proximity tie-breaker points. A Development's Address, though, will be used if there are no latitude and longitude coordinates provided for the Development on the List. For those Developments on the List that have more than one Address or more than one set of latitude and longitude coordinates, the Corporation will use the

coordinates or if applicable, the Address that represents the closest location to the proposed Development's Tie-Breaker Measurement Point as the location of the Development from the List for the purposes of awarding proximity tie-breaker points

- (c) Select the "Draw" tab. Under "Tools", select the circle or, if there is no circle, click and hold the left mouse button and this will provide several shape options, one of which is a circle. To the right, select "None" as the fill color for the circle and choose a color such as black for the outline. Enter the latitude and longitude coordinates for the proposed Development's Tie-Breaker Measurement Point in the space provided, and then enter, as appropriate, 1.25, 2.5 or 5 miles for the radius. Upon selecting the "Apply" button, the software will draw a circle, with the radius entered, around the Tie-Breaker Measurement Point.
- (d) If the tip of any of the MapTags entered for the Developments on the List are within the drawn circle or, when the map is zoomed in as far as possible, if the tip of any of the entered MapTags appears to the naked eye to be on the drawn line of the circle, the Applicant can conclude that the Tie-Breaker Measurement Point is within whatever the distance entered for the radius of the circle of a Development from the List. The tip of a MapTag is the point of the MapTag that denotes the actual location of what the MapTag represents.

An Applicant may disregard any Development on the List if the Developments have the same Financial Beneficiaries and if the Developments are contiguous or are divided by a street or easement, or are divided by a prior phase of the Development.

For purposes of the following, a proposed Development qualifies as a Set-Aside Location A Development if it meets the provisions described in Part III.E.1.b.(1) of these instructions.

Proximity tie-breaker points for the proximity of a Development's Tie-Breaker Measurement Point to Developments on the List that have the same demographic group will be awarded according to the following:

- Column A, based on the proximity of the proposed Development to Developments on the List which serve the same demographic group if the proposed Development qualifies as a Set-Aside Location A Development.

- Column B, based on the proximity of the proposed Development to Developments on the List which consist of 31 total units or more if the proposed Development does not qualify as a Set-Aside Location A Development.
- Column C, based on the proximity of the proposed Development to Developments on the List which consist of 30 total units or less if the proposed Development does not qualify as a Set-Aside Location A Development.

If the location of a proposed Development is such that both Columns B and C would apply, the Application will be awarded points based on either Column B or Column C, whichever is the lesser point value.

Column A	Column B	Column C	Proximity Tie-Breaker Points
Greater than 0 and less than or equal to 1.0 mile	Greater than 0 and less than or equal to 0.5 mile	Greater than 0 and less than or equal to 0.25 mile	0
Greater than 1.0 and less than or equal to 2.0 mile	Greater than 0.5 and less than or equal to 1.0 mile	Greater than 0.25 and less than or equal to 0.5 mile	.75
Greater than 2.0 and less than or equal to 3.0 miles	Greater than 1.0 and less than or equal to 1.5 miles	Greater than .50 and less than or equal to 0.75 miles	1.5
Greater than 3.0 and less than or equal to 4.0 miles	Greater than 1.5 and less than or equal to 2.0 miles	Greater than 0.75 and less than or equal to 1.0 miles	2.25
Greater than 4.0 and less than or equal to 5.0 miles	Greater than 2.0 and less than or equal to 2.5 miles	Greater than 1.0 and less than or equal to 1.25 miles	3.0
Greater than 5.0 miles	Greater than 2.5 miles	Greater than 1.25 miles	3.75

An Application will be awarded proximity tie-breaker points based on its proposed Development's Tie-Breaker Measurement Point proximity to the latitude and longitude coordinates of the Developments on the List that serve the same demographic group and to the Addresses of those Developments on the List that do not have latitude and longitude coordinates stated and serve the same demographic group. The latitude and longitude coordinates stated on the List, or in the absence of latitude and longitude coordinates, the Addresses stated, will be used unless evidence is provided of an inaccuracy during the scoring process. If, for a Development on the List, an Applicant concludes that the Corporation provided latitude and longitude coordinates for a Development are not on the Development site, or if latitude and longitude coordinates are not stated, upon entering the Development's Address into Street Atlas USA 2009 that the software fails to correctly identify a location that is on the Development site, the Applicant may

provide evidence of the inaccuracy behind a tab labeled “**Exhibit 25**” of the Universal Application or within a NOPSE or within a NOAD, as applicable, for consideration by the Corporation. At a minimum, the evidence must contain an additional certification from a Florida licensed surveyor, not related to any party of the Applicant or to an Applicant submitting a NOPSE or NOAD, which states: (i) the name of the Development in question; (ii) that the Corporation provided latitude and longitude coordinates for the Development are not on the Development site or that the Street Atlas USA 2009 software fails to correctly identify a location that is on the Development site upon entering the Development’s Address, and (iii) the site’s correct latitude and longitude coordinates (determined in degrees, minutes and seconds truncated after one decimal place) for the respective site. If the seconds are not stated to one decimal place, the Corporation will utilize “0” for the missing decimal. The surveyor’s additional certification must be signed and dated by the surveyor under oath and must be a document separate from the Exhibit 25 Surveyor Certification form.

d. Scoring:

The Corporation will use Street Atlas USA 2009 to determine the proximity of a proposed Development’s Tie-Breaker Measurement Point to eligible services and to Developments on the List that serve the same demographic group and thus, to determine the amount of proximity tie-breaker points that should be awarded. Using Street Atlas USA 2009 and a Street Atlas USA 2009 file that has MapTags for each Development on the List, the following steps will be taken to determine proximity. The degrees, minutes and seconds stated on the Surveyor Certification form will be entered by the Corporation exactly as stated on the form. If the software cannot recognize the information provided on the form, those latitude and longitude coordinates will not be considered. The Application may, however, still be eligible for automatic points as outlined in Part III.A.10.c.(1) of the Application Instructions.

- (1) Using the “Advanced” search button on the “Find” tab, “Latitude/Longitude” will be selected from the drop down “Find” menu and the “MapTags” box will be checked. The latitude and longitude coordinates for the proposed Development’s Tie-Breaker Measurement Point will be entered into the appropriate blanks. Upon clicking the “Search” button (or hitting the “Enter” key) a “MapTag” with the entered coordinates will appear in the appropriate location.

- (2) The above method will be repeated for each eligible service to display a MapTag representing the location of each service's latitude and longitude coordinates.
- (3) Using the "Circles" tool on the "Draw" tab, circles will be drawn at various radii from the Tie-Breaker Measurement Point to determine if an entered MapTag is within a specified distance of the Tie-Breaker Measurement Point. If the tip of a MapTag is within a drawn circle, or when the map is zoomed in as far as possible, the tip of the MapTag appears to the naked eye to be on the drawn line of a circle, the Corporation will conclude that what the MapTag represents, service or Development, is within whatever the radius distance is for the circle of the Tie-Breaker Measurement Point. The tip of a MapTag is the point of the MapTag that denotes the actual location of what the MapTag represents.

B. Construction Features and Amenities

All required features and amenities and all optional features and amenities selected by the Applicant, as well as the Green Building features, will be included in the Land Use Restriction Agreement(s) and/or Extended Use Agreement and must be maintained in order for the Development to remain in compliance unless the Board approves a change. The quality of the features and amenities required for all Developments and selected by the Applicant in this Application are subject to approval of the Board of Directors.

1. **Required Features and Amenities for All Developments.** In addition to meeting all building code, Fair Housing Act, and Americans with Disabilities Act requirements for MMRB, HOME and HC Applications, and the HQS Guidelines and Section 504 of the Rehabilitation Act of 1973 for HOME Applications, all units for the type of Development indicated must have the itemized features and amenities.

Indicate whether the Applicant commits to provide all required features and amenities for the proposed Development. Applicant must select "Yes" to be considered for participation in any program.

2. **Optional Features and Amenities (Maximum 30 Points)**

To be eligible for points, all items selected must be located on the Development site. In addition, for MMRB and HC Applicants, if the proposed Development will consist of Scattered Sites, to be eligible for points, the Applicant must commit to locate each selected feature and amenity that is not unit-specific on each of the Scattered Sites, or no more than 1/16 mile from the site with the most units, or a combination of both.

Selecting these items commits the Applicant to provide them, unless the Board approves a change. Points will be awarded as indicated for each item up to the maximum allowed for each particular section, as indicated below.

The point value for each feature and amenity selected by the Applicant in the Optional Features and Amenities section of the Application will be doubled if the proposed Development:

- consists of 50 or fewer total units, and/or
- qualified for the Farmworker/Commercial Fishing Worker or Homeless (SRO or Non-SRO) Demographic Commitment at Part III.D.

Applications that reflect the Rehabilitation or Acquisition and Rehabilitation Development Category at Part III.A.3. will automatically receive 2 points for Energy Conservation Features and may achieve a maximum of 9 points by selecting items totaling at least 7 points.

The maximum available points for the Optional Features and Amenities section is as listed below:

- a. For Developments with a Development Category of New Construction (maximum 9 points)
- b. For Developments with a Development Category of Rehabilitation or Acquisition and Rehabilitation (maximum 9 points)
- c. For All Development Categories and Types Except SRO (maximum 12 points)
- d. For SRO Developments (maximum 12 points)
- e. Energy Conservation Features for All Developments (maximum 9 points)

3. Green Building (5 points)

Indicate whether the Applicant commits to provide at least 10 of the following Green Building options. The Applicant will be required to commit to the specific Green Building options during Credit Underwriting.

- Programmable thermostats in each unit
- Energy Star rated reversible ceiling fans in all bedrooms and living areas
- Showerheads that use less than 2.5 gallons of water per minute
- Faucets that use 2 gallons of water per minute or less in the kitchen and all bathrooms
- Toilets that have dual flush options which include 1.6 gallons of water or less
- Energy Star qualified lighting in all open and common areas
- Motion detectors on all outside lighting that is attached to the units

- Low VOC paint (less than 50 grams per gallon) in all units and common areas
- Reduced Heat-Island Effect paving (use light colored or porous paving materials)
- Energy Star rating for all refrigerators, dishwashers and washing machines that are provided by the Applicant
- Energy Star rating for all windows in each unit
- Carpet and Rug Institute Green Label certified carpet and pad for all carpeting provided
- Florida Yards and Neighborhood certification on all landscaping
- Install daylight sensors or timers on all outdoor lighting

C. Ability to Proceed

For Applications requesting Competitive HC, during the preliminary and NOPSE scoring process described in subsections 67-48.004(3), (4) and (5), F.A.C., Applicants may be eligible for Ability to Proceed tie-breaker points for the following Ability to Proceed elements: Site Plan/Plat Approval, Infrastructure Availability (electricity, water, sewer and roads), and Appropriate Zoning. The Applicant will either

- (i) Achieve the full 6 Ability to Proceed tie-breaker points if it meets the threshold requirements for all of the following elements: site plan/plat approval, availability of electricity, availability of water, availability of sewer, availability of roads, and appropriate zoning, or
- (ii) Achieve 1 Ability to Proceed tie-breaker point for each of these elements which pass threshold and zero Ability to Proceed tie-breaker points for each of these elements which fail threshold. Then during the cure period described in subsection 67-48.004(6), F.A.C., if a threshold failure is successfully cured the Application will be awarded ½ Ability to Proceed tie-breaker point for each cured Ability to Proceed element.

Ability to Proceed tie-breaker points will be awarded as follows:

Competitive HC Ability to Proceed Tie-Breaker Points			
Ability to Proceed Element	Preliminary and NOPSE Scoring		Cure Period
	Pass Threshold – Tie-Breaker Point Value for each Element	Fail Threshold – Tie-Breaker Point Value for each Element	Pass Threshold – Tie-Breaker Point Value for each Element
Site Plan/Plat Approval	1	0	½
Availability of Electricity	1	0	½
Availability of Water	1	0	½
Availability of Sewer	1	0	½
Availability of Roads	1	0	½
Appropriately Zoned	1	0	½
Total Available Tie-Breaker Points	6	0	3

For example, at preliminary scoring Application A passes threshold for all of the Infrastructure elements and zoning, but fails threshold for site plan approval. The Application is eligible for 5 Ability to Proceed tie-breaker points (1 point each for electricity, water, sewer, roads and zoning). At NOPSE scoring it is determined that Application A's water verification form is incomplete, so the Application fails threshold for water and the 1 point for water (awarded during preliminary scoring) is deducted, leaving the Application with 4 Ability to Proceed tie-breaker points. During the cure period, the Applicant successfully cures the site plan and water threshold failures, resulting in the Application meeting threshold for all of these Ability to Proceed elements and achieving a total of 5 Ability to Proceed tie-breaker points (the 4 points achieved at NOPSE scoring, plus ½ point for site plan approval and ½ point for water achieved during the cure period).

1. Status of Site Plan Approval or Plat Approval (Threshold)

To achieve threshold, the Applicant must provide the applicable Local Government verification form, properly completed and executed, behind a tab labeled **“Exhibit 26”**. If the proposed Development involves any new construction work or involves rehabilitation work that requires additional site plan approval or similar process or additional plat approval, the verification form must demonstrate that on or before the date that signifies the Application Deadline for the 2009 Universal Cycle either (1) the final site plan/plat plan has been approved, (2) the preliminary or conceptual site plan/plat plan has been approved, or (3) the site plan has been reviewed. Site plan approval or plat approval, as applicable, must be demonstrated for all sites if the proposed Development consists of Scattered Sites.

a. Site Plan Approval for Multifamily Developments

- (1) If the final site plan has been approved, the verification form reflecting an approval date that is on or before the Application Deadline must be provided.
- (2) If the jurisdiction provides either preliminary or conceptual site plan approval and the preliminary or conceptual site plan has been approved, the verification form reflecting an approval date that is on or before the Application Deadline must be provided.
- (3) If the jurisdiction provides neither preliminary nor conceptual site plan approval, nor any other similar process prior to issuing final site plan approval, the verification form reflecting a review date that is on or before the Application Deadline must be provided.
- (4) If the Development is rehabilitation without any new construction and does not require additional site plan approval or similar process, the verification form reflecting this must be provided.

b. Plat Approval for Single-Family Rental Developments

- (1) If the final plat has been approved, the verification form reflecting an approval date that is on or before the Application Deadline must be provided.
- (2) If the preliminary or conceptual plat has been approved, the verification form reflecting an approval date that is on or before the Application Deadline must be provided.
- (3) If the Development is rehabilitation without any new construction and does not require additional plat approval, the verification form reflecting this must be provided.

2. Evidence of Site Control (Threshold)

To achieve threshold, the Applicant must demonstrate site control by providing the documentation required in Section a., b. or c., as indicated below. The required documentation, including any attachments or exhibits referenced in any document, must be attached to that document regardless of whether that attachment or exhibit has been provided as an attachment or exhibit to another document or whether the information is provided elsewhere in the Application or has been previously provided. Such documentation, including any attachments or exhibits, must be provided behind a tab labeled **“Exhibit 27”**. Site control must be demonstrated for all sites if the proposed Development consists of Scattered Sites. A legal description of the Development site must be provided behind a tab labeled **“Exhibit 27”**.

- a. Provide a Qualified Contract - For purposes of the Universal Application, a qualified contract is one that has a term that does not expire before the last expected closing date of October 31, 2009 or that contains extension options exercisable by the purchaser and conditioned solely upon payment of additional monies which, if exercised, would extend the term to a date not earlier than October 31, 2009; specifically states that the buyer’s remedy for default on the part of the seller includes or is specific performance; and the buyer **MUST** be the Applicant unless a fully executed assignment of the qualified contract which assigns all of the buyer's rights, title and interests in the qualified contract to the Applicant, is provided. If the owner of the subject property is not a party to the qualified contract, all documents evidencing intermediate contracts, agreements, assignments, options, or conveyances of any kind between or among the owner, the Applicant, or other parties, must contain every exhibit and attachment referenced therein, and must contain the following elements of a qualified contract: (i) have a term that does not expire before the last expected closing date of October 31, 2009 or contain extension options exercisable by the purchaser and conditioned solely upon payment of additional monies which, if exercised, would extend the term to a date not earlier than October 31, 2009, and (ii) specifically state that the buyer’s remedy for default on the part of the seller includes or is specific performance.

OR

- b. Provide a Deed or Certificate of Title – The deed or certificate of title (in the event the property was acquired through foreclosure) must be recorded in the county in which the property is located and show the Applicant as the sole Grantee.

