

FLORIDA HOUSING FINANCE CORPORATION

Second Modification of Request for Applications (RFA) 2016-109  
SAIL Financing of Affordable Multifamily Housing Developments to be used in conjunction with  
Tax-Exempt Bonds and Non-Competitive Housing Credits

**Section Three, A.1.a.(3)** of the RFA provides the following:

- (3) The Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 08-16) (“Principals Disclosure Form”). A Principals Disclosure Form that was approved during the Advance Review Process, which is described in Section Four A.3.d. of the RFA, may be used to satisfy this requirement.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Three, A.1.a.(3)** of the RFA to read as follows:

- (3) The Principals of the Applicant and Developer(s) Disclosure Form (Form Rev. 08-16) (“Principals Disclosure Form”). A Principals Disclosure Form that was approved during the Advance Review Process, which is described in Section Four A.3.d. of the RFA, may be used to satisfy this requirement, provided the form was approved for the type of funding being requested (i.e. Housing Credits or non-Housing Credits).

**Section Three, A.1.c.** of the RFA provides the following:

- c. After successfully logging in, the Applicant must click “Upload Application.” The Applicant must also enter the Development Name, click “Browse” to locate the completed Application, Development Cost Pro Forma and Principals Disclosure form that were saved on the Applicant’s computer; and then click “Upload Selected File.” The selected Application will then be listed as an Uploaded Application (consisting of the three (3) documents comprising the Complete Online Submission Package), and its assigned Response Number will be visible in the first column.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Three, A.1.c.** of the RFA to read as follows:

- c. After successfully logging in, the Applicant must click “Upload Application.” The Applicant must also enter the Development Name, click “Browse” to locate the completed Application, Development Cost Pro Forma and Principals Disclosure form that were saved on the Applicant’s computer; and then click “Upload Selected File.” If the Applicant received an approved Principals Disclosure Form through the Advance Review Process, the approved form is what should be uploaded with the Application and Development Cost Pro Forma. The selected Application will then be listed as an Uploaded Application (consisting of the three (3) documents comprising the Complete Online Submission Package), and its assigned Response Number will be visible in the first column.

**Section Four, A.5.b.(3)(a)** of the RFA provides the following:

- (a) A part of the boundary of each Scattered Site must be located within ½ mile of the Scattered Site with the most units;

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Three, A.5.b.(3)(a)** of the RFA to read as follows:

- (a) A part of the boundary of each Scattered Site must be located within ½ mile of a part of the boundary of the Scattered Site with the most units;

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**Section Four, A.7.b.(2)(b)** of the RFA provides the following:

- (b) Required Commitment for a Portion of ELI Set-Aside Units as Link Units for Persons with a Disabling Condition:

With the exception of Developments financed with HUD Section 811 and Applicants that select the Elderly ALF Demographic Commitment at question 2.b.(1) of Exhibit A, all Developments must commit to set-aside a portion of ELI Set-Aside units as Link Units for Persons with a Disabling Condition. The required percentage is provided in (i) and (ii) below and based on whether the Development is an LDA Development or a Non-LDA Development.

The Persons with a Disabling Condition must be referred by a Corporation-designated Special Needs Household Referral Agency in accordance with the Corporation's Link Strategy. The current list of designated Special Needs Household Referral Agencies for each county is published on the Corporation's Website at

<http://apps.floridahousing.org/StandAlone/SpecialNeeds/ContentPage.aspx?PAGE=Link%20Initiative%20Page> (also accessible by clicking [here](#)). The Applicant must execute a Link Memorandum of Understanding (MOU) with at least one of the Special Needs Household Referral Agencies serving the Development's county. The deadline for the Corporation's approval of the fully executed Link MOU will be stated in the invitation to enter credit underwriting.

Additional requirements for the Link Units for Persons with a Disabling Condition are described in Exhibit E of the RFA.

