

**Florida Housing Finance Corporation**  
**Request for Applications (RFA) 2020-104 SAIL Funding for Farmworker and Commercial Fishing Worker Housing**

**March 3, 2020, 10:00 a.m., Eastern Time**  
**227 North Bronough Street, Tallahassee, Florida**  
**Call-In: 1.888.339.2688, Passcode: 683 265 01**

The RFA Webpage can be found at <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2020/2020-104> (also available by clicking [here](#)).

**Overview**

- A. Introductions
- B. Purpose of RFA

This Request for Applications (RFA) is open to Applicants proposing the construction of Commercial Fishing Worker or Farmworker (including Unaccompanied Farmworker) Developments or the Substantial Rehabilitation or Acquisition and Substantial Rehabilitation of existing Farmworker or Commercial Fishing Worker Developments that are currently in the Corporation’s portfolio and/or the United States Department of Agriculture Rural Development (RD) portfolio.

**Funding available**

Florida Housing expects to offer \$5,131,050 in State Apartment Incentive Loan (SAIL) Program funding for the development of affordable housing for Existing Farmworker or Commercial Fishing Worker Housing or newly constructed affordable housing for Commercial Fishing Workers and Unaccompanied Farmworkers.

**Outline of RFA**

- A. Section One - Introduction, page 2
- B. Section Two – Definitions, page 2  

Exhibit B of the RFA, page 58, and Rules, which are posted on RFA website
- C. Section Three –RFA Procedures and Provisions, including Submission Requirements, page 2
- D. Section Four of the RFA outlines instructions for completing Exhibit A
  - 1. Include the Applicant Certification and Acknowledgement form, executed by the Authorized Principal Representative, to indicate the Applicant’s certification and acknowledgement of the provisions and requirements of the RFA.
  - 2. Demographic Commitment, page 6
    - a. Select the Demographic Commitment
      - (1) Existing Farmworker Housing households
      - (2) Commercial Fishing Workers

- (3) Unaccompanied Farmworkers (Including H-2A workers)\* – New Construction Only

\*An Unaccompanied Farmworker is an adult Farmworker as defined by Section 420.503(18), F.S., and, for purposes of this RFA, is unaccompanied by a spouse, children, or parents and may include temporary foreign agricultural workers temporarily admitted to the United States on H-2A visas.

- b. Description of the Demographic Population Served

The Applicant must describe the primary demographic population(s), including expected subpopulations to be served, according to the type of housing/demographic chosen above. For example, a subpopulation might be H-2A workers who are working on nearby farms. Applicants must provide a detailed description of the resident household characteristics, needs and preferences of the intended residents. While this information will not be scored, it will be considered by the Corporation when reviewing and scoring the Applicant's narrative responses in other sections of the RFA.

3. Applicant/Developer/Management Company/Contact Person

- a. Applicant, page 7

- (1) State the name of the Applicant
- (2) Evidence that Applicant is legally formed entity
- (3) Non-Profit Applicants

Applicants for New Construction Developments must be Non-Profit Applicants.

Applicants proposing the Substantial Rehabilitation of existing Farmworker or Commercial Fishing Worker housing may be either Non-Profit or for profit Applicants.

If applying as a Non-Profit, the Applicant must meet the definition of a Non-Profit as set out in the RFA, and provide documents outlined on page 7.

- b. General Developer Information, page 8

- (1) Name of Developer (including all co-Developers);
- (2) Evidence each Developer is a legally formed entity qualified to do business in Florida as of Application Deadline
- (3) General Development Experience, page 9

At least one natural person Principal of the Developer must have, since January 1, 2000, completed at least two (2) affordable rental housing developments. At least one (1) of the two (2) completed developments must consist of a total number of units no less than 50 percent of the total number of units in the proposed Development.

c. Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 05-2019), page 10. Prior versions of the Principal Disclosure Form will not be accepted.

(1) Eligibility

The Principals Disclosure Form must identify the Principals of the Applicant and each Developer, pursuant to the RFA, as of the Application Deadline.