OR

- c. Provide a Lease - The lease must have an unexpired term of at least 50 years from the Application Deadline and the lessee must be the Applicant. The lease may be contingent only upon receipt of MMRB, SAIL, HOME and/or HC funding. If the owner of the subject property is not a party to the lease, all documents evidencing intermediate leases, contracts, agreements, assignments, options, or conveyances of any kind between or among the owner, the lessor, the Applicant, or other parties, must contain every exhibit and attachment referenced therein, and if a lease, must have an unexpired term of at least 50 years from the Application Deadline, and if a contract, agreement, assignment, option, or conveyance of any kind, must contain the following elements of a qualified contract: (i) have a term that does not expire before the last expected closing date of October 31, 2009 or contain extension options exercisable by the purchaser and conditioned solely upon payment of additional monies which, if exercised, would extend the term to a date not earlier than October 31, 2009, and (ii) specifically state that the buyer's remedy for default on the part of the seller includes or is specific performance.

3. Evidence of Infrastructure Availability (Threshold)

To achieve threshold, the Applicant must demonstrate that as of the date that signifies the Application Deadline for the 2009 Universal Cycle each type of infrastructure is available to the proposed Development site. Infrastructure is considered available if there are no impediments to obtaining service other than the conditions expressed in the Verification of Availability of Infrastructure forms as provided in this Application Package. Should any variance or local hearing be required, or if there is a moratorium pertaining to any of the utilities or roads for this Development, the infrastructure is not available. Evidence of availability of each type of infrastructure must be provided for all sites if the proposed Development consists of Scattered Sites.

The Applicant may submit the properly completed and executed Verification of Availability of Infrastructure forms included within the Application Package or submit a letter from the entity providing the service (electricity, water, and wastewater) or Local Government (roads) verifying availability of the infrastructure for the proposed Development. Regardless of whether provided by the Application Deadline or by the date that signifies the end of the cure period outlined in Rules 67-21.003 and 67-48.004, F.A.C., each Verification of Availability of Infrastructure form or letter confirming infrastructure availability

must demonstrate availability on or before the Application Deadline. Letters must be Development-specific and dated within 12 months of the Application Deadline. The verifications may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant.

- a. Electricity - Evidence of availability on or before the Application Deadline must be provided behind a tab labeled **“Exhibit 28”**.
- b. Water - Evidence of availability on or before the Application Deadline must be provided behind a tab labeled **“Exhibit 29”**.
- c. Sewer, Package Treatment or Septic Tank - Evidence of availability on or before the Application Deadline must be provided behind a tab labeled **“Exhibit 30”**.
- d. Roads - Evidence of availability on or before the Application Deadline must be provided behind a tab labeled **“Exhibit 31”**.

4. Evidence of Appropriate Zoning (Threshold)

To achieve threshold the Applicant must provide the applicable Local Government verification form, properly completed and executed, behind a tab labeled **“Exhibit 32”**. The verification form must demonstrate that as of the date that signifies the Application Deadline for the 2009 Universal Cycle the proposed Development site is appropriately zoned and consistent with local land use regulations regarding density and intended use or that the proposed Development site is legally non-conforming. Evidence of appropriate zoning must be demonstrated for all sites if the proposed Development has Scattered Sites.

If the proposed Development is in the Florida Keys Area, proper execution of the Local Government Verification That Development Is Consistent with Zoning and Land Use Regulations form or the Local Government Verification That Permits Are Not Required For This Development form will constitute the Local Government’s certification that the Applicant has obtained the necessary Rate of Growth Ordinance (ROGO) allocations from the Local Government.

5. Environmental Site Assessment (Threshold)

- a. To achieve threshold, the Applicant must demonstrate that a Phase I Environmental Site Assessment (ESA) has been performed. The firm performing the ESA must certify that the review was performed in accordance with ASTM Practice #E-1527-05. The properly completed and executed Verification of Environmental Safety – Phase I Site Assessment form must be provided behind a tab labeled **“Exhibit 33”**.
- b. If the Phase I ESA disclosed potential problems on the proposed site and required or recommended a Phase II ESA, to achieve threshold the firm that performed the Phase II ESA, even if it is the same firm that performed the Phase I ESA, must certify that the Phase II ESA has been performed in

accordance with ASTM Practice #E-1903-97(2002). The properly completed and executed Verification of Environmental Safety – Phase II Site Assessment form must be provided behind a tab labeled “**Exhibit 34**”.

If the proposed Development consists of Scattered Sites, the Applicant must provide the appropriate evidence that a Phase I ESA and, if applicable, a Phase II ESA, has been performed for all of the sites.

Note: If the Phase I ESA and/or the Phase II ESA disclosed environmental problems requiring remediation, a plan, including time frame and cost, for the remediation is required. By answering the applicable questions and executing the Phase I and/or Phase II verification(s), the environmental provider is certifying that such plan has been prepared. In addition, by executing the Applicant Certification and Acknowledgement form, the Applicant certifies that the plan has been prepared and the costs associated with such remediation have been included in the Development Cost Pro Forma submitted in this Application.

D. Demographic Commitment (Threshold)

Selection of the Elderly, Farmworker/Commercial Fishing Worker, or Homeless Demographic Commitment will be included in the Land Use Restriction Agreement(s) and/or Extended Use Agreement and must be maintained in order for the Development to remain in compliance, unless the Board approves a change.

All Applicants must select one of the following Demographic Commitments. If an Applicant fails to select a commitment or fails to qualify for the selected commitment, the Application will fail threshold.

1. Elderly

Indicate whether the proposed Development will be an Assisted Living Facility (ALF).

In order for a proposed Development to be classified as Elderly (ALF or non-ALF), the Development must meet the following requirements:

- a. The total number of units is limited as follows:
 - (1) Non-ALF Developments –
 - (a) New Construction (Applicant selected New Construction Category at Part III.A.3.) in all counties except Miami-Dade County and Broward County is limited to 160 total units;
 - (b) Rehabilitation, with or without Acquisition (Applicant selected the applicable Development Category at Part

III.A.3.), that does not constitute an existing, occupied elderly housing facility that is operating as an elderly housing facility as set forth in the Federal Fair Housing Act as of the Application Deadline in all counties except Miami-Dade County and Broward County is limited to 160 total units;

- (c) New Construction (as described in (a) above) or Rehabilitation with or without Acquisition (as described in (b) above) Developments located in Miami-Dade County and Broward County that are requesting MMRB may consist of up to 250 total units;
- (d) New Construction (as described in (a) above) or Rehabilitation with or without Acquisition (as described in (b) above) Developments located in Miami-Dade County and Broward County that are requesting HC only in this Application may consist of up to 200 total units;
- (e) There is no total unit limitation for the Rehabilitation with or without Acquisition (Applicant selected the applicable Development Category at Part III.A.3.) of an existing, occupied elderly housing facility that is operating as an elderly housing facility as set forth in the Federal Fair Housing Act as of the Application Deadline.

(2) ALF Developments cannot consist of more than 100 total units; and

- b. Applicant understands, acknowledges and agrees that it will comply with the Federal Fair Housing Act requirements and rent at least 80 percent of the total units to residents that qualify as Elderly pursuant to that Act. Further, Applicant understands, acknowledges and agrees that all such units are subject to the income restrictions committed to in the Set-Aside Commitment section of this Application; and
- c. For a non-ALF Development, at least 50 percent of the total units must be comprised of one-bedroom units and no more than 15 percent of the total units can be larger than 2 bedroom units. For an ALF Development, at least 90 percent of the total units must be comprised of units no larger than one-bedroom and the sharing of a unit by two or more unaffiliated residents cannot be a condition of occupancy; and
- d. Applicant must provide a market analysis, dated within nine (9) months of the Application Deadline, that demonstrates a local need for the low-income Elderly housing that is the subject of this Application (non-ALF or ALF). The market analysis must be provided behind a tab labeled **“Exhibit 35”**; and

- e. A minimum of one elevator per residential building must be provided for all new construction Developments that consist of more than one story if any of the Elderly set-aside units will be located on a floor higher than the first floor; and
- f. The Applicant must provide the following features in the specified percentages of the total units in New Construction (NC), and Rehabilitation (R) Developments.

The requirement to provide the following features is in addition to the features committed to by the Applicant in the Construction Features and Amenities section of this Application.

FEATURE	NC	R
Roll-In Showers *	15%	10%
5% of the overall requirement for roll-in showers may be met with walk-in type shower stalls with permanently affixed seat which meet or exceed the Universal Federal Accessibility Standards (UFAS).		
* NOTE: This requirement may be waived in R Developments if installation is determined to be not feasible as documented by a registered architect.		
Thermostat placed at 48" maximum height	100%	100%
Tight-napped Berber-type carpet or non-skid/non-glossy tile in all living areas or a combination of both	100%	100%
36" entrances on all exterior doors	100%	100%
All wall electrical outlets placed between 18" and 48" above the floor	100%	100%
Scald control valves on all bathtub and shower faucets	100%	100%
Peephole at 4' 10" on all exterior doors	100%	100%
Toggle type switches for each light and each fan throughout the unit	100%	100%
Adjustable shelving in master bedroom closets (style of shelving must be re-adjustable by resident)	100%	100%
Lever-action handles on all doors in units and public areas	100%	100%
Horizontal grab bars in place around each tub and/or shower, the installation of which meets or exceeds the Universal Federal Accessibility Standards (UFAS 4.34.5)	100%	100%
Horizontal grab bars in place around each toilet, the installation of which meets or exceeds the Universal Federal Accessibility Standards (UFAS 4.34.5)	100%	100%
Roll-out shelving or drawers in all bottom bathroom vanity cabinets	100%	100%
Roll-out shelving or drawers in at least one bottom kitchen cabinet	100%	100%

2. Farmworker or Commercial Fishing Worker

In order for a proposed Development to be classified as Farmworker or Commercial Fishing Worker, the Development must meet the following requirements:

- a. Development cannot have more than 80 total units; and
- b. Applicant must commit to rent not less than 40 percent of the total units to Farmworker or Commercial Fishing Worker Households; and
- c. Applicant must provide a market analysis, dated within nine (9) months of the Application Deadline, that demonstrates a local need for such housing. The market analysis must be provided behind a tab labeled **“Exhibit 35”**.

3. Homeless

In order for a proposed Development to be classified as Homeless, the Development must meet the following requirements:

- a. SRO Developments must commit to rent not less than 50 percent of the total units to Homeless Households and must have selected the SRO Construction Features and Amenities in this Application;

or

Non-SRO Developments must commit to rent not less than 50 percent of the total units for Homeless Households; and
- b. Applicant must provide the properly completed and executed Verification of Inclusion in Local Homeless Assistance Continuum of Care Plan by Lead Agency form behind a tab labeled **“Exhibit 35”**.

If no Local Homeless Assistance Continuum of Care Plan exists for the Catchment Area in which the proposed Development is located, a needs analysis demonstrating the local need for such housing must be provided behind a tab labeled **“Exhibit 35”**.

Note: The telephone number for the State Office on Homelessness is (850) 922-4691.

4. Family – Development will serve the general population.

E. Set-Aside Commitments

All set-aside commitments will be included in the Land Use Restriction Agreement(s) and/or Extended Use Agreement, and must be maintained in order for the Development to remain in compliance, unless the Board approves a change.

1. Commitments for MMRB and HC Applications:

If there is an inconsistency between the minimum set-aside section and the information stated on the total set-aside breakdown chart in this Application, the percentage(s) stated on the total set-aside breakdown chart will be considered the Applicant's set-aside commitment.

Applicants requesting Competitive HC and HOME must complete the questions at Part III.E.1.a. and b. of the Application for the Competitive HC funding and the questions at Part III.E.2.a. of the Application for the HOME funding.

a. MMRB and HC Minimum Set-Aside (Threshold)

All Applicants must select a minimum set-aside for each program applied for.

HC Applicants 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 pursuant to IRS regulations. 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.

MMRB Applicants may select either 20 percent of the units at 50 percent AMI or lower or 40 percent of the units at 60 percent AMI or lower.

All Applicants Note: The deep rent skewing option is permitted for HC Developments only.

b. Set-Aside Commitment

(1) Set-Aside Location A Development (Threshold)

A proposed Development qualifies as a Set-Aside Location A Development if the location of the proposed Development is within a Set-Aside Location A Area and the Applicant selected the applicable Demographic Commitment (Elderly or Family) at Part III.D. of the Application. The only exception to this provision is if the proposed Development also qualifies as a HOPE VI Development at Part III.A.2.d. of the Application.

Applicants with a Set-Aside Location A Development must meet the following set-aside requirements:

- (a) Applicants requesting Competitive HC must commit to set aside 100 percent of the Development's residential units at 50 percent AMI or less; or
- (b) Applicants requesting MMRB must commit to set aside at least 85 percent of the Development's residential units at 50 percent AMI or less.

- (c) All Applicants must meet the minimum ELI Set-Aside threshold set out at Part III.E.1.b.(2)(a)(iii) of these instructions.

If any part of a Development’s site is located within the boundaries of an area designated as a Set-Aside Location A Area, then the Development will be deemed to be a Set-Aside Location A Development.

Using the following table, indicate whether the proposed Development qualifies as a Set-Aside Location A Development.

Set-Aside Location A Areas

County	Demographic Category	Location Description
Alachua	Family	From the intersection of Northwest 98 th Street and Northwest 39 th Avenue/State Road 222, follow Northwest 98 th Street south to State Road 26/West Newberry Road. Follow Newberry Road east to 91 st Street. Follow 91 st Street south to Southwest 24 th Avenue and follow Southwest 24 th Avenue east to Southwest 20 th Avenue. Follow Southwest 20 th Avenue east to Interstate 75. Follow Interstate 75 south to State Road 331/Southwest Williston Road. Follow Williston Road northeast to Southeast 4 th Street and follow 4 th Street southeast to Southeast 21 st Avenue. Follow 21 st Avenue east to Southeast 15 th Street. Follow 15 th Street south to Southeast 41 st Avenue and follow Southeast 41 st Avenue/Southeast 27 th Street east to Southeast 39 th Place. Follow Southeast 39 th Place east to its point of terminus. From the point of terminus of Southeast 39 th Place continue easterly along a line to the southern terminus of Southeast 35 th Avenue/Street. Follow 35 th Avenue/Street north to State Road 20/Southeast Hawthorne Road. Follow Hawthorne Road southeast to Southeast 43 rd Street and follow 43 rd Street north to State Road 26/East University Avenue. Follow East University Avenue east to State Road 26/Northeast 55 th Boulevard and follow 55 th Boulevard northeast to Northeast 27 th Avenue. Follow 27 th Avenue west to State Road 222/Northeast 39 th Boulevard. Follow 39 th Boulevard northwest to State Road 24/Northeast Waldo Road and follow Waldo Road northeast to County Road 232/53 rd Avenue. Follow 53 rd Avenue west to Northwest 43 rd Street and follow 43 rd Street south to Northwest 39 th Avenue/State Road 222.
Bradford	Family	Entire County
Brevard	Elderly or Family	Entire County
Charlotte	Family	From the intersection of Loveland Blvd. and county line, follow the county line west to Charlotte Harbor. Follow Charlotte Harbor north to Peace River. Follow Peace River northeast to I-75. Follow I-75 north to Nova Lane. Follow Nova Lane west to Minneola Avenue. Follow Minneola Avenue north to Suncoast Blvd. Follow Suncoast Blvd. west to SR 769/Kings Hwy. Follow SR 769/Kings Hwy. north to Midway Blvd. Follow Midway Blvd. west to Loveland Blvd. Follow Loveland Blvd. north to county line.
Clay	Family	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	Entire County
Columbia	Family	Entire County

County	Demographic Category	Location Description
DeSoto	Family	Entire County
Duval	Family	Starting at the southwest corner of the county limits, follow the county line north to I-10. Follow I-10 east to I-295. Follow I-295 north to I-95. Follow I-95 north to the county line. Follow the county line around the remaining portion of the county to the southwest corner of the county limits.
Gadsden	Family	Entire County
Hardee	Family	Entire County
Hendry	Family	Entire County
Hernando	Family	Starting at the northern intersection of US98 and the county line, follow US 98 south to the Suncoast Parkway/SR 589. Follow the Suncoast Parkway/SR 589 south to Springhill Drive. Follow Springhill Drive west to US 19/SR55/Commercial Way. Follow US 19/SR 55/Commercial Way north to CR 595/Osowaw Blvd. Follow CR 595/Osowaw Blvd southwest to Aloha Lane. Follow Aloha Lane west to the Gulf of Mexico. Follow the Gulf of Mexico south to the county line. Follow the county line around the remaining portion of the county to the northern intersection of US 98 and the county line.
Indian River	Elderly or Family	Entire County
Lake	Family	Starting at the Intersection of Lakeshore Drive and Anderson Hill Road, follow Anderson Hill Road east to US 27. Follow US 27 southeast to North Bradshaw Road. Follow N. Bradshaw Road southeast to 5 Mile Road. Follow 5 Mile Road southeast to Shell Pond Road. Follow Shell Pond Road East to the county line. Follow the county line south to Commonwealth Avenue N./SR 33. Follow SR 33 north to CR 561. Follow CR 561 north to Lakeshore Drive. Follow Lakeshore Drive northeast to the intersection of Anderson Hill Road. and Beginning at northwestern corner of county, follow county border south to CR 470/CR48. Follow CR 470/CR 48 east to SR 19. Follow SR 19 north to CR 448. Follow CR 448 east to county line. Follow county line north around the remaining portion of the county to the northwestern corner of county.
Lee	Elderly or Family	Entire County
Leon	Family	Starting at the intersection of US 319 and State Road 154/Bannerman Road, follow Bannerman Road northwest to State Road 155/Meridian Road. Follow Meridian Road northwest to Orchard Pond Road and Orchard Pond Road west to State Road 157/Old Bainbridge Road. Follow Old Bainbridge Road south to Capital Circle. Follow Capital Circle south to I-10 and follow I-10 east to Mission Road. Follow Mission Road south to Appleyard Drive. Follow Appleyard Drive south to Jackson Bluff Road and follow Jackson Bluff Road east to Chipley Street. Follow Chipley Street south to Plant Street and follow Plant Street east to Eisenhower Street. Follow Eisenhower Street south to Orange Avenue. Follow Orange Avenue east to State Road 371/Lake Bradford Road. Follow Lake Bradford Road southwest to Capital Circle/State Road 263 and follow State Road 263 east to Capital Circle/US 319. Follow US 319 east to Tram Road and follow Tram Road/Rose Road east to WW Kelly Road and follow WW Kelly Road north to Chaires Crossroads/State Road 154. Follow State Road 154 north then west to Bradfordville Road. Follow Bradfordville Road north then west to US 319 and follow US 319 south to Bannerman Road.
Madison	Family	Entire County