The Applicant will submit a Tenant Eligibility and Selection Plan to the Corporation for approval during credit underwriting, as further outlined in Item 2.b.(6) of the Applicant Certification and Acknowledgement form.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Four, A.7.b.(2)(b)** of the RFA to read as follows:

- (b) Required Commitment for a Portion of ELI Set-Aside Units as Link Units for Persons with a Disabling Condition:

With the exception of Developments financed with HUD Section 811 and Applicants that select the Elderly ALF Demographic Commitment at question 2.b.(1) of Exhibit A, all Developments must commit to set-aside a portion of ELI Set-Aside units as Link Units for Persons with a Disabling Condition. The required percentage is provided in (i) and (ii) below and based on whether the Development is an LDA Development or a Non-LDA Development.

The Persons with a Disabling Condition must be referred by a Corporation-designated Special Needs Household Referral Agency in accordance with the Corporation's Link Strategy. The current list of designated Special Needs Household Referral Agencies for each county is published on the Corporation's Website at

<http://apps.floridahousing.org/StandAlone/SpecialNeeds/ContentPage.aspx?PAGE=Link%20Initiative%20Page> (also accessible by clicking [here](#)). The Applicant must execute a Link Memorandum of Understanding (MOU) with at least one of the Special Needs Household Referral Agencies serving the Development's county. The deadline for the Corporation's approval of the fully executed Link MOU will be stated in the invitation to enter credit underwriting.

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Additional requirements for the Link Units for Persons with a Disabling Condition are described in Exhibit E of the RFA.

The Applicant must submit a Tenant Eligibility and Selection Plan to the Corporation for approval during credit underwriting, as further outlined in Item 2.c. of the Applicant Certification and Acknowledgement form.

**Section Four, A.9.a.** of the RFA provides the following:

- Energy efficient windows in each unit (3 points)
  - For all Development Types except Mid-Rise: Energy Star rating for all windows in each unit;
  - For Development Type of Mid-Rise:
    - U-Factor of 0.50 or less and a SHHGC of 0.25 or less where the fenestration is fixed; and
    - U-Factor of 0.65 or less and a SHHGC of 0.25 or less where the fenestration is operable (i.e., the window opens)

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Four, A.9.a.** of the RFA to read as follows:

- Energy efficient windows in each unit (3 points)
  - For all Development Types except Mid-Rise and High-Rise: Energy Star rating for all windows in each unit;
  - For Development Type of Mid-Rise and High-Rise:
    - U-Factor of 0.50 or less and a SHHGC of 0.25 or less where the fenestration is fixed; and
    - U-Factor of 0.65 or less and a SHHGC of 0.25 or less where the fenestration is operable (i.e., the window opens)

**Section Four, A.11.a.(3)(b) and (c)** of the RFA provides the following:

(b) Difficult Development Area (DDA) / Qualified Census Tract (QCT):

With regard to Housing Credits, HUD provides regulatory guidance on the effective date of DDA and QCT lists for the purpose of determining whether a Development qualifies for an increase in eligible basis in accordance with Section 42(d)(5)(B) of the IRC.

(i) DDA –

If the proposed Development is located in a HUD-designated DDA, identify the Small Area DDA Zip Code Tabulation Area(s) (ZCTA) or County (if in a non-metropolitan area), as applicable, at question 11.a.(3)(b)(i) of Exhibit A.

If the Small Area DDA ZCTA applies to the proposed Development, the Surveyor Certification form must confirm the ZCTA(s) stated at question 11.a.(3)(b)(i)(A) of Exhibit A. If any ZCTA stated at question 11.a.(3)(b)(i)(A) differs from the information stated on the Surveyor Certification form, the information stated on the Surveyor Certification form will be used for purposes of determining the proposed Development's eligibility for the basis boost.

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If the proposed Development is located in a metropolitan area and consists of Scattered Sites, the Small Area DDA ZCTA designation will only apply to the Scattered Site(s) located within the HUD-designated DDA ZCTA and only those sites will be eligible for the basis boost.