(2) Points

The Application will receive 5 points if the uploaded Principal Disclosure Form was stamped "Approved" during the Advance Review Process provided.

The Advance Review Process for Disclosure of Applicant and Developer Principals is available on the Corporation's Website.

d. Management Company Information, page 11

(1) Name of Management Company; and

(2) Required General Management Company experience

The Management Company or a principal of the Management Company must have completed 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.

e. Authorized Principal Representative / Operational Contact Person, page 11

Enter the information for the required Authorized Principal Representative. The Authorized Principal Representative (a) must be a natural person Principal of the Applicant listed on the Principal Disclosure Form. If the proposed Development has a Development type of new construction, the natural person Principal must be a Principal of the Non-Profit entity of the Applicant; (b) must have signature authority to bind the Applicant entity; (c) must sign the Applicant Certification and Acknowledgement form submitted in this Application; (d) must sign the Site Control Certification form submitted in this Application; and (e) if funded, will be the recipient of all future documentation that requires a signature. The Operational Contact Person is optional.

4. General Proposed Development Information, page 12

a. Development Name

b. Development Category

Select one of the following Development Categories: New Construction, Rehabilitation\*, Acquisition and Rehabilitation\*

\*For purposes of SAIL funding, this includes Substantial Rehabilitation.

(a) New Construction

(i) At least 50 percent of the total units must be new construction;

- (ii) The Applicant must qualify as a Non-Profit Applicant;
  - (iii) The Development must be a Garden Apartment (a building comprised of 1, 2 or 3 stories, with or without an elevator);
  - (iv) The Development must qualify as ESS Construction;
  - (v) The one and two-bedroom units within the Development may consist of Shared Housing, as defined in Exhibit B;
  - (vi) The Development must consist of Zero Bedroom Units, one-bedroom units or two-bedroom units. Up to 50 percent of the Development may consist of Zero Bedroom Units; and
  - (vii) The Development must consist of a minimum of 15 total units and a maximum of 50 total units.
- (b) Substantial Rehabilitation, with or without Acquisition
- (i) Less than 50 percent of the total units must be new construction;
  - (ii) The proposed Development must meet the definition of Substantial Rehabilitation in Rule 67-48.002, F.A.C.;
  - (iii) The Applicant either (i) if not acquiring the Development, is the current owner of the Development and will maintain ownership of the Development after the rehabilitation work is completed; or (ii) if acquiring the Development, expects to acquire the existing Development and will maintain ownership of the Development after the rehabilitation work is completed;
  - (iv) The total number of units in the proposed Development cannot be less than 90 percent of the existing total number of units (rounded up to the next whole unit); and
  - (v) The Development must be a property in the Corporation's portfolio and/or RD's portfolio that, as of Application Deadline, meets the applicable qualifying conditions outlined below. The Applicant must indicate at question 4.b. of Exhibit A which qualifying conditions the proposed Development meets.

***The Development is in the Corporation's Portfolio (and may also be in RD's portfolio) and meets the following qualifying conditions:***

- As of the Application Deadline, the existing Development currently has at least 40 percent of its units set aside for Farmworker or Commercial Fishing Worker residents (the same Demographic is selected at question 2. of Exhibit A) pursuant to an active Corporation-issued Land Use Restriction Agreement and does not have any waivers under consideration by the Corporation (either existing or pending) to lower the Demographic set-aside percentage below 40 percent;

- The existing Development must have received an award of funding from the Corporation through an Application submitted in 2002 or earlier under either the SAIL Program or the HOME Investment Partnerships (HOME-Rental) Program, and the applicable loan has closed;
- The existing Development must not have closed on funding from any source after 2007 where the budget was at least \$10,000 per unit for rehabilitation in any year; and
- The existing Development does not have an active award of SAIL funding under RFA 2014-117, 2016-104, 2018-104, or 2019-108.

or

***The Development is in RD's Portfolio, is not also in the Corporation's portfolio, and meets the following qualifying conditions:***

- The Applicant selected the Farmworker Demographic at question 2. of Exhibit A;
- The existing Development must not have closed on funding from any source after 2007 where the budget was at least \$10,000 per unit for rehabilitation in any year; and
- As of the Application Deadline, the existing Development currently has at least 40 percent of its units set aside for farmworker residents, as defined by RD, pursuant to an active agreement through RD Section 514/516, does not have any waivers under consideration by RD (either short-term or permanent, existing or pending) to lower the farmworker set-aside percentage below 40 percent, and has received an award of RD Section 514/516 financing in 2002 or earlier.