County	Demographic Category	Location Description
Manatee	Family	Entire County
Marion	Family	Entire County
Orange	Family	Beginning at the intersection of the county line and W. Maitland Blvd, follow W. Maitland Blvd southwest to US 441/Orange Blossom Trail. Follow US 441/Orange Blossom Trail southeast to Beggs Road. Follow Beggs Road west to N. Pine Hills Road. Follow N. Pine Hills Road south to SR 438/Silver Star Road. Follow SR 438/Silver Star Road east to US 17/US 92/US 441/N Orange Blossom Trail. Follow US 17/US 92/US 441/N Orange Blossom Trail south to SR 438/W Princeton Street. Follow SR 438/W Princeton Street east to SR 527/N Orange Avenue/ Follow SR 527/N Orange Avenue north to SR 424A/SR 426/Fairbanks Avenue/Osceola Avenue/Brewer Avenue/Aloma Avenue. Follow SR 424A/SR 426/Fairbanks Avenue/Osceola Avenue/Brewer Avenue/Aloma Avenue east to Semoran Blvd/SR 436. Follow Semoran Blvd/SR 436 north to the county line. Follow the county line northwest to Orange Blossom Trail/US 441. Follow Orange Blossom Trail/US 441 northwest to Piedmont Wekiwa Road/Sandy Lane Drive/N Hiwassee Road/CR 435.
Palm Beach	Family	Beginning at intersection of Florida Turnpike and Donald Ross Road, follow Turnpike south to SR 802/Lake Worth Road. Follow SR 802/Lake Worth Road east to the Atlantic Ocean. Follow the Atlantic Ocean north to US 98/SR 80/SR 700/Southern Blvd. Follow US 98/SR 80/SR 700/Southern Blvd west to I-95. Follow I-95 north to Palm Beach Lakes Blvd. Follow Palm Beach Lakes Blvd. northeast to N. Australian Avenue. Follow N. Australian Avenue north to 25 th Street. Follow 25 th Street east to US 1. Follow US 1 north to 26 th Street. Follow 26 th Street east to N. Flagler Drive. Follow N. Flagler Drive south to SR A1A/Flagler Memorial Bridge/Royal Poinciana Way. Follow SR A1A/Flagler Memorial Bridge/Royal Poinciana Way east to SR A1A/County Road. Follow SR A1A/County Road south to Royal Palm Way. Follow Royal Palm Way east to the Atlantic Ocean. Follow the Atlantic Ocean north to Donald Ross Road. Follow Donald Ross Road west to the Florida Turnpike.
Pasco	Family	Starting at Northwest corner of county, follow county line east to I-75. Follow I-75 south to SR 52. Follow SR52 east to SR 579A/Prospect Road. Follow SR 579A/Prospect Road south to CR 579/Handcart Road/Morris Bridge Road. Follow CR 579/Handcart Road/Morris Bridge Road south to county line. Follow the county line west around the remaining portion of the county to the northwest corner of the county limits.
St. Lucie	Family	Entire County

(2) Total Set-Aside Breakdown

Commitments to set aside residential units made by those Applicants that receive funding will become the minimum set-aside requirements for any other Corporation funds, to include non-competitive HC, that the Applicant may receive in the future for the same Development.

The total set-aside for MMRB, within the MMRB column, should not exceed 85 percent. In the event an MMRB Applicant selects a total set-aside percentage which is higher than 85 percent in the MMRB column, the highest set-aside percentage will be adjusted to bring the total set-aside percentage down to 85 percent.

(a) Extremely Low Income (ELI) Set-Aside Commitment (Threshold)

The minimum ELI Set-Aside threshold requirements are as follows:

- (i) An Applicant with a proposed Development that does not qualify as a Set-Aside Location A Development, requesting Competitive HC, will meet threshold if the Applicant commits to set aside at least 10 percent of the total units for ELI Households.
- (ii) An Applicant with a proposed Development that does not qualify as a Set-Aside Location A Development that is not requesting Competitive HC will automatically be deemed to meet threshold without any commitment to set aside units for ELI Households.
- (iii) An Applicant with a proposed Development that qualifies as a Set-Aside Location A Development, regardless of the funding requested, will meet threshold if the Applicant commits to set aside at least 20 percent of the total units for ELI Households. If requesting MMRB and non-competitive HC, the ELI commitment must be consistent for both programs.

(b) Special Needs Households (4 Points)

Except for Homeless Applicants (see exception below), to be eligible for points Applicants requesting Competitive HC must:

- (i) commit to set aside at least 50 percent of its ELI units for Special Needs Households; and
- (ii) provide behind a tab labeled **“Exhibit 36”** the properly completed and executed Applicant Notification to Special Needs Household Referral Agency form, listing all of the Special Needs Household Referral Agencies included on the Special Needs Household Referral Agency Participation List for the county where the proposed Development will be located. The Applicant must forward a copy of the form to each of these Special Needs Household Referral Agencies.

The exception to the above requirement is if a Competitive HC Applicant selected and qualified for the Homeless Demographic at Part III.D. of the Application, it will automatically receive 4 points without any commitment to set aside any ELI units for Special Needs Households.

Applicants requesting MMRB will also automatically receive 4 points without any commitment to set aside any ELI units for Special Needs Households.

The Applicant’s ELI Set-Aside commitment, (minimum set-aside plus, if applicable, the additional set-aside commitment) must be entered on the applicable total set-aside breakdown chart (see Item 1.b.(2)(d) below).

ELI County Chart			
County	ELI Set-Aside AMI level	County	ELI Set-Aside AMI level
Alachua	35%	Lee	33%
Baker	35%	Leon	33%
Bay	40%	Levy	45%
Bradford	40%	Liberty	45%
Brevard	33%	Madison	45%
Broward	28%	Manatee	33%
Calhoun	45%	Marion	40%
Charlotte	40%	Martin	33%
Citrus	45%	Miami-Dade	33%
Clay	30%	Monroe	28%
Collier	28%	Nassau	30%
Columbia	45%	Okaloosa	30%
De Soto	45%	Okeechobee	45%
Dixie	45%	Orange	33%
Duval	30%	Osceola	33%
Escambia	35%	Palm Beach	28%
Flagler	35%	Pasco	35%
Franklin	45%	Pinellas	35%
Gadsden	33%	Polk	40%
Gilchrist	35%	Putnam	45%
Glades	45%	St. Johns	30%
Gulf	45%	St. Lucie	33%
Hamilton	45%	Santa Rosa	35%
Hardee	45%	Sarasota	33%
Hendry	45%	Seminole	33%
Hernando	35%	Sumter	40%
Highlands	45%	Suwannee	45%
Hillsborough	35%	Taylor	45%
Holmes	45%	Union	45%
Indian River	35%	Volusia	40%
Jackson	45%	Wakulla	40%
Jefferson	33%	Walton	40%
Lafayette	45%	Washington	45%
Lake	33%		

(c) Total Set-Aside Commitment (3 Points)

Applicants, except those requesting funding for ALF Developments, will receive 3 points for a commitment to set aside at least 70 percent of the Development's units at 60 percent AMI or less. Applicants requesting funding for ALF Developments will receive 3 points for a commitment to set aside at least 50 percent of the Development's units at 60 percent AMI or less.

The total set-aside must be entered on the applicable total set-aside breakdown chart (see Item 1.b.(2)(d) below).

(d) Total Set-Aside Breakdown Chart

Complete each column of the applicable total set-aside breakdown chart at Part III.E.1.b.(3) in the Application. The Applicant must indicate on the applicable total set-aside breakdown chart 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 to each AMI level committed to.

In the event of a discrepancy between the set-aside commitments shown in this section and those shown elsewhere within the Application, the set-aside commitments shown in this section shall be deemed to be the Applicant's set-aside commitments.

2. Commitment for HOME Applications:

a. Minimum HOME-Assisted Units (Threshold for Applicants requesting HOME Only or Competitive HC and HOME)

HOME Applicants must calculate the minimum number of set-aside units required by HUD and the minimum number of set-aside units as a percentage of the total units. If the Total Development Cost is revised during the scoring process, either by the Corporation or by the Applicant as provided in Rule Chapter 67-48.004, F.A.C., the smaller amount of Total Development Cost will be used for the purposes of calculating this set-aside and the applicable points will be awarded for setting aside units beyond the minimum required.

In the event of a discrepancy between the amounts entered by the Applicant at Part III.E.2.a.(1), (2) and/or (4) and those shown elsewhere

within the Application, the HOME loan request amount stated at Part V.A.1. shall be deemed to be the requested amount, the Total Development Cost amount stated on the Development Cost Pro-Forma shall be deemed to be the Total Development Cost (unless revised as provided above, in which case the smaller amount will be deemed to be the Total Development Cost), and the total number of units stated at Part III.A.6. shall be deemed to be the total number of units for the Development.

Applicants requesting Competitive HC and HOME must complete the questions at Part III.E.1.a. and b. of the Application for the Competitive HC funding and the questions at Part III.E.2.a. of the Application for the HOME funding.

b. Total Set-Aside Commitment (for Applicants requesting HOME Only)

(1) Commitment to Set Aside Units Beyond the Minimum Required (Maximum 3 Points)

Calculate the percentage of additional HOME-Assisted (set-aside) Units beyond the minimum required that Applicant is committing to. Points will be awarded in accordance with the following chart:

Percentage of Set-Aside Units Beyond the Minimum Required	Developments with 0-30 Total Units	Developments with 31 - 60 Total Units	Developments with 61 or More Total Units
5.01-10%	2.25 Points	1.5 Points	.75 Points
10.01-15%	3 Points	2.25 Points	1.5 Points
15.01-20%		3 Points	2.25 Points
20.01% or more			3 Points

(2) Total Set-Aside Percentage

Calculate the total set-aside percentage.

(3) Summary of HOME-Assisted Units

Low HOME Rent units must be equal to or greater than 20 percent of the total set-aside units committed to. All remaining set-aside units will be High HOME Rent units. Calculate the number of Low HOME and High HOME rent units. Round up the number of Low HOME Rent Units to the next whole unit. High and Low HOME Rent charts are incorporated by reference and are available on the Corporation’s Website under the 2009 Universal Application link labeled Related References and Links.

3. Affordability Period for MMRB, HOME and HC Applications (Maximum 5 Points):

If the Applicant irrevocably commits to set aside units in the proposed Development for a total of 31 or more years, points will be awarded based on the following chart:

Total Set-Aside Years	Points Awarded
50 or more	5
45-49	4
40-44	3
35-39	2
31-34	1

Any HC Applicant that commits to set aside units beyond the HC minimum 30 years is also irrevocably committing to waive the option to convert to market after year fourteen (14).

F. Resident Programs (Maximum 14 Points)

Applicants may select resident programs from the Qualified Resident Programs for Non-Elderly and Non-Homeless Developments section, the Qualified Resident Programs for Homeless Developments – SRO and Non-SRO section, or the Qualified Resident Programs for Elderly Developments – Non-ALF and ALF section, up to a maximum of 6 points. Programs in the Qualified Resident Programs for All Applicants section may be selected, up to a maximum of 8 points.

All resident programs selected by the Applicant will be included in the Land Use Restriction Agreement(s) and/or Extended Use Agreement and must be maintained in order for the Development to remain in compliance unless the Board approves a change.

1. Qualified Resident Programs for Non-Elderly and Non-Homeless Developments (Maximum 6 Points)

To be eligible to select resident programs from this category, the Applicant cannot have selected and qualified for the Elderly or Homeless Demographic Commitment at Part III.D.

- a. Welfare to Work or Self-Sufficiency Type Programs. The Applicant commits to actively seek residents who are participating in or who have successfully completed the training provided by these types of programs. To receive point, Applicant must identify the program and the contact person. (1 point)

b. Homeownership Opportunity Program. MMRB, HC and HOME Applicants may only select Item (1) below, with one exception. The exception is that HC Applicants that selected “Single Family Rental” as the Development Type at Part III.A.4. have the option of selecting either Item (1) or Item (2) below.

(1) 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

(2) For HC Single Family Rental Developments (Application reflects the Single Family Rental Development Type at Part III.A.4.):

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.

- c. After School Program for Children - This program requires the Applicant or its Management Agent 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. (3 points)
 - d. First Time Homebuyer Seminars - Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (1 point)
 - e. Literacy Training - Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)
 - f. Job Training - Applicant or its Management Agent must provide, at no cost to the resident, regularly scheduled classes in keyboarding, computer literacy, secretarial skills or other useful job skills, which will be provided at least once each quarter. 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)
2. Qualified Resident Programs for Homeless Developments - SRO and Non-SRO (Maximum 6 Points)

To be eligible to select resident programs from this category, the Applicant must have selected and qualified for the Homeless Demographic Commitment at Part III.D.

Note: All Applicants selecting and qualifying for the Homeless Demographic Commitment in this Application will be required to provide a Case Management Program whereby the Applicant or its Management Agent 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.

- a. The following resident programs are available for SRO Developments only (Applicant selected the SRO Development Type at Part III.A.4.):
- (1) Staffed Kitchen/Cafeteria - Applicant or its Management Agent must provide, at no cost to the resident, an on-site staffed kitchen/cafeteria that provides at least one meal, 7 days per week. (3 points)
 - (2) Daily Activities – Applicant or its Management Agent must provide on-site supervised, structured activities, at no cost to the resident at least 5 days per week. (3 points)
- b. The following resident programs are available for Non-SRO Developments only:
- (1) Homeownership Opportunity Program. MMRB, HC and HOME Applicants may only select Item (a) below, with one exception. The exception is that HC Applicants that selected “Single Family Rental” as the Development Type at Part III.A.4. have the option of selecting either Item (a) or Item (b) below.
 - (a) 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

- (b) For HC Single Family Rental Developments (Application reflects the Single Family Rental Development Type at Part III.A.4.):

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.

- (2) After School Program for Children - This program requires the Applicant or its Management Agent 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. (3 points)
- (3) First Time Homebuyer Seminars - Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (1 point)

- c. The following resident programs are available for both SRO and Non-SRO Developments:

- (1) Welfare to Work or Self-Sufficiency Type Programs - The Applicant commits to actively seek residents who are participating in or who have successfully completed the training provided by these types of programs. To receive point, Applicant must identify the program and the contact person. (1 point)
- (2) Literacy Training - Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

- (3) Job Training - Applicant or its Management Agent must provide, at no cost to the resident, regularly scheduled classes in keyboarding, computer literacy, secretarial skills or other useful job skills, which will be provided at least once each quarter. 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)

OR

3. Qualified Resident Programs for Elderly Developments – Non-ALF and ALF (Maximum 6 Points)

To be eligible to select resident programs in this category, the Applicant must have selected and qualified for the Elderly Demographic Commitment at Part III.D.

Note: All Applicants selecting and qualifying for the Elderly Demographic Commitment as an Assisted Living Facility at Part III.D. will be required to provide a Case Management Program whereby the Applicant, Case Manager, Management Agent, 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.