Note: The assigned Small Area DDA ZCTA number(s) is available at <https://www.huduser.gov/portal/Datasets/qct/DDA2016M.PDF> and the applicable HUD mapping software is available at [https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html).

(ii) QCT –

If the proposed Development is not located in a HUD-designated DDA, in order to be classified as a Development located in a QCT for purposes of this RFA, 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, and the Applicant must indicate the QCT at question 11.a.(3)(b)(ii) of Exhibit A and provide a copy of a letter from the local planning office or census bureau which verifies that the proposed Development is located in the referenced QCT as **Attachment 18** to Exhibit A.

(c) Multiphase Development –

HUD’s notice published in the November 24, 2015 edition of the Federal Register ([https://www.huduser.gov/portal/Datasets/QCT/QCTDDA2016\\_Notice.pdf](https://www.huduser.gov/portal/Datasets/QCT/QCTDDA2016_Notice.pdf)) governs the eligibility for a basis boost for the Development proposed in this RFA.

If the proposed Development is eligible for the multiphase status, the Applicant must indicate whether the proposed Development qualifies as a first phase or a subsequent phase, as outlined below:

(i) First Phase of a Multiphase Development:

If the proposed Development is the first phase of a multiphase Development, select question 11.a.(3)(b)(iii)(A) of Exhibit A. All sites for each subsequent phase of the multiphase Development must be located within the boundary of the HUD-designated Small Area DDA ZCTA or within the same HUD-designated QCT which applies to the proposed Development that the Applicant is declaring as the first phase.

As outlined in Item 2.b.(8) of the Applicant Certification and Acknowledgement form, during the credit underwriting process the Applicant will be required to submit to the Corporation an opinion letter by a licensed attorney that the Development meets the definition of a “multiphase project” as defined in the Federal Register. The letter must also include: (i) the name of the declared first phase Development and the Corporation-assigned Application Number, (ii) the total number of phases and the projected Development name for each phase, (iii) the total number of buildings in each phase, (d) the expected completion date for each phase,

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and (f) any other information as determined by the Corporation and stated in the invitation to enter credit underwriting.

or

(ii) Subsequent Phase of a Multiphase Development:

For purposes of this RFA, a subsequent phase of a multiphase Development is one where the initial phase was appropriately identified as such in an Application awarded funding under one (1) of the following: (A) the 2011 Universal Application Cycle, (B) a 2013 Housing Credit Request for Proposal or RFA, (C) a 2014 Housing Credit RFA, (D) a 2015 Housing Credit RFA, (E) a 2016 Housing Credit RFA, or (F) a Non-Competitive Housing Credit Application (i.e., a Non-Competitive Housing Credit allocation awarded within the 730 day period following the date the competitive Bond application for Tax-Exempt Bonds (awarded through a Corporation competitive RFA process or a Non-Corporation Bond issuer's competitive application process) was deemed complete by the Bond-issuing agency for which the Non-Competitive Housing Credit allocation was awarded, provided the 730 day period did not end prior to the submission deadline for the Corporation's competitive RFA or a Non-Corporation Bond issuer's competitive application. After the initial award, the Applicant must have submitted an Application for Housing Credits in immediately consecutive years, per the HUD requirements.

If the proposed Development qualifies as a subsequent phase of a multiphase Development, select question 11.a.(3)(b)(iii)(B) of Exhibit A and answer the required questions. As outlined in Item 2.b.(8) of the Applicant Certification and Acknowledgement form, the proposed Development's subsequent phase status will be confirmed during the credit underwriting process.