To document that the proposed Development meets the above requirements, the Applicant must provide a letter from RD, dated within six months of the Application Deadline

- c. Development Type, page 14 (i.e., Garden, Townhouses, Mid-Rise (4, 5 or 6 stories), or High Rise (7 or more stories).
- d. Enhanced Structural Systems Construction Qualifications, page 15

Applications for new construction Developments must meet the qualifications. To qualify as "Enhanced Structural Systems Construction" ("ESS Construction"), the proposed Development must meet the ESS Construction qualifications outlined in the RFA.

- 5. Location, page 15
  - a. This RFA is open to all counties

- b. Provide the address
  - c. State whether the Development consists of Scattered Sites
  - d. Provide latitude and longitude coordinates for the Development Location Point and, if applicable, the Scattered Sites, stated in decimal degrees.
6. Number of Buildings and Units
- a. Number of Units, page 16
    - (1) If new construction, the Development must consist of a minimum of 15 total units and a maximum of 50 total units, prior to any Shared Housing designations described below.
    - (2) If Substantial Rehabilitation, the total number of units in the proposed Development cannot be less than 90 percent of the existing total number of units (rounded up to the next whole unit).
  - b. Breakdown of number of units that are new construction or rehabilitation, page 16
  - c. If the Development Category is Rehabilitation, with or without Acquisition, indicate whether there are any existing units on the Development site as of Application Deadline, and if so, the occupancy status of such units.
  - d. Set-Aside Commitments, page 17
    - (1) Total Income Set-Aside Commitment
 

100 percent of the proposed Development's total units must be set aside at 60 percent Area Median Income (AMI) or less of which at least 20 percent must be set aside at 50 percent AMI or less (which may include ELI units if required below).
    - (2) Demographic Minimum Set-Aside Requirement
 

To be eligible to receive funding under this RFA, Applicants must commit to set aside either 40 percent or 80 percent of the proposed Development's total units to serve Farmworkers, Unaccompanied Farmworkers, or Commercial Fishing Workers.
    - (3) Extremely Low Income (ELI) Set-Aside Requirements
      - (a) Applicants that commit to set aside 40 percent of the proposed Development's total units to serve Farmworkers, Unaccompanied Farmworkers, or Commercial Fishing Workers must commit to set aside a minimum of 2 units for ELI Households.
      - (b) Applicants that commit to set aside 80 percent of the proposed Development's total units to serve Farmworkers, Unaccompanied Farmworkers, or Commercial Fishing Workers are not required to set aside any units for ELI Households.

e. Unit Mix, page19

Unit Mix Restrictions are only applicable to new construction Developments.

- (1) The proposed Development may only consist of Zero Bedroom, one bedroom, and two-bedroom units.
- (2) Up to 50 percent of the units may consist of Zero Bedroom Units.
- (3) Units in a proposed Development with a demographic commitment of Unaccompanied Farmworker may consist of Shared Housing, as defined in Exhibit B, in which no more than two persons may share a bedroom.

f. Number of residential buildings must be provided.

g. Compliance Period, page 21

All Applicants are required to set aside the units for at least 30 years.

7. Readiness to Proceed, page 21

- a. A Site Control form must be submitted with site control documentation and executed by the Authorized Principal Representative.

Applicants must demonstrate site control as of Application Deadline by providing an eligible contract (effective at least through October 31, 2020), a deed, and/or a lease.

- b. The Ability to Proceed forms (zoning, electricity, water, sewer/package treatment/septic tank, roads) are provided on the Corporation's Website.

Note: The forms must be dated within 12 months of the Application Deadline.