- a. The following resident programs are available for Elderly Non-ALF Developments only:
 - (1) Daily Activities - Applicant or its Management Agent must provide on-site supervised, structured activities, at no cost to the resident, at least five days per week. (3 points)
 - (2) Assistance with Light Housekeeping, Grocery Shopping and/or Laundry - The Applicant or its Management Agent will 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. (1 point)
 - (3) 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)

- (4) Manager On-Call 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. (2 points)
- b. The following resident programs are available for Elderly ALF Developments only (Applicant selected “Yes” at Part III.D.1.a.):
- (1) Medication Administration – The Applicant or its Management Agent 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)
 - (2) Services for Persons with Alzheimer’s Disease and Other Related Disorders – The Applicant or its Management Agent 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)
- c. The following resident programs are available for both Elderly Non-ALF and Elderly ALF Developments:
- (1) Private Transportation – The Applicant or its Management Agent 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)
 - (2) Literacy Training - Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)
 - (3) Computer Training – The Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

AND

4. Qualified Resident Programs for ALL Applicants (Maximum 8 Points)

a. Health and Wellness

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

- (a) 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. (2 points)
- (b) Health and Nutrition Classes – At least 8 hours per year, provided on site at no cost to the residents. Electronic media, if used, must be used in conjunction with live instruction. (2 points)
- (c) 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

(2) The following resident programs are available for Elderly ALF Developments only (Applicant selected “Yes” at Part III.D.1.a.):

- (a) Health and Wellness Services and Activities – The Applicant or its Management Agent 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. (2 points)

These activities must include: (i) 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; (ii) 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 (iii) at least daily activities related to resident appropriate exercise and physical movement.

- (b) Mentoring and Intergenerational– The Applicant or its Management Agent 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. (2 points)

- b. Resident Activities - These specified activities are planned, arranged, provided and paid for by the Applicant or its Management Agent. 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. (2 points)

- c. Financial Counseling - This service must be provided by the Applicant or its Management Agent, 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”. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

- d. English as a Second Language – The Applicant or its Management Agent 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. Electronic media, if used, must be used in conjunction with live instruction. (2 points)

- e. Resident Assistance Referral Program - The Applicant or its Management Agent 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. (2 points)

- f. Swimming Lessons – The Applicant or its Management Agent must provide on-site swimming lessons for children or adults, at no cost to the resident, at least twice each year. (2 points)
- g. Life Safety Training – The Applicant or its Management Agent 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. (2 points)

Only Applicants requesting HOME funding must answer the questions in Part III. G, H and I below.

G. HOME Uniform Relocation Act (Threshold)

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) is government-wide legislation and compliance begins at the initiation of negotiation for federal assistance. Failure to provide all required Uniform Relocation Act information shall result in threshold failure.

- 1. Applicant must select "Yes" if any portion of the proposed Development will involve rehabilitation work, regardless of whether Rehabilitation or Acquisition and Rehabilitation was selected as the Development Category at Part III.A.3.
- 2. a. - e. Answer all questions as appropriate.
- f. Provide the following documentation in a separate notebook entitled "Relocation Documentation". Only one copy of this documentation is required.
 - (1) & (2) List of all occupied units and tenant income certifications – The income of persons and households who are currently occupying a unit that will receive HOME assistance must be provided to determine whether they are income eligible. For all occupied units, the Applicant must provide a summary list of all residents and income certifications for those residents in occupied units that will be HOME-Assisted Units. If the existing residents and/or Development is/are currently participating in a federally subsidized

program (such as Project-based Section 8, Section 8 Existing or Section 8 Voucher Programs), the residents' current income certification forms required for that program may be used instead.

- (3) Provide a brief description of how the Development will meet the HOME set-aside requirements. The description must indicate whether the existing residents are HOME eligible residents, or whether the residents will be evicted and replaced with income eligible residents in order to meet the set-aside requirements committed to in this Application.
 - (4) Cost of Relocation - Describe how the cost of relocation will be covered. Detail how the temporary and permanent relocation will be handled.
 - (5) General Information Notice - In accordance with the Uniform Relocation Act (URA), as part of 24 CFR Part 92, a Development applying for HOME funds must provide a notice to all tenants at time of Application, informing them of their rights under the URA in accordance with Chapter 2 of the HUD Handbook 1378. The Handbook is incorporated by reference and is available on the Corporation's Website under the 2009 Universal Application link labeled Related References and Links. The proper manner of notice is provided in this Handbook. A copy of each General Information Notice must be provided to each tenant, not just tenants in HOME-Assisted Units. The Applicant must provide a copy of each General Information Notice for each occupied unit in the notebook labeled "Relocation Documentation". Each notice must include proof of delivery by certified letter or by signed copy of the notice when hand delivered.
3.
 - a. If the Applicant owns the Development site, provide a narrative describing the acquisition behind a tab labeled "**Exhibit 37**". This narrative must describe how, when, and from whom the property was acquired and whether or not the property was vacant when acquired.
 - b. If the Applicant is a private company and is acquiring the property, the Applicant (buyer) must provide the seller with a notice that the buyer does not have the power of eminent domain to obtain the property and a determination of market value will estimate the value of the property. This must be done prior to execution of the contract or may be attached as an addendum to the contract. A copy of the required notice must be provided behind a tab labeled "**Exhibit 38**". A sample addendum is available on the Corporation's Website.
 - c. If the Applicant is a public (government) Applicant, respond to all applicable remaining questions in this relocation section.

- d. If the buyer has the power of eminent domain, buyer must notify the seller in writing that it has such power and the determination of market value for the property is being waived. Provide a copy of the required notice behind a tab labeled "**Exhibit 38**". A sample notice is available on the Corporation's Website.
- e. If the Applicant is a public (government) Applicant and does not have the power of eminent domain, provide the following: (1) notice of interest, (2) determination of fair market value, (3) appraisal of the property, and (4) written offer of just compensation which includes a statement of just value, property description, and identification of buildings. Provide all required documentation behind a tab labeled "**Exhibit 38**".

H. HOME Certification of Consistency With the Consolidated Plan (Threshold)

Provide evidence behind a tab labeled "**Exhibit 39**" that the proposed Development is consistent with the applicable Consolidated Plan. Developments located in entitlement jurisdictions should request a certification of consistency letter from the appropriate authorities in that jurisdiction (typically, the community development staff).

Developments located in non-entitlement jurisdictions (e.g. small non-entitlement cities or unincorporated areas of counties) should request a certification of consistency letter from the state. Failure to provide this certification will result in threshold failure. To request a certification of consistency letter from the state (or if you are not sure which Consolidated Plan applies to the location of your proposed HOME Development), please contact:

Judy Peacock (or her successor)
Bureau of Community Development
Division of Housing and Community Development
Florida Department of Community Affairs
850-922-1454

I. HOME Other Federal Requirements (Threshold)

- 1. Federal Labor Requirements - Owners of a building or buildings which consist of 12 or more HOME-Assisted Units which are to be constructed or rehabilitated by the same contractor under a single contract (including Scattered Site Developments) must comply with the Federal Labor Standards requirements as identified in 24 CFR Part 92 and Rule Chapter 67-48, F.A.C.

Federal Labor Standards require that all persons working on the site be paid an hourly rate not less than the minimum rate specified in the Wage Determination issued by HUD for each particular property. The owner will be required to submit to the Corporation, or its representative servicer, payroll reports and

certifications to verify wage payments. Conformance with Labor Standards will be monitored during the construction/rehabilitation period in conjunction with the draw inspections by the consulting engineer/architect engaged by the underwriter/servicer.

If the Development contains 12 or more HOME-Assisted Units to be rehabilitated or constructed under a single contract, the Corporation will require, prior to the start of construction, certification by the Applicant that it has been advised by the Corporation of its responsibilities and obligations regarding the federal labor and wage requirements and that it agrees to comply with the guidelines.

2. HUD Environmental Requirements – Applicant will be required to comply with the HUD environmental requirements as provided in 24 CFR Part 92 and 24 CFR Part 58.
3. Debarment and Suspension - Owners and contractors are prohibited from employing, awarding contracts, or funding any contractors or subcontractors that have been debarred, suspended, proposed for debarment or placed on ineligibility status by HUD. In addition, any owners who are debarred, suspended, proposed for debarment, or ineligible will be prohibited from participating in the HOME Program. Therefore, a certification must be executed by the contractor for compliance with debarment and suspension regulations. Provide the certification behind a tab labeled "**Exhibit 40**". This certification is incorporated by reference and is available on the Corporation's Website under the 2009 Universal Application link labeled Related References and Links. Failure to provide this executed certification shall result in threshold failure.
4. Lead Based Paint - If the Development was built before 1978, Lead Based Paint Regulations may apply. See 24 CFR Part 35 for exemptions. To be eligible for HOME funding, the Applicant must certify that it understands the requirements of the current HUD lead based paint regulations as identified in 24 CFR Part 92 and Rule Chapter 67-48, F.A.C.

If the Applicant is purchasing the property and the Development was built before 1978, provide a copy of the executed Disclosure of Information on Lead Based Paint and Lead Based Paint Hazards form, signed by both the buyer and the seller, behind a tab labeled "**Exhibit 41**". This form is incorporated by reference and is available on the Corporation's Website under the 2009 Universal Application link labeled Related References and Links. Failure to provide a copy of the executed disclosure form, if applicable, shall result in threshold failure.

5. Match - 24 CFR § 92.220 requires the Corporation to match funds for each HOME dollar spent on a Development. For purposes of Match calculation of taxes, fees, or charges that are forgiven for future years, the value of the Match is the present discounted cash value, based on a rate equal to the 10-year Treasury note rate in effect as of close of business on October 7, 2008, plus 285 basis points. This rate may be obtained from the Corporation prior to the Application Deadline.

For purposes of the Universal Application, Match contributions must be made from nonfederal resources and may be in the form of one or more of the following:

a. Cash contributions from nonfederal sources.

To be recognized as a cash contribution, funds must be contributed permanently to the HOME Development. Therefore, to receive match credit for the full amount of a loan to a HOME Development, all repayment, interest, or other return on investment of the contribution must be deposited in the local account of the participating jurisdiction's HOME Investment Trust Fund to be used for eligible HOME activities in accordance with the requirements of 24 CFR § 92.220.

b. Forbearance of fees - state and local taxes, charges or fees.

The value of state or local taxes, fees, or other charges that are normally imposed or charged by a state or local government on all transactions or developments in the conduct of its operations, which are waived, foregone, or deferred, may be counted as Match. The amount of any real estate taxes may be based on post-improvement property value.

c. Donated Real Property.

The value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of donated land or other real property may be counted as Match, as provided below. The donation may be made by the participating jurisdiction, non-federal public entities, private entities, or individuals, with the exception of cash or other forms of contributions from Applicants, or Affiliates thereof, for or recipients of HOME assistance or contracts, or investors who own, are working on, or are proposing to apply for, assistance for a HOME-assisted project.

- (1) Donated property not acquired with Federal resources is a contribution in the amount of 100 percent of the value.
- (2) Donated property acquired with federal assistance may provide a partial contribution. The property must be acquired with federal assistance specifically for a HOME development. The property must be acquired with the federal assistance at demonstrably below the appraised value and must be acknowledged by the seller as a donation to affordable housing at the time of the acquisition with the federal assistance. The amount of the contribution is the difference between the acquisition price and the appraised value at the time of acquisition with the federal assistance.

- (3) Property must be appraised in conformance with established and generally recognized appraisal practice and procedures in common use by professional appraisers. Opinions of value must be based on the best available data properly analyzed and interpreted. The appraisal of land and structures must be performed by an independent, certified appraiser.

List the amount of each source of Match funding. For each source of Match funding listed, the Applicant must provide documentation consisting of a signed statement from the source detailing the type of contribution, the amount of the contribution, and how the amount of the contribution was calculated. If determination of the contribution amount is based on the present value calculation, include the actual present value calculation as described in 24 CFR § 92.220. Provide this information behind a tab labeled “**Exhibit 42**”. If additional space is required, enter the information on the addenda located at the end of the Application.

Match as a percentage of the HOME loan amount will be used as a tie-breaker as described further in the Ranking and Selection Criteria section of the Universal Application Instructions.

Part IV. Local Government Support

A. Contributions (Maximum 5 Points)

The following Applicants will automatically receive 5 points without any requirement to obtain a Local Government contribution:

- Applicants requesting MMRB through a Supplemental MMRB Application Cycle.
- Applicants receiving Tax-Exempt Bonds issued by either the Corporation or a Local Government, excluding 501(c)(3) Bonds from either source.
- Applicants that reflect Rehabilitation or Acquisition and Rehabilitation at Part III.A.3. of the Application.
- Applicants that selected and qualified for the Homeless Demographic at Part III.D. of the Application.

To be eligible to receive 5 points, all other Applicants must obtain a Local Government contribution with a value equal to or greater than the amounts listed on the County Contribution List and demonstrate such contribution by providing the properly completed and executed Local Government Verification of Contribution form(s). To qualify for points, the amount of the contribution stated on the applicable form(s) must be a precise dollar amount and cannot include words such as estimated, up to, maximum of, not to

exceed, etc., and each Local Government Verification of Contribution form must reflect the following dates:

- the effective date of the Local Government commitment and/or fee waiver (date must be on or before the Application Deadline); and
 - the term of the commitment and/or fee waiver (the commitment and/or fee waiver must be effective at least through December 31, 2009)
- (1) Provide the Local Government Verification of Contribution – Grant form behind a tab labeled “**Exhibit 43**”;
 - (2) Provide the Local Government Verification of Contribution – Fee Waiver form behind a tab labeled “**Exhibit 44**”;
 - (3) Provide the Local Government Verification of Contribution – Loan form behind a tab labeled “**Exhibit 45**”; and/or
 - (4) Provide the Local Government Verification of Contribution – Fee Deferral form behind a tab labeled “**Exhibit 46**”.

To be considered complete and eligible for points, the following documentation, as applicable, must be attached to the Local Government Verification form:

- The payment stream for all present value calculations (if contribution consists of a loan or deferred fee);or
- the calculations by which the total amount of each waiver is determined (if contribution consists of a fee waiver)

In order to be eligible for points for a Local Government contribution, the contribution must provide a tangible economic benefit that results in a quantifiable cost reduction and must be given specifically because the Development will provide affordable housing. Local Government contributions that are not specifically made for the benefit of affordable housing but are instead of general benefit to the area in which the Development is located will NOT qualify as a contribution to the Development. Further, the fact that no impact fees or other such fees are levied by a local jurisdiction for ANY type of development DOES NOT constitute a "Local Government Contribution" to the proposed Development. Similarly, if such fees ARE levied by the local jurisdiction but the nature of the proposed Development exempts it (e.g., typically, a Rehabilitation Development is not subject to impact fees), for purposes of this form, no "Local Government Contribution" exists and no points will be awarded. In addition, the absence of interest on a loan or the absence of interest payments until a specific date does not constitute a deferral or waiver of fees. State, federal, or Local Government funds initially obtained by or derived from a Local Government qualify as a Local Governmental contribution even though the funds are directly administered by an intermediary such as a housing finance authority, a community reinvestment corporation, or a state-certified Community Housing Development Organization, provided that they otherwise meet the

requirements set forth in this Application, including those relating to the executed verification form. Local Government contributions that have not received final approval will not qualify as a Local Government contribution for purposes of this Application. The following will not qualify as a Local Government Contribution: (i) a contribution from an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of an Applicant or a Developer and (ii) HOPE VI funds.

The only Local Government contributions that will count for the purpose of scoring are:

- Monetary grants
- Loans with the exception of USDA RD funds
- A one-year or more deferral of a fee beyond the date that it is routinely due
- Waiver of fees

The contribution may not be included on the Development Cost Pro Forma nor may it be considered part of Development Cost for purposes of calculating HC basis or Developer's fee. The exception to the previous sentence is deferred Local Government fees, which may be shown on the Development Cost Pro Forma.

All loans and fee deferrals must be present valued to determine the value of these contributions.

Calculate the net present value of the payments using the discount rate, the 10 year Treasury note in effect as of close of business on October 7, 2008 plus 285 basis points. This figure may be obtained from the Corporation prior to the Application Deadline.

A loan with a forgiveness provision requiring approval of the Local Government will be treated as a loan, rather than as a grant, for scoring purposes. The "Loan" verification form should be used.

To calculate the value of a Local Government below market interest rate loan:

- Calculate the net present value of the payments due to the Local Government including any balloon payment of principal due on a non-amortizing or non-fully amortizing loan.
- Calculate the net present value of the loan payments using the discount rate.
- Subtract the net present value of the loan payments from the original loan principal amount. The remaining amount is the value of the Local Government contribution.

Example: If the discount rate is assumed to be 9 percent and the Local Government will provide a fully amortizing \$1,000,000 loan at 3 percent for 15 years, the contribution is calculated as follows:

Calculate the monthly payment of the \$1,000,000 loan at 3 percent (\$6,905.82).

Calculate the net present value of the stream of \$6,905.82 monthly payments over 15 years (180 months) using a 9 percent discount rate (\$680,868.33).

Subtract the net present value amount from the original principal loan amount to arrive at the value of the contribution ($\$1,000,000 - \$680,868.33 = \$319,131.67$ value).

Example: If the discount rate is assumed to be 9 percent and the Local Government will provide an interest only \$1,000,000.00 loan at 3 percent for 15 years, the contribution is calculated as follows:

Calculate the monthly payment of the \$1,000,000 loan at 3 percent. Multiply the \$1,000,000 by 3 percent and divide the result by 12. The answer is \$2,500. As such, the loan payments for the first 179 months are \$2,500. The 180th payment is the \$2,500 plus the balloon payment of \$1,000,000, which is \$1,002,500.