Note: If the Non-Competitive Housing Credits requested in this Application will be used with Non-Corporation-issued Tax-Exempt Bonds and the Applicant indicates at question 11.a.(3)(b) of Exhibit A that the proposed Development is eligible for the basis boost, during the credit underwriting process the Applicant will be required to provide a letter certifying the date the bond application was deemed complete, as outlined in Item 2.b.(10) of the Applicant Certification and Acknowledgement form.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Four, A.11.a.(3)(b) and (c)**. of the RFA to read as follows:

(b)Difficult Development Area (DDA) / Qualified Census Tract (QCT):

With regard to Housing Credits, HUD provides regulatory guidance on the effective date of DDA and QCT lists for the purpose of determining whether a Development qualifies for an increase in eligible basis in accordance with Section 42(d)(5)(B) of the IRC.

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(i) DDA –

If the proposed Development is located in a HUD-designated metropolitan area, the Small Area DDA ZCTA designation will only apply to the building(s) located within the DDA ZCTA and only those building(s) will be eligible for the basis boost.

If any part of the proposed Development is located within a HUD-designated DDA, identify the Small Area DDA Zip Code Tabulation Area(s) (ZCTA) or County (if in a non-metropolitan area), as applicable, at question 11.a.(3)(b)(i) of Exhibit A.

Note: The assigned Small Area DDA ZCTA number(s) is available at <https://www.huduser.gov/portal/Datasets/qct/DDA2016M.PDF> and <http://qct.huduser.gov/tables/saddatables.odt>, and the applicable HUD mapping software is available at [https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html).

In order for the Development proposed in this Application to be eligible to be declared as the first phase of a multiphase Development (at question 11.a.(3)(c)(i) of Exhibit A) and used as the basis for DDA status for subsequent future phases, at least one (1) building of this proposed Development must be located within a DDA ZCTA stated at question 11.a.(3)(b)(i) of Exhibit A (“declared ZCTA”).

(ii) QCT –

If the proposed Development is not located in a HUD-designated DDA, in order to be classified as a Development located in a QCT for purposes of this RFA, 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, and the Applicant must indicate the QCT at question 11.a.(3)(b)(ii) of Exhibit A and provide a copy of a letter from the local planning office or census bureau which verifies that the proposed Development is located in the referenced QCT as **Attachment 18** to Exhibit A.

(c) Multiphase Development –

HUD’s notice published in the November 24, 2015 edition of the Federal Register ([https://www.huduser.gov/portal/Datasets/QCT/QCTDDA2016\\_Notice.pdf](https://www.huduser.gov/portal/Datasets/QCT/QCTDDA2016_Notice.pdf)) governs the eligibility for a basis boost for the Development proposed in this RFA.

If the proposed Development is eligible for the multiphase status, the Applicant must indicate whether the proposed Development qualifies as a first phase or a subsequent phase, as outlined below:

(i) First Phase of a Multiphase Development:

If the proposed Development is the first phase of a multiphase Development, select question 11.a.(3)(c)(i) of Exhibit A.

Subsequent phases will qualify for the basis boost if (A) at least one (1) building of the first phase is located within the declared ZCTA and (B) at least one (1) building of each subsequent phase is located within the boundary of the declared ZCTA (i.e., the HUD-

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designated Small Area DDA ZCTA or non-metropolitan DDA area which applied to the proposed Development that the Applicant declared as the first phase).

As outlined in Item 2.b.(8) of the Applicant Certification and Acknowledgement form, during the credit underwriting process the Applicant will be required to submit to the Corporation an opinion letter by a licensed attorney that the Development meets the definition of a “multiphase project” as defined in the Federal Register. The letter must also include: (C) the name of the declared first phase Development and the Corporation-assigned Application Number, (D) the total number of phases and the projected Development name for each phase, (E) the total number of buildings in each phase, (F) the expected completion date for each phase, and (G) any other information as determined by the Corporation and stated in the invitation to enter credit underwriting.

or

(ii) Subsequent Phase of a Multiphase Development:

For purposes of this RFA, a subsequent phase of a multiphase Development is one where the initial phase was appropriately identified as such in an Application awarded funding under one (1) of the following: (A) the 2011 Universal Application Cycle, (B) a 2013 Housing Credit Request for Proposal or RFA, (C) a 2014 Housing Credit RFA, (D) a 2015 Housing Credit RFA, (E) a 2016 Housing Credit RFA, or (F) a Non-Competitive Housing Credit Application (i.e., a Non-Competitive Housing Credit allocation awarded within the 730 day period following the date the competitive Bond application for Tax-Exempt Bonds (awarded through a Corporation competitive RFA process or a Non-Corporation Bond issuer’s competitive application process) was deemed complete by the Bond-issuing agency for which the Non-Competitive Housing Credit allocation was awarded, provided the 730 day period did not end prior to the submission deadline for the Corporation’s competitive RFA or a Non-Corporation Bond issuer’s competitive application. After the initial award, the Applicant must have submitted an Application for Housing Credits in immediately consecutive years, per the HUD requirements.

If the proposed Development qualifies as a subsequent phase of a multiphase Development, select question 11.a.(3)(c)(ii) of Exhibit A and answer the required questions. As outlined in Item 2.b.(9) of the Applicant Certification and Acknowledgement form, the proposed Development’s subsequent phase status will be confirmed during the credit underwriting process.

Note: If the Non-Competitive Housing Credits requested in this Application will be used with Non-Corporation-issued Tax-Exempt Bonds and the Applicant indicates at question 11.a.(3) of Exhibit A that the proposed Development is eligible for the basis boost, during the credit underwriting process the Applicant will be required to provide a letter certifying the date the bond application was deemed complete, as outlined in Item 2.b.(10) of the Applicant Certification and Acknowledgement form.

**The chart in Section Four, B.1.** of the RFA provides the following:

|   |   |
|---|---|
| The Applicant has not closed on the Tax-Exempt Bond financing prior to the Application Deadline | Section One C, Section Four A.11.a.(2), Section Four A.11.c.(4), and Section Four A.11.e.(1)(b) |
|---|---|

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Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **the chart in Section Four, B.1.** of the RFA to read as follows:

|   |   |
|---|---|
| The Applicant has not closed on the Tax-Exempt Bond financing prior to the Application Deadline | Section One C, Section Four A.11.a.(2), Section Four A.11.c.(4), and Section Four A.11.d.(1)(b) |
|---|---|

**Section Four, B.4.a.** of the RFA provides the following:

a. Application Sorting Order –

All eligible Applications will be ranked by sorting the Applications from the highest scoring Application to the lowest scoring Application, with any scores that are tied separated as follows:

- (a) First, by the Application’s eligibility for the Per Unit Construction Funding Preference (which is outlined in Section Four A.11.e. of the RFA) with Applications that qualify for the preference listed above Applications that do not qualify for the preference;
- (b) Next, by the Application’s Leveraging Level number (which is outlined in Item 9.b. of Exhibit C) with Applications that have a lower Leveraging Level number listed above Applications that have a higher Leveraging Level number;
- (c) Next, by the Application’s eligibility for the Florida Job Creation Funding Preference (which is outlined in Item 8 of Exhibit C) with Applications that qualify for the preference listed above Applications that do not qualify for the preference;
- (d) Finally, by lottery number, with Applications that have a lower lottery number listed above Applications with a higher lottery number.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Section Four, B.4.a.** of the RFA to read as follows:

a. Application Sorting Order –

All eligible Applications will be ranked by sorting the Applications from the highest scoring Application to the lowest scoring Application, with any scores that are tied separated as follows:

- (1) First, by the Application’s eligibility for the Per Unit Construction Funding Preference (which is outlined in Section Four A.11.e. of the RFA) with Applications that qualify for the preference listed above Applications that do not qualify for the preference;
- (2) Next, by the Application’s Leveraging Level number (which is outlined in Item 9. of Exhibit C) with Applications that have a lower Leveraging Level number listed above Applications that have a higher Leveraging Level number;
- (3) Next, by the Application’s eligibility for the Florida Job Creation Funding Preference (which is outlined in Item 8 of Exhibit C) with Applications that qualify for the preference listed above Applications that do not qualify for the preference;



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(4) Finally, by lottery number, with Applications that have a lower lottery number listed above Applications with a higher lottery number.