8. Construction Features, page 25

In addition to requirements set forth in RFA, all Developments that involve any rehabilitation that are awarded funding will be required to do the Capital Needs Assessment process (Exhibit F).

9. Funding

The SAIL loan shall be non-amortizing and have an interest rate of 1 percent. The loan subject to the SAIL program requirements, credit underwriting, and loan terms and conditions outlined in Rule Chapter 67-48, F.A.C.

a. SAIL Request Maximum

- \$215,000 per unit for New Construction;
- \$40,000 per unit for Substantial Rehabilitation;
- \$5,131,500 per Development

b. Interest Rate, page 30

Applicants that commit to the 80 Percent Minimum Set-Aside will be eligible to receive a more favorable interest rate for the SAIL loan requested in this RFA than Applicants that commit to the 40 Percent Minimum Set-Aside.

- c. Developer Fee for this RFA is based on 16% of Development Cost, page 35
- d. Total Development Cost Per Unit Limitation, page 42
- e. Leveraging, page 63

C. Narrative Scoring

- 1. Current and Future Need for Farmworker or Commercial Fishing Worker Housing in the Area (Up to 15 Points), page 38
- 2. Experience Operating and Managing Farmworker or Commercial Fishing Worker Housing (Up to 20 Points), page 39
- 3. Outreach, Marketing and Referral (Up to 30 Points), page 39
- 4. Resident Access to Onsite and Offsite Programs, Services and Resources (Up to 30 Points), page 40

D. Ranking and Funding Selection

- 1. Eligibility Requirements, page 40
- 2. Sorting Order, page 44

Applications will be sorted from highest score to lowest score, with any scores that are tied separated in the following order:

- a. First, by the total points received for the Current and Future Need for Farmworker or Commercial Fishing Worker Housing in the Area narrative;
  - b. Next, by the Application's Eligible SAIL Request Amount Per Unit (with Applications that have a lower amount of SAIL funds per unit listed above Applications that have a higher amount of SAIL funds per unit);
  - c. Next, by the Application's Eligible SAIL Request Amount as a Percentage of Total Development Cost (with Applications that have an Eligible SAIL Request Amount that is 90 percent of the Total Development Cost or less listed above Applications that have an amount greater than 90 percent);
  - d. Next by the Application's eligibility for the Florida Job Creation Funding Preference; and
  - e. Finally, by lottery number.
- 3. Funding Tests, page 44
  - 4. County Award Tally, page 45
  - 5. Funding Selection, page 45

E. Credit Underwriting Process



F. Exhibits to RFA

1. Exhibit A – Application, page 47
2. Exhibit B – Definitions used in RFA that are not defined in Rule, page 58
3. Exhibit C – Additional Information page 59
  - a. Total Development Cost Per Unit Limitation methodology used in credit underwriting and final cost certification, page 59
  - b. Leveraging Classification, page 63
  - d. Florida Job Creation Funding Preference, page 64
  - e. Fees, page 65
  - f. Additional Requirements, page 68
4. Exhibit D – Timeline, page 70
5. Exhibit E – intentionally omitted
6. Exhibit F – Rehabilitation Scoping Process with a Capital Needs Assessment, page 74
7. Exhibit G - Tenant Application and Selection Requirements, page 83

G. Other Important Information

1. Reminder to sign up for listserv and brief overview of accessing documents on website
2. Communicating with Florida Housing
  - a. Sending in public comments
  - b. Question and Answer process, page 5
3. Florida Housing recently launched a new collaboration tool called Procorem that will allow applicants, credit underwriters, and Florida Housing to work together and share documents under one platform. We are excited to have made this available to Applications that have been recently awarded and are excited to share the process with more of you as we continue forward. A demonstration of this software/webinar has been recorded and will soon be available online. A listserv will be sent when this is available.

4. Expected Timeline

Issue RFA:	April 15, 2020
RFA Due Date:	May 19, 2020
Review Committee Meeting ( <i>make recommendations to Board</i> )	June 30, 2020
Request Board Approval of Recommendations ( <i>at scheduled Board Meeting</i> )	July 17, 2020

H. Other Discussion Topics