Calculate the net present value of the stream of the various monthly payments over 15 years (180 months) using a 9 percent discount rate (\$507,032.96).

Subtract the net present value amount from the original principal loan amount to arrive at the value of the contribution ($\$1,000,000 - \$507,032.96 = \$492,967.04$ value).

❖ **SCORING:**

The government contact person listed on the Verification of Local Government Contribution form(s) may be contacted to verify the nature and the amount of the contribution. If the amount and type of contribution is verified to be less than that represented in the Application, the Applicant will receive points only for the lesser amount. If the amount and type of contribution cannot be verified, the Applicant will receive zero points for that contribution. In either case, the Applicant may also be subject to the consequences set forth in section 420.507(35), F.S., and Rule Chapter 67-48, F.A.C.

Scorers will calculate the present value of a loan and fee deferral in order to determine the value of the Local Government contribution. Scorers, where applicable, will adjust the amount of the Local Government contribution up or down depending on the results of these calculations.

NOTE: Funds administered by the Local Government, including federal funds and SHIP funds, may be included in the contribution as long as the appropriate verification form and all required supporting documentation are included. For purposes of this form, USDA-RD funds will NOT count as a 'Local Government contribution'.

NOTE: For waiver of fees, attach a sheet behind the Local Government Verification of Contribution form detailing how the amount of savings was calculated. For waivers of fees that are determined on a per set-aside unit basis, calculations should show the amount waived per set-aside unit for each waived fee. Failure to attach a sheet showing these calculations will result in the contribution not being considered.

NOTE: For loans and fee deferrals, attach a separate sheet behind the applicable Local Government Verification of Contribution form showing the payment stream used to calculate the net present value of the contribution. For example, a sheet of paper that stated the following would be acceptable: "The net present value of the Manatee County \$500,000 loan was computed using a payment stream of \$2,000 for 60 months, \$3,000 for 60 months, and \$5,000 for 60 months." Failure to attach a sheet that provides this information will result in the contribution not being considered.

In order for an Application to achieve the maximum 5 points, the Applicant must provide evidence of a contribution value whose dollar amount is equal to or greater than the amount listed on the County Contribution List for the county in which the proposed Development will be located. Those Applications that do not have the necessary contribution values to achieve maximum points will be scored on a pro-rata basis.

Example: A Development is to be located in Sarasota County and has achieved a Local Government contribution valued at \$75,000. The County Contribution List states that a Development to be located in Sarasota County must obtain contributions valued at \$150,000 to achieve 5 points. Therefore, in this example, the Development would receive 2.5 points $((\$75,000/\$150,000) \times 5)$.

NOTE: Points will be rounded to two decimal places (3.345 rounded up to 3.35 and 3.3449 rounded down to 3.34).

❖ County Contribution List

County in Which the Development Is to be Located	Value of Contribution Required to Achieve Maximum Points	County in Which the Development Is to be Located	Value of Contribution Required to Achieve Maximum Points
Broward Miami-Dade	\$250,000	Columbia Flagler Highlands	\$40,000
Duval Hillsborough Orange Palm Beach Pinellas	\$200,000	Monroe Nassau Putnam Sumter	
Brevard Lee Pasco Polk Sarasota Seminole Volusia	\$150,000	Bradford De Soto Gadsden Hardee Hendry Jackson Levy Okeechobee Suwannee Walton	\$20,000
Alachua Collier Escambia Lake Leon Manatee Marion	\$100,000	Baker Calhoun Dixie Franklin Gilchrist Glades Gulf Hamilton	\$10,000
Bay Charlotte Citrus Clay Hernando Indian River Martin Okaloosa Osceola St. Johns St. Lucie Santa Rosa	\$75,000	Holmes Jefferson Lafayette Liberty Madison Taylor Union Wakulla Washington	

B. Incentives (Maximum 4 Points)

Points will be awarded for the following Local Government planning efforts. To be eligible to receive points, the Applicant must submit the applicable Local Government Verification of Affordable Housing Incentives form(s), properly completed and executed. Do not provide any attachments to the verification forms.

1. Provide the Local Government Verification of Affordable Housing Incentives – Expedited Permitting Process for Affordable Housing form behind a tab labeled “**Exhibit 47**”. (1 point)

2. Provide the Local Government Verification of Affordable Housing Incentives – Contributions to Affordable Housing Properties or Developments form behind a tab labeled “**Exhibit 48**”. (1 point)
3. Provide the Local Government Verification of Affordable Housing Incentives – Modification of Fee Requirements for Affordable Housing Properties or Developments form behind the tab labeled “**Exhibit 49**”. (1 point)
4. Provide the Local Government Verification of Affordable Housing Incentives – Impact of Policies, Ordinances, Regulations, or Plan Provisions on Cost of Affordable Housing Properties or Developments form behind the tab labeled “**Exhibit 50**”. (1 point)

Part V. Financing (Threshold)

A. Funding

1. Funding Request – The Applicant must state the amount of Corporation funding it is requesting in this Application. In the event of a discrepancy between the amount(s) shown in this section and that shown elsewhere within the Application, the amount(s) shown in this section shall be deemed to be the requested amount(s).
 - a. MMRB Loans are issued in increments of \$5,000.
 - b. Competitive HC request cannot exceed the applicable amount stated in the following chart:

Application’s County Group* / Designation	County Group / Designation Competitive HC Request Limits	
	If Development is not located in a DDA or QCT	If Development is located in a DDA or QCT or if Applicant selected and qualified for the Homeless Demographic **
LL and LM Counties	\$1,970,000	\$2,561,000
LS Counties	\$1,625,000	\$2,110,000
LVS Counties	\$1,276,000	\$1,660,000
ML Counties	\$1,155,000	\$1,510,000
MS Counties	\$980,000	\$1,275,000
Florida Keys Area		The lesser of \$25,000 per HC set-aside unit or \$1,510,000
Small Counties	\$825,000	\$1,070,000
Preservation***	The lesser of \$15,000 per HC set-aside unit or the maximum request amount for the county where the Development is located	The lesser of \$15,000 per HC set-aside unit or the maximum request amount for the county where the Development is located

* County Groups are described in the Ranking and Selection Criteria of the Universal Application Instructions

** Homeless Demographic Commitment at Part III.D.

*** This is limited to Applicants that selected and qualified for the Preservation Designation in this Application, regardless of county group.

c. HOME

- (1) For Applicants requesting Competitive HC and HOME, the HOME request amount is limited to the lesser of \$70,000 per unit or \$4 million.
- (2) For Applicants requesting HOME only, the HOME request cannot exceed the applicable HOME Rental FHFC Subsidy Limits. The actual dollar amount of these limits is based on the number of bedrooms in each unit and the county in which the Development is located. HOME funds are not available for units that are not set-aside units. See the HOME Rental FHFC Subsidy Limits chart provided at the Corporation’s Website under the 2009 Universal Application link labeled Related References and Links.

HOME Applicants - Provide a chart behind a tab labeled “**Exhibit 51**” showing the calculation of the total maximum HOME subsidy the Applicant may request based on the Corporation limits. Failure to provide the chart shall result in threshold failure. The chart must include the following information concerning the HOME-Assisted (set-aside) Units. For example, if the proposed Development will consist of 25 total units, 20 of which are set-aside units, and will be located in Baker County, calculate the maximum allowed HOME funding request as follows:

Unit Size (0, 1, 2, 3, 4 Bedrooms)	Number of Set- Aside Units		Appropriate Dollar Limit (60%) based on unit size, total number of units in Development, and County in which it is located		HOME Subsidy Allowed	
1	15	x	\$71,624	=	\$1,074,360	
2	5	x	\$87,096	=	\$435,480	
Total Maximum Home Subsidy Allowed					=	\$1,509,840

2. Designation –HC Applicants

The Applicant must select only one of the following designations. If the Applicant fails to select a designation, the Applicant will be deemed to have selected designation e. below. If the Applicant makes a selection and fails to qualify for the selected designation, the Application will fail threshold.

a. Florida Keys Area

To qualify to make this selection, the proposed Development must be located in the Florida Keys Area.

b. Rural Development 515

c. Rural Development 514/516

Applicant may select item b. or c. above if it is anticipated that the Development will be assisted with funds from the United States Department of Agriculture RD 515 or 514/516 Program. By making either selection, the Applicant chooses to compete within the Rural Development Special Set-Aside. Applicants within this Special Set-Aside must provide evidence of RD financing by November 1, 2009 or the reserved funds will be distributed outside the RD Special Set-Aside in accordance with the QAP. Applicants without an RD funding commitment at the time of Application Deadline must submit alternative financing commitment(s) to qualify during scoring. Such commitment(s) must be replaced during credit underwriting.

d. Preservation

To qualify to make this selection:

- (1) The Development must meet the definition of Preservation stated in Rule 67-48.002, F.A.C.;
- (2) The Development must meet the definition of Rehabilitation stated in Rules 67-48.002 and 67-48.0075, F.A.C., and the Applicant must have selected the Rehabilitation or Acquisition and Rehabilitation Development Category at Part III.A.3. of the Application; and
- (3) The Applicant must provide behind a tab labeled “**Exhibit 52**” a letter from HUD or RD, dated within 12 months of the Application Deadline, which includes the following information:
 - (a) Name of the Development;
 - (b) Address of the Development;
 - (c) Year built;
 - (d) Total number of units in the Development;
 - (e) Percentage of the total units that receive Project-Based Rental Assistance (PBRA); and
 - (f) The HUD or RD program associated with the proposed Development.

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

e. Applicant elects not to select one of the above designations

3. Other Funding – If applicable, the Applicant must include the following other funding sources in the Application:
 - a. If the Development has received funding from the Predevelopment Loan Program (PLP), the Corporation file number and amount of funding must be listed. Note: PLP funding cannot be used as a source of financing on the Construction/Rehab. Analysis or the Permanent Analysis.
 - b. The Applicant must list any other Corporation funding, excluding credit enhancement from the Guarantee Fund, that will be used as a source of financing for this construction project.
 - c. If Local Government-issued Tax-Exempt Bond proceeds will be used as a source of financing, the source and amount of such proceeds must be listed.

B. Finance Documents

All Applicants must complete the Development Cost Pro Forma, the Detail/Explanation Sheet, if applicable, the Construction or Rehab Analysis, and the Permanent Analysis.

All Applicants must complete and attach the Commitment to Defer Developer Fee form, if applicable, behind a tab labeled “**Exhibit 53**”. If the proposed Development will have more than one Developer and the Developers are committing to defer some or all of the Developer fee, each Developer must complete and provide a Commitment to Defer Developer Fee form reflecting the portion of the Developer fee it is deferring.

❖ Development Cost Pro Forma

This section must include all anticipated costs of the Development construction, rehabilitation and, if applicable, acquisition. Any amounts that are not an anticipated cost to the Development, such as waived fees or charges, cannot be included in the Development Cost Pro Forma. Note: deferred Developer fees are not considered “waived fees”.

❖ Fee Disclosure

Developer fee and General Contractor fee must be disclosed. In the event the Developer fee and/or General Contractor fee are/is not disclosed on the Development Cost Pro Forma, the Corporation will assume that these fees will be the maximum allowable and will add the maximum amount(s) to Total Development Cost. If an Applicant lists a Developer fee or General Contractor fee that exceeds the stated Application limits, the Corporation will adjust the fee to the maximum allowable.

❖ Developer Fees

Developer fee shall be limited to 16 percent of Development Cost, with the following exceptions: (i) a Developer fee of 18 percent of Development Cost shall be allowed if the proposed Development is qualified for Housing Credits pursuant to Rule 67-48.027, F.A.C., pertaining to Tax-Exempt Bond-Financed Developments, and (ii) a Developer fee of 21 percent of Development Cost shall be allowed if the Applicant is requesting Competitive Housing Credits and selected and qualified for the Homeless Demographic at Part III.D. of the Application, pursuant to paragraph 67-48.0072(16)(a), F.A.C.

Note: The maximum allowable Developer fee will be tested by multiplying the Development Cost by the applicable percentage (16 percent, 18 percent or 21 percent). This calculation will be carried to 2 decimal places and may not be rounded.

C. MMRB Applicants

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 behind a tab labeled "**Exhibit 54**". 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). The Commitment/Letter of Interest does not have to be firm.

D. Non-Corporation Funding Commitment(s)

Except for anticipated funding from the American Recovery and Reinvestment Act of 2009, Applicants must provide documentation of all commitments, proposals or letters of intent from both the construction and the permanent lender(s), the syndicator or other sources of funding. The commitments, proposals or letters of intent must state whether they are for construction financing, permanent financing, or both. For a commitment letter, proposal or letter of intent to meet threshold, all attachments must be included. Insert documentation for each source directly behind its own tab beginning with a tab labeled "**Exhibit 55**" and continuing with sequentially numbered tabs for each exhibit. Evidence for each funding commitment, proposal or letter of intent must be behind its own tab.

For purposes of this Application, neither net operating income for a Rehabilitation Development nor capital contributions will be considered a source of financing.

1. Firm Commitment, Proposal or Letter of Intent

For the purpose of this Application, a firm commitment, proposal or letter of intent for debt financing must adhere to the following. Evidence for each firm commitment, proposal or letter of intent must be behind its own tab.

- (a) A firm commitment, proposal or letter of intent shall contain:
- terms
 - proposed interest rate of the construction loan (a published variable index will be acceptable)
 - proposed interest rate of the permanent loan (a published variable index will be acceptable)
 - signature of all parties, including acceptance by the Applicant
Note: In order to be considered 'firm', Local Government financial commitments are not required to be signed by the Applicant if the Applicant provides the properly completed Local Government Verification of Contribution form
 - a statement that states the commitment, proposal or letter of intent does not expire before December 31, 2009, with the exception of Local Government-issued tax-exempt bonds.
- (b) In order for a financing commitment, proposal or letter of intent to count as a permanent financing source, it must have a term of at least 10 years.
- (c) If the financing has closed, a copy of the executed note or executed loan agreement, which 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 firm commitment, but in order for it to count as a permanent financing source, it must have a term of at least 10 years.
- (d) No evidence of ability to fund Developer fee is required.
- (e) If the commitment, proposal or letter of intent is not from a regulated Financial Institution in the business of making loans or a governmental entity, evidence of ability to fund must be provided. Evidence of ability to fund includes: (1) a copy of the lender's most current audited financial statements no more than 17 months old; or (2) if the loan has already been funded, a copy of the note and recorded mortgage. The age of all financial statements is as of the Application Deadline. In evaluating ability to fund, the Corporation will consider the entity's unrestricted current assets

typically used in the normal course of business. Assets considered restricted include, but are not limited to, pension funds, rental security deposits, and sinking funds. Commitments, proposals or letters of intent from lenders who cannot demonstrate ability to fund will not meet threshold and the commitment, proposal or letter of intent will not count as a source of financing. Financial statements may be included in the Application or submitted directly to the Corporation. If submitted directly to the Corporation, a copy of the Corporation's Letter of Receipt and Acceptance must accompany each Application which contains a commitment letter, proposal or letter of intent from the lender whose statements were submitted directly to the Corporation.

- (f) Commitments, proposals or letters of intent with conflicting information may be determined not to meet threshold depending upon the nature of the inconsistency.
- (g) If a loan commitment, proposal or letter of intent shows an amount less than the corresponding line item on the pro forma, the scorer will use the commitment, proposal or letter of intent amount. However, if a loan commitment, proposal or letter of intent shows an amount in excess of the corresponding line item on the pro forma, up to the total amount of the loan commitment, proposal or letter of intent amount may be utilized as a funding source, if needed.
- (h) The loan amount may be conditioned upon an appraisal or debt service coverage ratio.
- (i) Commitments, proposals or letters of intent may be conditioned upon the Applicant receiving the funding from the Corporation for which it is applying.
- (j) If a commitment, proposal or letter of intent has a provision for holding back funds until certain conditions are met, the amount of the hold-back will not be counted as a source of construction financing unless it can be determined that the conditions for the release of the hold-back can be met prior to or simultaneous with the closing of the Development's permanent financing.
- (k) A commitment, proposal or letter of intent by a sophisticated investor to buy the bonds on an unrated basis will be considered to meet threshold to the extent evidence of bond allocation is provided in accordance with the terms and conditions listed in the instructions regarding bond financing.

- (1) Grant funds are contributions to the Development, other than equity, which carry no repayment provision or interest rate. A firm commitment for grant funds will be considered a firm commitment for scoring purposes if the commitment is properly executed and, if applicable, evidence of ability to fund is provided.

2. Syndication/HC Equity

For the purpose of this Application, an equity commitment, proposal or letter of intent must include the following:

- (a) In order for a Housing Credit Syndication/Equity commitment, proposal or letter of intent to meet threshold it must:
 - Be executed by all parties, including the Applicant.
 - Be dated.
 - Include all terms and conditions of the commitment, proposal or letter of intent.
 - Specifically state the proposed amount to be paid for each Housing Credit dollar being purchased.
 - State the proposed capital pay-in schedule which must include the proposed amount of equity to be paid prior to or simultaneous with the closing of construction financing, and the proposed amount of equity to be paid prior to construction completion. It must expressly state the proposed equity amount, even if the amount is zero, along with the words “paid prior to or simultaneous with the closing of construction financing”.
 - State the proposed equity amount to be paid prior to or simultaneous with the closing of construction financing that is at least 15 percent of the total proposed equity to be provided (the 15 percent criteria). There are two exceptions to the preceding sentence. First, if there is a firm bridge loan commitment, proposal or letter of intent within the equity commitment, proposal or letter of intent that provides for bridge loan proceeds that equal at least 15 percent of the amount of total proposed equity to be provided to be made available prior to or simultaneous with closing of construction financing, the 15 percent criteria will be met. Second, if there is a separate firm commitment, proposal or letter of intent for a bridge loan from either the equity provider, any entity that is controlled directly or indirectly by the equity provider, or a subsidiary of the equity provider’s parent holding company, and the commitment, proposal or letter of intent explicitly proposes an amount to be made available prior to or simultaneous with the closing of construction financing that equals at least 15 percent of the total proposed equity to be paid stated in the equity commitment,

proposal or letter of intent, the 15 percent criteria is met. Bridge loan commitments, proposals or letters of intent that are not within the equity commitment, proposal or letter of intent, though, must meet the criteria previously stated for debt financing with the exception that evidence of ability to fund does not have to be provided. The Applicant may include the proposed amount of the bridge loan as equity proceeds on the Construction or Rehabilitation Analysis and on the Permanent Analysis.

- State the anticipated amount of Housing Credit allocation.
 - State the percentage of the anticipated amount of Housing Credit allocation being purchased.
 - State the anticipated total amount of equity to be provided.
 - State that the commitment, proposal or letter of intent does not expire before December 31, 2009.
- (b) The percentage of credits proposed to be purchased must be equal to or less than the percentage of ownership interest held by the limited partner or member.
- (c) If the limited partnership agreement or limited liability company operating agreement has closed, the closed agreement must be provided. To be counted as a firm source of financing the partnership agreement or operating agreement must expressly state the amount of funds to be paid prior to completion of construction by the equity provider or the Applicant must submit separate documentation, signed by the equity provider, expressly stating the amount of funds paid or to be paid prior to completion of construction.
- (d) If not syndicating/selling the Housing Credits, the owner's commitment to provide equity must be included. The commitment must include the following:
- the total amount of equity; and
 - the pay-in schedule stating the amounts to be paid prior to or simultaneously with the closing of construction financing and the amounts to be paid prior to the completion of construction; and
 - the anticipated Housing Credit allocation.

Important! If not syndicating/selling the Housing Credits, evidence of ability to fund must be provided as an exhibit to the Application. Additionally, in order for the commitment to meet threshold, 15 percent of the total equity being provided must be paid prior to or simultaneously with the closing of the construction

financing. Proceeds from a bridge loan will NOT count toward meeting this requirement.

- (e) If the Development's location loses its DDA/QCT designation in the period between the Application Deadline and the date that signifies a day that is one week before the end of the cure period, any equity commitment, proposal or letter of intent for the Development provided to the Corporation on or before the Application Deadline will not meet threshold and a new equity commitment, proposal or letter of intent will need to be provided as a cure.
- (f) If the amount of Competitive Housing Credits requested is less than the anticipated amount of credit allocation stated in the equity/owner/syndication commitment, proposal or letter of intent, the commitment, proposal or letter of intent will not be considered a source of financing.

3. American Recovery and Reinvestment Act of 2009

Funding provided by the American Recovery and Reinvestment Act of 2009 may be used to cover any financing shortfall for the purposes of this Application. However, Florida Housing makes no assurances or representations that such funding will be available to any Applicant.

Except for anticipated funding from the American Recovery and Reinvestment Act of 2009, the Application requires complete information on all sources of Development funding, including any Developer contributions, and the proposed uses of those funds. All loans, grants, donations, syndication proceeds, etc., should be detailed in this Application.

THRESHOLD REQUIREMENTS

Requirements to meet Threshold include:

1. None of the items described in Rule Chapters 67-21 and/or 67-48, F.A.C., has caused the rejection of the Application by the Corporation.
2. All applicable pages and exhibit forms of the Application must be completed.
3. The Applicant must submit one "Original Hard Copy" Application labeled "Original" and three photocopies of the "Original Hard Copy" Application. MMRB Applicants that will participate in the HUD Risk Sharing Program must submit one additional photocopy of the "Original Hard Copy" Application.
4. The Application must be submitted by the Application Deadline and be accompanied by the correct Application fee and, if applicable, the TEFRA fee.

5. The Application cannot be submitted on exhibit forms (other than the Declaration of Priority I Related Applications form) or pages that contain corrections or ‘white-out’ or have been scanned, imaged, retyped, or otherwise altered.
6. The Applicant must demonstrate that it is a legally formed entity eligible to do business in the state of Florida at the Application Deadline.
7. If the Applicant is a Non-Profit entity, the required documentation must be submitted.
8. Experience of the Development team must be demonstrated.
9. If the proposed Development consists of Scattered Sites, the required information for each site must be provided.
10. Ability to proceed must be demonstrated by submission of the required certifications or documentation, as the case may be, of status of site plan/plat approval, site control, infrastructure availability, zoning approval and environmental site assessment. Site plan approval/review or plat approval, as applicable, infrastructure and zoning must be in place as of the Application Deadline.
11. The Applicant must commit to applicable minimum set-aside required by program rules and federal regulations.
12. The following Applicants must commit to the applicable minimum ELI Set-Aside: Applicants requesting Competitive HC and Applicants with a Set-Aside Location A Development regardless of the funding requested.
13. The Applicant must select and qualify for one Demographic Commitment.
14. Financing documentation must reflect the following:
 - The total amount of monetary funds determined to be in commitments, proposals or letters of intent must equal or exceed uses; and
 - MMRB Applicants must provide the Credit Enhancer’s Commitment or Bond Purchaser’s Letter of Interest.
15. Request amount(s) may not exceed program limits. HOME Applicants must demonstrate that the request amount does not exceed the maximum allowable HOME Rental Subsidy Limit set by the Corporation.
16. HOME Applicants must provide the following:
 - All documentation required by the Uniform Relocation Act, if applicable;
 - Evidence of certification of consistency with Consolidated Plan;
 - Contractor Certification regarding debarment and suspension; and
 - Lead-based paint documentation, if applicable.

17. Applicants for non-competitive HC, by virtue of having received Local Government Tax-Exempt Mortgage Revenue Bonds, must achieve a total HC Application score equal to or greater than 50 points.
18. Other items specifically designated “Threshold” in the Universal Application Package.

RANKING AND SELECTION CRITERIA

A. Applications for HOME Only:

1. Each Application Received by the Application Deadline will be assigned an Application number.
2. Lottery Numbers

Each Application that is assigned an Application number will receive a lottery number at or prior to the issuance of final scores. Lottery numbers will be assigned by having the Corporation’s internal auditors run the total number of assigned Application numbers through a random number generator program.

3. Funding of Applications

All Applications will be scored and then ranked in order of their scores provided all threshold requirements have been met as identified in the Universal Application Threshold Requirements.

Funds will be allocated to qualified CHDO Applications in order of ranking, until 15 percent of the available funds have been allocated in accordance with Rule 67-48.014, F.A.C. Any CHDO Application funded with Competitive HC and HOME funds to meet the HC Homeless goal during the ranking of the Competitive HC Applications will count toward meeting the CHDO set-aside. The remaining funds will then be allocated to Applications for proposed Developments in order of ranking. CHDO Applications not chosen for funding under the CHDO set-aside may compete with all other Applications for non-CHDO designated funds.

4. Tie-breakers

Tie-breakers will be applied to Applications with tied scores in the order listed below, as necessary for making tentative funding selections. For the purpose of this tie breaker, “non-profit” is not as defined in Rule Chapter 67-48, F.A.C. An Applicant or Developer whose general partner is 100 percent non-profit is not considered 100 percent non-profit unless all partners are 100 percent non-profit.

In addition, for purposes of this provision, a limited liability company will not be considered a non-profit unless all of its members are 100 percent non-profit.

- a. Preference will be given to a proposed Development located in a non-entitlement area.
- b. Preference will be given to the Application from an Applicant that is 100 percent non-profit and 100 percent of the Developer fee will go to the non-profit entity.
- c. Preference will be given to an Application which will use the smaller percentage of HOME Rental funds compared to the Total Development Cost. If the Total Development Cost on the Development Cost Pro Forma is revised during the scoring process, either by the Corporation or by the Applicant as provided in Rule Chapter 67-48.004, F.A.C., the Corporation will use the lesser of the original amount or the revised amount for purposes of this provision. An Application will be deemed to have the higher percentage of HOME funds as a percentage of Total Development Cost if the Applicant failed to provide a Total Development Cost on the Development Cost Pro Forma submitted for preliminary scoring. This tie-breaker will not be applied when considering two or more tied Applications if such tied Applications failed to provide a Total Development Cost on the Development Cost Pro Forma submitted for preliminary scoring.
- d. Preference will be given to the Application from an Applicant that is 100 percent non-profit and has both a for-profit Developer and a non-profit Developer, where at least 50 percent of the Developer fee is to be paid to the non-profit Developer.
- e. Preference will be given to an Application with a larger percentage of additional Home-Assisted Units (rounded to two decimal places) compared to total units.
- f. Preference will be given to an Application providing a larger percentage of Match.
- g. Lottery – Preference will be given to the Application with the lowest lottery number.

5. HOME Program Provisions

A HOME Application will not be funded if there are not enough funds available to fund at least 75 percent of the Application's Home request amount. In the event that an Application is not funded for this reason, a lower ranked eligible Application will be considered for funding.

6. HOME funding available after final ranking, whether CHDO or non-CHDO funding, will be allocated to the last Application funded if it received only a portion of the total HOME funding requested. Then the next highest ranking unfunded Application will be funded. If at any point during this time remaining funding is insufficient to provide 75 percent of the request amount of the highest ranked Application, the subject Application will not be funded and no lower ranked Application will be funded. Any remaining funds may be allocated in a Supplemental Application Cycle or as the Board deems appropriate.

B. Applications for Competitive HC and Competitive HC/HOME:

The following does not apply to non-competitive HC only Applications; however, non-competitive HC only Applicants must receive 50 points or more, which points will not include any tie-breaker points, to be eligible for an allocation of non-competitive HC.

1. Each Application Received by the Application Deadline will be assigned an Application number.

2. Lottery Numbers

Each Application that is assigned an Application number will receive a lottery number at or prior to the issuance of final scores. Lottery numbers will be assigned by having the Corporation's internal auditors run the total number of assigned Application numbers through a random number generator program. The Corporation's internal auditors will verify the accuracy of the procedures for assigning lottery numbers.

3. Group A and Group B Leveraging Classifications

Each Application Received on or before the Application Deadline, including any Application that is withdrawn by the Applicant after the Application Deadline but excluding any Application withdrawn prior to the Application Deadline, will be classified into one of two groups based on leveraging: Group A or Group B. Applications will be classified in Group A or Group B as follows:

- a. The Applications will be divided into two (2) separate lists, those deemed by the Corporation to be Priority I Applications and those deemed by the Corporation to be Priority II Applications, with the Applications placed on each separate list in ascending order beginning with the Application that has the lowest amount of total Corporation funding per set-aside unit and ending with the Application on each list that has the highest amount of total Corporation funding per set-aside unit. The total number of set-aside units for each Application will be computed by multiplying the total number of units within the proposed Development by the highest Total Set-Aside Percentage the Applicant committed to as stated in the last row of the set-aside breakdown chart for the program(s) applied for in the Set-

Aside Commitment section of the Application. Results that are not a whole number will be rounded up to the next whole number. If an Application's funding request exceeds the maximum allowed, the Corporation will use the maximum funding request allowed when classifying the Applications into Groups A and B. Total Corporation funding will be determined by adding the following applicable funding sources, as stated in the Funding section of the Application:

- (1) Competitive HC request amount. If the Development is not located in a DDA or QCT and the Applicant selected and qualified for the Elderly, Farmworker/Commercial Fishing Worker or Family Demographic Commitment at Part III.D. of the Application, the HC request amount will be multiplied by 7.5. If the Development is located in a DDA or QCT and/or the Applicant selected and qualified for the Homeless Demographic Commitment at Part III.D of the Application, the HC request amount will be multiplied by 7.5 and that product will be multiplied by .7692.
- (2) Other FHFC funding. For purposes of classifying Applications in Groups A and B, PLP and HOME funding will not be considered FHFC funds.

In addition, if the proposed Development meets all of the following requirements, the total Corporation funding amount will be multiplied by .63:

- located in a Large County, and
- Applicant selected the High-Rise Development Design, and
- Applicant selected the New Construction Development Category, and
- the Applicant selected and qualified as an Urban In-Fill Development.

or, if the proposed Development meets all of the following requirements, the total Corporation funding amount will be multiplied by .785:

- located in a Large County, and
- Applicant selected the Mid-Rise with Elevator (a building comprised of 5 or 6 stories) Development Type and at least 90 percent of the total units are in these Mid-Rise building(s), and
- Applicant selected the New Construction Development Category, and
- the Applicant selected and qualified as an Urban In-Fill Development.

The total number of Applications on each separate list will be multiplied by 80 percent and the resulting figure will be rounded up to the next whole

number (the resulting figure after rounding will be referred to as the “80/20 Cut-Off”). A line will be drawn on each separate list below the Application whose place on the list is equal to the 80/20 Cut-Off. If any Application(s) below the line has the same total Corporation funding request per set-aside unit as the Application immediately above the line, the line will be moved to a place immediately below this Application(s). The total Corporation funding per set-aside unit for the Application immediately above the line will then be multiplied by 1.10 (the resulting figure dollar amount will be referred to as the “Leveraging Cut-Off”). A new line will be drawn on the list below the Application whose Corporation funding request per set-aside unit amount is the closest figure on the list to the Leveraging Cut-Off without going over. If any Application(s) below the line has the same total Corporation funding request per set-aside unit amount as the Application immediately above the line, the line will be moved to a place immediately below this Application(s). On each separate list, the Applications above the line will be classified as Group A and the Applications below the line will be classified as Group B.

- b. Group A and Group B classifications will be used for tie-breakers as more fully described below in the Tie-breakers section of these instructions.

4. Groups 1, 2 & 3 Total Score Classifications

Immediately following the Board’s actions on informal appeals, eligible Applications will be classified in three groups based on the total score of each eligible Application: Group 1, Group 2 and Group 3. For purposes of this classification, eligible Application means an Application that satisfied all threshold requirements, regardless of the Application’s total score, and has not withdrawn its Application. Group 1, Group 2 and Group 3 classifications will not be affected by any actions after this determination. Eligible Applications will be classified in Group 1, Group 2 or Group 3 as follows:

- a. Eligible Applications will be listed in descending order beginning with the Application that has the highest total score and ending with the Application that has the lowest total score. Total score means the amount of points awarded to the Application, excluding any tie-breaker points.
- b. The total number of eligible Applications will be multiplied by 75 percent and the resulting figure will be rounded up to the next whole number (such resulting figure after rounding is referred to as the “Total Score Cut-Off”). A line will be drawn below the Application whose place on the list is equal to the Total Score Cut-Off. If any Application(s) below the line has the same total score as the Application immediately above the line, the line will be moved to a place immediately below this Application(s). The group of Applications above the line will be classified as Group 1. Group 2 will consist of the eligible Applications with a total score equal to or greater than 64 but which are not included in Group 1. When the eligible

Applications for Group 1 are determined, if Group 1 contains every eligible Application that achieved a total score equal to or greater than 64 points, then there will be no Group 2. Applications in Group 3 will consist of eligible Applications that are not included in Group 1 or Group 2.

- c. Unless otherwise provided in the Universal Application Instructions, Applications in Group 1 will be considered for funding first and if funds remain after funding all Group 1 Applications that can be funded, the Applications in Group 2 will be considered for funding. No Applications in Group 3 will be considered for funding except when necessary to meet the Competitive HC Non-Profit goal as provided in the Competitive HC Goals section of these instructions.

5. Priority I and II Classifications

An Application will be deemed a Priority I Application if it meets the criteria outlined in Part I.B. of the Instructions and if the Application is classified as a Group 1 Application. If these conditions are not met, the Application will be deemed a Priority II Application for purposes of ranking. Unless otherwise provided, Priority I Applications will be considered for funding first and if funds remain after funding all eligible Priority I Applications in each set-aside that can be funded, the Priority II Applications in that set-aside will be considered for funding. When implementing each Competitive HC goal, if the goal has not been previously met and if there is not an eligible Priority I Application that can meet the goal, then a Priority II Application that can meet the goal will be considered for funding.

6. Tie-breakers

Tie-breakers will be applied to Applications with tied scores in the following order, as necessary for making tentative funding selections:

- a. Leveraging - An Application in Group A will receive preference over an Application in Group B.
- b. Proximity to services and to Developments on the FHFC Development Proximity List serving the same demographic group - Preference will be given to the Application with the highest tie-breaker score in the Proximity section of the Application.
- c. Ability to Proceed – Preference will be given to the Application with the highest tie-breaker score in the Ability to Proceed section of the Application.
- d. Lottery – Preference will be given to the Application with the lowest lottery number.

7. Set-Aside Unit Limitation (SAUL)

The county categories are grouped based on the 2007 Florida Statistical Abstract population figures, as follows:

Large	Medium	Small
LL = 2 million or more	ML = 250,001 – 824,999	SL = 50,001 – 100,000
LM = 1,500,001 -1,999,999	MS = 100,001 – 250,000	SM = 20,001 – 50,000
LS = 1,000,000 – 1,500,000		SS = up to 20,000
LVS = 825,000 – 999,999		

County Groups	County	Set-Aside Unit Limitation	County Groups	County	Set-Aside Unit Limitation
LL	Miami-Dade	300	SL	Columbia	100
LM	Broward	225		Flagler	
LS	Hillsborough	125		Highlands	
	Orange			Jackson	
	Palm Beach			Monroe	
LVS	Duval	100		Nassau	
	Pinellas			Putnam	
				Sumter	
				Walton	
				Florida Keys Area	
ML	Brevard	100	SM	Baker	100
	Collier			Bradford	
	Escambia			DeSoto	
	Lake			Gadsden	
	Lee			Hardee	
	Leon			Hendry	
	Manatee			Levy	
	Marion			Okeechobee	
	Osceola			Suwannee	
	Pasco			Taylor	
	Polk			Wakulla	
	St. Lucie			Washington	
	Sarasota				
	Seminole				
	Volusia				
MS	Alachua	100	SS	Calhoun	75
	Bay			Dixie	
	Charlotte			Franklin	
	Citrus			Gilchrist	
	Clay			Glades	
	Hernando			Gulf	
	Indian River			Hamilton	
	Martin			Holmes	
	Okaloosa			Jefferson	
	St. Johns			Lafayette	
	Santa Rosa			Liberty	
				Madison	
				Union	

* This SAUL will apply only to Applicants that selected and qualified for the Florida Keys Area in the Designation section of this Application, and only when such Applications are being considered for funding from the Competitive HC Florida Keys Area Special Set-Aside.

- a. The above chart represents the SAUL for each county. When an Application is selected for tentative funding, the total number of set-aside units committed to in that Application will be credited toward meeting the SAUL for the county in which the proposed Development is located. The total number of set-aside units for each Application will be computed by multiplying the total number of units within the proposed Development by the highest Total Set-Aside Percentage the Applicant committed to as stated in the last row of the set-aside breakdown chart for the program(s) applied for in the Set-Aside Commitment section of the Application. Results that are not a whole number will be rounded up to the next whole number.
- b. A county's SAUL is met in the following circumstances:
- (1) If the number of set-aside units credited toward the county's SAUL is zero at the time an Application for a Development located in that county is considered for tentative funding and the Applicant committed to a total number of set-aside units that equals or exceeds the county's SAUL, then when that Application is selected for tentative funding, the county's SAUL will be met; or
 - (2) If the number of set-aside units credited toward the county's SAUL is not zero at the time an Application for a Development located in that county is considered for tentative funding, but the SAUL has not been met, and the next Application to be considered for tentative funding committed to a total number of set-aside units that when added to the number of set-aside units already credited toward the county's SAUL would be equal to or greater than the SAUL but the total number of set-aside units credited would not exceed 150 percent of the SAUL, then when that Application is selected for tentative funding, the county's SAUL will be met; or
 - (3) If the number of set-aside units credited toward the county's SAUL is not zero at the time an Application for a Development located in that county is considered for tentative funding, but the SAUL has not been met, and the Applicant committed to a total number of set-aside units that when added to the number of set-aside units already credited toward the county's SAUL would exceed 150 percent of the SAUL, then the county's SAUL will be deemed to be met without that Application being selected for tentative funding.

Examples of SAUL being met when a county has a SAUL of 100 set-aside units:

- (a) The number of set-aside units credited toward the county's SAUL is zero, and an Application for a Development located in that county that committed to 200 set-aside units is selected for tentative funding.
- (b) There are 60 set-aside units credited toward meeting the county's SAUL and an Application for a Development located in that county that committed to 80 set-aside units is selected for tentative funding.
- (c) There are 60 set-aside units credited toward meeting the county's SAUL and an Application for a Development located in that county that committed to 100 set-aside units is the next Application considered for tentative funding. The county will be deemed to have met its SAUL without that Application being selected for tentative funding.
- (d) There are 60 set-aside units credited toward meeting the county's SAUL and two Applications for Developments located in that county that committed to 100 set-aside units and 60 set-aside units, respectively, are the next two highest ranked Applications to be considered for tentative funding. In this event, the county will be deemed to have met its SAUL without either Application being selected for tentative funding.

c. The SAUL process implementation will be governed by the following:

- (1) The number of set-aside units credited to a county will be carried forward from Special Set-Aside to Special Set-Aside.
- (2) The number of times a county has met its SAUL will be carried forward from Special Set-Aside to Special Set-Aside.
- (3) Unless otherwise provided in the Universal Application Instructions, no eligible Application in Group 2 will be considered for tentative funding within a set-aside until all eligible Applications in Group 1 within that set-aside that can be funded have been selected for tentative funding.
- (4) Unless otherwise provided in the Universal Application Instructions, within a set-aside, priority will be given to eligible Priority I Applications with proposed Developments in counties which have not met SAUL. Next, eligible Priority I Applications with proposed Developments in counties which have met SAUL the least number of times will be considered. This pattern will be

repeated until all funds within the set-aside have been tentatively allocated. If funds remain within the set-aside after funding all eligible Priority I Applications that can be funded then the same process will be followed with eligible Priority II, Group 1 Applications until the set-aside's funds are exhausted or there are no more eligible Priority II, Group 1 Applications within that Set-Aside that can be funded. If funds remain within the set-aside, then the same process will be followed with eligible Priority II, Group 2 Applications until the set-aside's funds are exhausted or there are no more eligible Priority II, Group 2 Applications within that Set-Aside that can be funded.

- (5) The number of set-aside units credited to a county will not be carried forward from Special Set-Aside to Geographic Set-Aside.
- (6) The number of times a county has met its SAUL will not be carried forward from Special Set-Aside to Geographic Set-Aside.
- (7) Once a county is credited with meeting its SAUL, the number of set-aside units credited to the county will be deemed to be zero for the purposes of crediting additional set-aside units to the county. For example: The SAUL for County A is 100. County A met its SAUL when credited with 150 set-aside units. Then Application One with 75 set-aside units to be constructed in County A is chosen for tentative funding. The number of set-aside units credited to County A will be 75 set-aside units, not the 150 set-aside units previously credited to County A plus 75 set-aside units. County A status would be that it had met its SAUL once and had 75 units credited towards meeting its second SAUL.
- (8) Set-aside units credited against the Florida Keys Area SAUL will also be credited against Monroe County's SAUL for the purposes of considering Applications for tentative funding within the Special Set-Asides.
- (9) The SAUL provisions will not apply if the highest ranking Application in the Geographic Set-Asides considered for funding to meet the HC HOPE VI and Urban In-Fill goals also meets the HC Homeless goal. In addition, the SAUL provisions will not apply when the highest ranking Application in the Geographic Set-Asides is considered for funding to meet the HC Homeless Goal.

SAUL process example: There are four remaining eligible Applications in the Medium County Geographic Set-Aside ranked in the following order: Application One-110 set-aside units-County A-Priority I, Group 1, Application Two-75 set-aside units-County B-Priority I, Group 1,

Application Three-150 set-aside units-County C-Priority II, Group 1 and Application Four-125 set-aside units-County D-Priority II, Group 2. The SAULs and SAUL status resulting from previously funded Applications in the Medium County Geographic Set-Aside are: County A has a SAUL of 100 and has met its SAUL twice; County B has a SAUL of 100, has met its SAUL once and has 75 set-aside units credited towards meeting its SAUL as second time; County C has a SAUL of 100 and has met its SAUL once; and County D has a SAUL of 100 and has no units or SAULs credited. The selection of Applications would be conducted in the following manner subject to fund availability and other restrictions:

- i. Application One would be passed over because there are other eligible Priority I, Group 1 Applications in the Set-Aside that have units in counties that met their SAUL fewer times than Application One.
- ii. Application Two would be considered for tentative funding because there are no other higher ranked eligible Priority I, Group 1 Applications with units in a county that has met its SAUL an equal amount of times or less than Application Two. Also, County B's SAUL status would change from meeting SAUL once and having 75 set-aside units credited to it meeting SAUL twice and no units credited to it.
- iii. Application Three would not be considered for tentative funding because there is still an eligible Priority I, Group 1 Application within the Set-Aside (Application One) that has not been considered for tentative funding.
- iv. Application One would then be considered for tentative funding because there are no other higher ranked eligible Priority I, Group 1 Applications with units in a county that has met its SAUL an equal amount of times or less than Application One. Also, County A's SAUL status would change from meeting SAUL twice to it meeting SAUL a third time.
- v. Application Three would then be considered for tentative funding because there are no other eligible Priority I Applications and no other higher ranked eligible Priority II, Group 1 Applications. Application Four is in a county that has met SAUL fewer times, however, it is a Group 2 Application and will not be considered for funding until there are no other Priority II, Group 1 Applications. County C's status would change from meeting SAUL once to it meeting SAUL a second time.

- vi. Application Four would then be considered for tentative funding because there are no other higher ranked eligible Priority II, Group 2 Applications with units in a county that has met its SAUL an equal amount of times or less than Application Four. Also, County D's SAUL status would change from not meeting its SAUL and having zero units credited to it meeting SAUL once.

8. Program Provisions and Application Selection Order

- a. Overall Program Provisions:
 - (1) The Special Set-Asides are: Competitive HC Florida Keys Area Special Set-Aside, Competitive HC Preservation Special Set-Aside and Competitive HC RD Development Special Set-Aside.
 - (2) The Geographic Set-Asides are: Large, Medium and Small County Categories as more fully described in the Qualified Allocation Plan (QAP).
 - (3) Unless otherwise provided in the program rules and these instructions, any selection of an Application for tentative allocation from a Special or Geographic Set-Aside or from implementation of a Competitive HC Goal is subject to the following: (a) availability of funds; (b) threshold and other eligibility requirements; (c) SAUL provisions; (d) Groups 1, 2, & 3 provisions; (e) Priority I and II provisions; (f) tie-breaker provisions; and (g) overall and specific program provisions as set forth below.
 - (4) During the ranking process, an Applicant that requested Competitive HC and HOME funding will not receive any funding if the Application is not funded in both programs.
 - (5) An Applicant that selected and qualified for the Homeless Demographic at Part III.D. of the Application is eligible to apply for Competitive HC and HOME. However, the Application will only be selected for tentative funding if the HC Homeless goal has not been met. Once the HC Homeless goal has been met, Applications requesting Competitive HC and HOME funding will not be eligible to be selected for any funding except when necessary to meet the Competitive HC Non-Profit goal, as provided in the Competitive HC Goals section of these instructions.
 - (6) In order for an Applicant to compete for funding within a Special Set-Aside, it must have selected and qualified for the applicable designation. For example, an Applicant wishing to compete within

the Competitive HC Preservation Special Set-Aside must select and qualify for the Preservation designation.

b. Competitive HC Provisions:

- (1) An Application for Competitive HC will not be selected for tentative funding if there are not enough Housing Credits available in the Preservation Special Set-Aside, RD Special Set-Aside or applicable Geographic Set-Aside to fund at least 60 percent of the Application's HC request amount. In the event that an Application is not selected for tentative funding for this reason, then no other lower ranked Application(s) within that Special or Geographic Set-Aside will be considered for tentative funding even though there may be enough Housing Credits available to fund at least 60 percent of another Application's request amount.

Upon determining that there are no more eligible Competitive HC Applications within the Large County Geographic Set-Aside that can be tentatively funded, any Housing Credits not tentatively allocated within the Geographic Set-Asides will be pooled and distributed as follows:

- (a) To fund any Development that has been partially funded in the following order of Set-Asides: (i) Large County, (ii) Medium County, (iii) Small County, (iv) Preservation, and (v) RD Development, and then
 - (b) If Housing Credits are still available, they will be distributed in accordance with paragraph 8.c. below.
- (2) The total amount of Housing Credits available for the Special and Geographic Set-Asides is set forth in the QAP.
 - (3) Distribution of the Total Housing Credit Allocation Authority available at the time of ranking:

No more than 50 percent of the total Housing Credit Allocation Authority will be awarded to any one county with the following exceptions: (i) if the highest ranked Application needed to meet the Competitive HC 15 percent Non-Profit goal would result in exceeding this 50 percent limit; and (ii) if the only eligible unfunded Applications remaining on the Eligible Unfunded Applications List described in paragraph 8.c. below are located in counties that, if funded, would result in exceeding this 50 percent limit.

c. Eligible Unfunded Competitive HC Only Applications List

If unallocated Competitive HC remains at the conclusion of all the events described in (b) above, then all unfunded eligible Applications, regardless of the Applicant's Demographic or Designation selection, will be listed together in ranked order. The funds available will be allocated to the highest ranking unfunded eligible Applications, subject to SAUL and all of the applicable program funding provisions.

Upon determining that no further eligible Applications are able to be funded, if any unallocated Competitive HC remains the HC funds will be awarded to the highest ranked eligible Application, subject to SAUL, and the Applicant shall be entitled to a Binding Commitment for the unfunded balance, without regard to the 40 percent Binding Commitment limitation stated in Section 16 of the 2009 QAP. Applications that are successful in receiving a partial allocation will receive a Binding Commitment for 2010 Housing Credits up to an amount approved by the Corporation.

d. Application funding order

Eligible Applications will be considered for tentative funding in the following order:

- (1) Competitive HC Florida Keys Area Special Set-Aside: For the 2009 Cycle, the Corporation will first select Competitive HC Application(s) that selected and qualified for the Florida Keys Area Designation at Part V.A. Once the Florida Keys Area SAUL is met, any remaining eligible Competitive HC Application(s) that was not selected for tentative funding in the Competitive HC Florida Keys Area Special Set-Aside will compete in the Small County Geographic Set-Aside.
- (2) Competitive HC Special Set-Asides: Competitive HC Applications in the Preservation Set-Aside and the RD Development Special Set-Aside will be considered for tentative funding in the following order:
 - Preservation Special Set-Aside, with preference given to Developments with PBRA units equal to 50 percent or more of the total units in the Development. When selecting the highest ranking Priority I Application with PBRA units equal to 50 percent or more of the total units in the Development, an Application located in a county where an Application has not been tentatively funded within this Special Set-Aside will be funded before an Application

located in a county where an Application has already been tentatively funded within this Special Set-Aside. Moreover, an Application in Priority II, Group 1 will be selected for tentative funding over an Application in Priority I if the Application in Priority I is located in a county where an Application has already been tentatively funded within this Special Set-Aside or if the Application in Priority I is located in a county where the SAUL was met in a previous Special Set-Aside. Similarly, an Application in Priority II, Group 2 will be selected for tentative funding over an Application in Priority II, Group 1 if the Application in Priority II, Group 1 is located in a county where an Application has already been tentatively funded within this Special Set-Aside or if the Application in Priority II, Group 1 is located in a county where the SAUL was met in a previous Special Set-Aside. If funds remain after tentatively funding all eligible Applications with PBRA units equal to 50 percent or more of the total units in the Development, the highest ranking Priority I Developments with PBRA units equal to less than 50 percent of the total units in the Development will be selected for tentative funding. When selecting the highest ranking Application with PBRA units equal to less than 50 percent of the total units in the Development, an Application located in a county where an Application has not been tentatively funded within this Special Set-Aside will be funded before an Application located in a county where an Application has already been tentatively funded within this Special Set-Aside. Moreover, an Application in Priority II, Group 1 will be selected for tentative funding over an Application in Priority I if the Application in Priority I is located in a county where an Application has already been tentatively funded within this Special Set-Aside or if the Application in Priority I is located in a county where the SAUL was met in a previous Special Set-Aside. Similarly, an Application in Priority II, Group 2 will be selected for tentative funding over an Application in Priority II, Group 1 if the Application in Priority II, Group 1 is located in a county where an Application has already been tentatively funded within this Special Set-Aside or if the Application in Priority II, Group 1 is located in a county where the SAUL was met in a previous Special Set-Aside.

- RD Development Special Set-Aside, with all Priority I Applications and Priority II, Group 1 and Group 2 Applications that provide evidence that the Applicant has

secured funding from USDA-RD within 12 months prior to the Application Deadline for the proposed Development being funded before any Priority I Applications and Priority II, Group 1 and Group 2 Applications that do not provide such evidence.

Only Applications that selected and qualified for the Preservation or RD Designation at Part V.A. may compete for funding within their respective HC Special Set-Aside. Eligible Preservation Development Applications and RD Development HC Applications that are not selected for a tentative Housing Credit allocation within their respective Special Set-Asides will compete for funding in their respective Geographic Set-Aside(s) without regard to the preferences stated above. An RD 514/516 Application that is moved into a Geographic Set-Aside may count toward the Farmworker/Commercial Fishing Worker HC goal.

- (3) Competitive HC Goals: The Housing Credit Program has a goal to allocate Housing Credits to a minimum of: two (2) Farmworker/Commercial Fishing Worker Development (in addition to any Developments funded in the Competitive HC RD Development Special Set-Aside), one (1) HOPE VI Development, two (2) Urban In-Fill Developments, one (1) Elderly Development, which may be an Assisted Living Facility, two (2) Homeless Developments, and 15 percent of its Allocation Authority per the Qualified Allocation Plan to Non-Profit Applicants. The HC goals may be achieved or partially achieved by the tentative allocation of Housing Credits to Competitive HC Applications during the selection of qualified Applications in the Special Set-Asides and the Geographic Set-Asides. Applicants that selected and qualified for the Elderly Demographic Commitment will be classified as Elderly Developments. Applicants that selected and qualified for the Homeless Demographic Commitment will be classified as Homeless Developments. Applicants that selected and qualified for the Farmworker/Commercial Fishing Worker Demographic Commitment or Applicants that have moved into a Geographic Set-Aside from the RD Development Special Set-Aside that selected the RD 514/516 Designation will be classified as Farmworker/Commercial Fishing Worker Developments. An Applicant must have selected and qualified as an Urban In-Fill Development in order for its Development to be classified as an Urban In-Fill Development. An Applicant must have selected and qualified as a HOPE VI Development to be classified as a HOPE VI Development. An Application selected for tentative funding may satisfy more than one HC goal. For example, an Application selected for tentative funding that qualified as HOPE VI

Development and also qualified as an Urban In-fill Development would count toward meeting the Hope VI goal as well as count toward meeting the Urban In-Fill goal. Within the Geographic Set-Asides, the SAUL provisions will not apply for an Application that counts toward meeting the HOPE VI goal and/or the Urban In-Fill goal that also qualifies for the Homeless goal or that is selected to meet the Homeless goal, as outlined in paragraph 7.c.(9). If it is determined upon the distribution of Housing Credits to the Geographic Set-Asides that the goal was not achieved through the tentative allocation of Housing Credits to Applications within the Special Set-Asides, the Corporation will attempt to achieve the goal by selecting the highest scoring qualified Application(s), applying tie-breakers where necessary, regardless of Geographic Set-Aside, for tentative allocation of credits subject to SAUL provisions* and fund availability**, in the following order:

- 2 Farmworker/Commercial Fishing Worker Developments
- 1 HOPE VI Development
- 2 Urban In-Fill Developments
- 1 Elderly Development
- 2 Homeless Developments
- Minimum 15 percent Non-Profit Applicants

The last Non-Profit Applicant selected to meet the 15 percent Non-Profit goal will tentatively receive a full allocation of Competitive HC even though the total Non-Profit tentative allocation may exceed 15 percent.

* For HC goals other than the Homeless goals, in the event that the only way to achieve a Competitive HC goal is to fund an Applicant that has a proposed Development in a county that has met its SAUL, that Application will be selected for tentative allocation of Competitive HC. The county of the Development, which was selected, will be deemed to have met its SAUL for the purposes of selecting future Applications for tentative funding and the Development's set-aside units will be credited towards meeting the county's SAUL a second time. For example, County A is in the Medium County Geographic Set-Aside and has a SAUL of 100 set-aside units. There are two Farmworker/Commercial Fishing Worker Applicants that are unfunded in County A, Application One with 120 set-aside units and Application Two, ranked below Application One, with 100 set-aside units. They are the only Group 1 Farmworker/ Commercial Fishing Worker Applicants within the Geographic Set-Asides. The Farmworker/Commercial Fishing Worker goal has not been met. As such, Application One is selected for tentative funding and in doing so, County A meets

its SAUL. After selecting Application One for tentative funding, the Farmworker/Commercial Fishing Worker goal is still not met. Even though Application Two is in a county that has met its SAUL, it is selected for tentative funding for there are no other Group 1, Farmworker/Commercial Fishing Worker Applicants within any of the Geographic Set-Asides that can be selected to meet the Farmworker/Commercial Fishing Worker goal. The result of selecting Applications One and Two for tentative funding is that County A has met its SAUL twice. Therefore, no other Applications with proposed Developments in County A will be considered for tentative funding until all other counties within the Medium County Geographic Set- Aside, with enough eligible Applications that if selected for tentative funding would cause the counties to have met their SAUL at least twice, have met their SAUL twice.

**If the 15 percent Non-Profit goal has not been met and the only Non-Profit Applicants available to meet the 15 percent Non-Profit goal are located within a Geographic Set-Aside where there are not enough Housing Credits available for such Applicants, enough Housing Credits will be redistributed from the other Geographic Set-Asides on a pro-rata basis to tentatively fund those Non-Profit Applicants needed to meet the 15 percent Non-Profit goal. A Non-Profit Application requesting Competitive HC and HOME funding that was not selected to meet the HC Homeless goal will only be chosen to meet the 15 percent Non-Profit goal if there are no Group 1 or Group 2 eligible Non-Profit Applications that requested Competitive HC Only available to meet the goal. If the 15 percent Non-Profit goal is still unmet, Non-Profit Applications classified in Group 3 will be chosen to meet the 15 percent Non-Profit goal if there are no eligible Non-Profit Applications classified in Group 1 or Group 2 available to meet the goal. The amount of 2010 Housing Credits issued to Non-Profit Applicants will not count towards meeting the 15 percent Non-Profit goal. However, Binding Commitments issued to Non-Profit Applicants for 2009 Housing Credits allocated through the Universal Cycle will count toward meeting the 15 percent Non-Profit goal.

- (4) Small/Medium/Large Geographic Set-Asides:
 - (a) Applications will be considered for tentative funding within each Geographic Set-Aside; i.e., Applications located in small counties (regardless of whether they are in SL, SM or SS on the SAUL chart) will be listed together in order of total score within the Small County Geographic Set-Aside.

- (b) Applications in the Small County Geographic Set-Aside will be selected for tentative funding first, followed by those in the Medium County Geographic Set-Aside and then followed by those in the Large County Geographic Set-Aside.
- (5) Competitive HC funding available after the Board approves the final ranking will be allocated in accordance with the QAP. The SAUL procedure will not be applied.

FEES

The Corporation, Credit Underwriter or environmental provider shall collect via check or money order from the Borrower/Applicant the following fees and charges in conjunction with the MMRB, SAIL, HOME and 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.

1. Application Package Fee:

Applicants may obtain the Universal Application Package as follows:

- a. The Application is available on the Corporation's Website without charge; or
- b. A copy of the Application Package can be purchased from the Corporation for a fee of \$50.00. Payment must be received by the Corporation prior to the issuance of an Application Package.

2. Application Fee:

Applicants requesting HOME, SAIL, MMRB, and HC shall submit to the Corporation by the Application Deadline a non-refundable Application fee of:

- a. \$1,500 per Application, regardless of whether the Application is submitted online, if Applicant or Applicant's general partner applies and qualifies as a Non-Profit entity; or
- b. For all other Applicants:
 - (1) \$3,000 per Application for online submission; or
 - (2) \$5,000 per Application for Applications NOT submitted online

3. TEFRA Fee:

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

4. 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) SAIL Only..... \$11,561
- HC Only..... \$10,405
- MMRB Only..... \$12,429
- HOME Only* \$11,561

- (2) If requesting funding from more than one program, the fee will be the highest program fee plus the multiple program fee of \$3,701 for each additional program. For example:

Program	Initial Fee	Additional Program(s)		
		With SAIL	With Competitive HC	With Non-Competitive HC
MMRB	\$12,429	\$3,701		\$3,701
SAIL	\$11,561		\$3,701	
SAIL (with Local Bonds)	\$11,561			\$3,701
Competitive HC	\$10,405			
HOME *	\$11,561		\$3,701	

- (3) MMRB Subsidy Layering Review
 - (a) If previously underwritten \$2,042
 - (b) If not previously underwritten \$3,584

b. Re-underwriting fee: \$150 per hour, not to exceed \$6,705 for SAIL, HOME*, HC and MMRB

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, as well as any SAIL Development or HOME Development* requiring further

analysis by the Credit Underwriter pursuant to this rule chapter, 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.

*Applicants requesting HOME (HOME Only or Competitive HC and HOME) that do not apply and qualify as a Non-Profit entity under Rule 67-48.002, F.A.C., will be responsible for the fees set out in 4.a. and 4.b. above, as well as fees resulting from further analysis pursuant to this rule chapter.

5. Administrative Fees:

- a. 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, as applicable: the Preliminary Allocation, Binding Commitment, or 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 Allocation, the Binding Commitment, the Carryover Allocation Agreement or the Preliminary Determination, whichever is applicable. 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.
- b. With respect to the SAIL Program, each for-profit Applicant shall submit to the Corporation an non-refundable administrative fee in the amount of 1 percent of the Applicant's preliminary commitment amount. The non-refundable administrative fee for Non-Profit Applicants shall be ¼ percent of the Applicant's SAIL preliminary commitment amount. The administrative fee must be submitted to the Corporation at the time the invitation to enter credit underwriting is accepted by the Applicant. In the event the amount stated in the preliminary commitment is less than the SAIL request amount stated by the Applicant in its Application, the Applicant will be responsible for paying the applicable administrative fee on any additional SAIL funds that are offered to and accepted by the Applicant for the Development. The administrative fee payment will be credited toward the SAIL loan closing costs.

6. Commitment Fees:

With respect to the SAIL Program, each Applicant to which a firm commitment is granted shall submit to the Corporation a non-refundable commitment fee of 1 percent of the SAIL loan amount upon acceptance of the firm commitment.

- a. Non-Profit sponsors who provide a certification indicating that funds will not be available prior to closing shall be permitted to pay the commitment fee at closing.

- b. All Applicants shall remit the commitment fee payable to the Florida Housing Finance Corporation.

7. 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 for services between Florida Housing Finance Corporation and the Compliance Monitor(s).

- a. SAIL Only: Annual fee of \$1,706 + \$9.00 per set-aside unit, billed annually following loan closing
- b. HC:
 - (1) Pre-final allocation compliance monitoring fee of \$1,706 + \$9.00 per set-aside unit, to be collected as stated in the Preliminary Housing Credit Allocation, Carryover Allocation Agreement or Binding Commitment; and
 - (2) Annual Compliance monitoring fee –
 - (a) All Developments other than RD - \$1,706 + \$9.00 per set-aside unit, 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.
 - (b) 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.

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), the additional fee will be billed directly to the Development.

- c. SAIL with HC:

Additional program fee – annual fee of \$786, billed annually following the Final Housing Credit Allocation. This fee will be in addition to the HC fees set out in Item 7.b. above.

- d. MMRB (with or without HC) – Annual fee of 4 basis points on the outstanding loan balance or a minimum of \$2,428, billed annually following loan closing.
- e. Follow-up Review - \$150 per hour

8. Financial 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 for services between Florida Housing Finance Corporation and the Financial Monitor(s).

An annual financial monitoring fee of 1.5 basis points on the unpaid principal balance of the SAIL loan, which fee shall never be less than \$1,735 nor greater than \$2,162. A fee of \$562 for each subsequent program will be applicable.

9. Tax-exempt Mortgage Financing:

If Corporation tax-exempt mortgage financing is used for the first mortgage loan, the same fee schedule as described above shall be applied to both the first mortgage loan and the SAIL loan. 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.

10. 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 determined based on the current contract for services between Florida Housing Finance Corporation and the Servicer(s).

On-site construction inspection - \$150 per hour, not to exceed \$1,504 per inspection for SAIL, HC and MMRB.

11. Loan Closing Extension Fees:

In the event a SAIL or HOME loan does not close within the timeframes prescribed, extension fees will be assessed pursuant to subsection 67-48.0072(26) and paragraph 67-48.0072(4)(c), F.A.C.

12. Additional SAIL Fees:

SAIL Applicants will be responsible for all fees associated with the Corporation's legal counsel related to the SAIL Program.

13. 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 determined based on the current contract 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 as follows:

Under \$10,000,000	40 basis points
\$10,000,000 to \$14,999,999	37 basis points
\$15,000,000 to \$19,999,999	35 basis points
\$20,000,000 to \$24,999,999	33 basis points
\$25,000,000 and over	31 basis points

Ongoing fees include compliance monitoring fees, loan servicing fees, financial monitoring fees, trustee fees, arbitrage rebate fees and the issuer fee. The above fees are subject to a minimum of \$15,000 per annum.

14. Additional HOME Fees:

HOME Applicants that do not apply and qualify as a Non-Profit entity will be charged fees for environmental review based on the current contract for services between Florida Housing Finance Corporation and the Environmental Provider(s).

15. Development Cost Pro Forma:

All of the fees set forth above with respect to the SAIL Program are part of Development Cost and can be included in the Development Cost Pro Forma and paid with loan proceeds.

16. Additional HC Fees:

- a. If the Applicant requests permission to return its HC allocation and receive a new HC allocation and such request is approved, whether by the Executive Director in accordance with Section 10 of the QAP or by the Board through a rule waiver, the Applicant will be charged a processing fee of \$15,000 per request.
- b. If, after the 14th 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 67-48.031, 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.
- c. HC Applicants shall be responsible for all processing fees related to the HC Program.

17. Assumption/Renegotiation Fees:

For all loans, excluding MMRB, where the Applicant is requesting a sale and/or transfer and assumption of the loan, the borrower or purchaser shall submit to the Corporation a non-refundable assumption fee of one-tenth of one percent of the loan amount.

For all loans, excluding MMRB, where the Applicant is requesting a renegotiation of the loan, the borrower shall submit to the Corporation a non-refundable renegotiation fee of one-half of one percent of the loan amount.

SUPPLEMENTAL MMRB APPLICATION CYCLE

A. Application

1. General Provisions

When authorized by the Corporation's Board of Directors, a Supplemental MMRB Application Cycle will be held. Applications for this supplemental cycle shall be submitted using the current Universal Application Package. The provisions of these instructions regarding the Supplemental MMRB Application Cycle shall take precedence over any inconsistent provisions in the Universal Application Package or Rule Chapters 67-21 and 67-48, F.A.C., for all Applications submitted during the Supplemental MMRB Application Cycle.

- a. The Application may be submitted for only Florida Housing-issued MMRB and non-competitive HC.

If an Applicant requests Corporation-issued MMRB and non-competitive HC in the supplemental cycle and intends to apply for SAIL funding or HOME funding in a future Universal Application Cycle, it must show the amount of SAIL funding or HOME funding that the Applicant intends to apply for in a future Universal Application Cycle in the pro-forma of its Supplemental MMRB Application and otherwise meet all of the requirements imposed by the SAIL or HOME Rule (Chapter 67-48, F.A.C.).

- b. Fees

Refer to the Fees section of the current Universal Application Instructions.

2. Proximity

Section III.A.10 (Proximity) will not be scored and does not have to be completed by the Applicant for the Supplemental MMRB Application Cycle.

B. Ranking and Selection Criteria

General Provisions

Supplemental MMRB Applications will be received on a continuous basis during the Application Period.

At the time it directs staff to proceed with a Supplemental MMRB Application Cycle, the Board may also direct staff to set aside a certain amount of private activity bond allocation to serve one or more categories of Development.

All remaining allocation assigned by the Board for use by the MMRB Program will be made available to Applications which are not competing in a set-aside, subject to the provisions below. Eligible non-set-aside Applications will be funded on a first-come first-served basis out of the remaining available allocation.

All Applications will be scored by Corporation staff and Applicants will be given opportunities to cure any deficiencies identified by staff. The provisions of sections 67-21.003(4)–(9), F.A.C., will not govern the scoring of the Supplemental MMRB Applications.

An Application is considered filed with the Corporation when the electronic copy (if applicable), Original Hard Copy, three photocopies and the Application fee and TEFRA fee are received by the Corporation. However, Applications will not be considered eligible for first-come, first-served funding in either the set-aside or non-set-aside categories until the date that all identified deficiencies are cured.

To be eligible for funding in the Supplemental MMRB Application Cycle, Applications must achieve 70 points (the maximum score possible) and meet all threshold requirements.

Neither SAUL nor Geographic Set-Asides will apply to Supplemental MMRB Applications.

If there is private activity bond allocation remaining after all eligible Applications are funded, then this allocation will be applied to the Corporation's single-family bond program or otherwise used as directed by the Board.