**The chart in Section Five** of the RFA provides the following:

| Mandatory Items  | Point Item                                  | Maximum Points |
|--|---|----------------|
| Demographic Commitment   | Proximity to Transit and Community Services | 18             |
| Name of Applicant  | Local Government Contributions              | 5              |
| Evidence Applicant is a legally formed entity  |   |                |
| Principals for Applicant and for each Developer  |   |                |
| Contact Person   |   |                |
| Name of Each Developer   |   |                |
| Evidence each Developer entity is a legally formed entity  |   |                |
| Prior General Development Experience   |   |                |
| Name of Management Company   |   |                |
| Prior General Management Company Experience  |   |                |
| Name of Proposed Development   |   |                |
| County identified  |   |                |
| Address of Development Site  |   |                |
| Whether Scattered Sites  |   |                |
| Number of Scattered Sites, if applicable   |   |                |
| Development Category   |   |                |
| Estimated qualified basis in Rehabilitation Expenses per set-aside unit (if Development Category of Rehabilitation/Substantial Rehabilitation (with or without Acquisition)    |   |                |
| Development Type   |   |                |
| Total Number of Units in Proposed Development  |   |                |
| Number of new construction units and rehabilitation units  |   |                |
| Occupancy status of any existing units   |   |                |
| Number of Buildings with Dwelling Units  |   |                |
| Status of Site Plan/Plat Approval  |   |                |
| Appropriate Zoning   |   |                |
| Availability of Electricity  |   |                |
| Availability of Water  |   |                |
| Availability of Sewer  |   |                |
| Availability of Roads  |   |                |
| Unit Mix provided  |   |                |
| Meets the Unit Mix requirements of Elderly Developments, if applicable   |   |                |
| Meets the Unit Mix requirements for New Construction, Redevelopment, or Acquisition and Redevelopment Developments that are located in a Medium or Large County, if applicable |   |                |
| Surveyor Certification Form with Development Location Point  |   |                |
| Minimum Set-Aside Selection  |   |                |
| Total Set-Aside Breakdown Chart  |   |                |
| Evidence of Site Control   |   |                |
| Selection of Minimum Additional Green Building Features  |   |                |
| Selection of Minimum Resident Programs (if Family or Elderly Non-ALF Demographic)  |   |                |

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| Mandatory Items   | Point Item | Maximum Points |
|---|------------|----------------|
| Applicant's SAIL Funding Request Amount   |            |                |
| Applicant's MMRB Request Amount (if Corporation-issued Bonds) or Bond Request Amount and Other Required Information (if Non-Corporation-issued Bonds)   |            |                |
| Applicant's Non-Competitive HC Request Amount   |            |                |
| Financing Information, including the Development Cost Pro Forma (listing expenses or uses) and Construction/Rehab Analysis and Permanent Analysis (listing sources) – Sources must equal or exceed uses |            |                |
| <b>Total Possible Points</b>  |            | 23             |

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **the chart in Section Five** of the RFA to read as follows:

| Mandatory Items  | Point Item                                  | Maximum Points |
|--|---|----------------|
| Demographic Commitment   | Proximity to Transit and Community Services | 18             |
| Name of Applicant  | Local Government Contributions              | 5              |
| Evidence Applicant is a legally formed entity  |   |                |
| Principals of the Applicant and Developer(s) Disclosure form   |   |                |
| Contact Person   |   |                |
| Name of Each Developer   |   |                |
| Evidence each Developer entity is a legally formed entity  |   |                |
| Prior General Development Experience   |   |                |
| Name of Management Company   |   |                |
| Prior General Management Company Experience  |   |                |
| Name of Proposed Development   |   |                |
| County identified  |   |                |
| Address of Development Site  |   |                |
| Whether Scattered Sites  |   |                |
| Number of Scattered Sites, if applicable   |   |                |
| Development Category   |   |                |
| Estimated qualified basis in Rehabilitation Expenses per set-aside unit (if Development Category of Rehabilitation/Substantial Rehabilitation (with or without Acquisition)) |   |                |
| Development Type   |   |                |
| Total Number of Units in Proposed Development  |   |                |
| Number of new construction units and rehabilitation units  |   |                |
| Occupancy status of any existing units   |   |                |
| Number of Buildings with Dwelling Units  |   |                |
| Status of Site Plan/Plat Approval  |   |                |
| Appropriate Zoning   |   |                |
| Availability of Electricity  |   |                |
| Availability of Water  |   |                |
| Availability of Sewer  |   |                |
| Availability of Roads  |   |                |

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| Mandatory Items   | Point Item | Maximum Points |
|---|------------|----------------|
| Unit Mix provided   |            |                |
| Surveyor Certification Form   |            |                |
| Minimum Set-Aside Selection   |            |                |
| Total Set-Aside Breakdown Chart   |            |                |
| Evidence of Site Control  |            |                |
| Selection of Minimum Additional Green Building Features   |            |                |
| Selection of Minimum Resident Programs (if Family or Elderly Non-ALF Demographic)   |            |                |
| Applicant's SAIL Funding Request Amount   |            |                |
| Applicant's MMRB Request Amount (if Corporation-issued Bonds) or Bond Request Amount and Other Required Information (if Non-Corporation-issued Bonds)   |            |                |
| Applicant's Non-Competitive HC Request Amount   |            |                |
| Financing Information, including the Development Cost Pro Forma (listing expenses or uses) and Construction/Rehab Analysis and Permanent Analysis (listing sources) – Sources must equal or exceed uses |            |                |
| <b>Total Possible Points</b>  |            | 23             |

**Question 11.a.(3) of Exhibit A** of the RFA provides the following:

**2. Ability to Proceed Verification Forms** – must be provided as outlined in Section Four A.5.g. of the RFA, the Applicant must provide the following Ability to Proceed documentation:

(3) Non-Competitive HC:

(a) State the Non-Competitive HC Request Amount (annual amount):

[\\$Click here to enter text.](#)

Applicants must also provide the required equity proposal or owner's equity commitment, as applicable, as **Attachment 17**, and answer questions (b) and (c) below, as applicable to the proposed Development.

(b) Difficult Development Are (DDA)/Qualified Census Tract (QCT):

Indicate which of the following questions apply to the proposed Development and provide the required information, as outlined in Section Four A.11.a.(3)(b) of the RFA:

(i) DDA

(A) The proposed Development is located in the following HUD-designated Small Area DDA Zip Code Tabulation Area(s) (ZCTA):

[Click here to enter text.](#)

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If additional space is required, enter the information in the Addenda at the end of the Exhibit A.

or

- (B) The proposed Development is located in the following HUD-designated non-metropolitan DDA area:

[Click here to enter text.](#)

- (ii) QCT

The proposed Development is located in the following QCT, as defined in Section 42(d)(5)(B)(ii) of the IRC, as amended [Click here to enter text.](#) A copy of a letter from the local planning office or census bureau which verifies that the proposed Development is located in the referenced QCT is provided as **Attachment 18.**

- (c) Multiphase Development

The proposed Development qualifies as a phase of a multiphase Development, as outlined in Section Four A.11.a.(3)(c) of the RFA. Indicate which of the following qualifying conditions has been met:

- (i) The proposed Development is the first phase of a multiphase Development eligible for the basis boost.

or

- (ii) The proposed Development is a subsequent phase of a multiphase Development eligible for the basis boost. The Applicant must answer the following questions:

(A) State the Corporation-assigned Application Number for the Development where the first phase was declared: [Click here to enter text.](#)

(B) Is the entire site for this subsequent phase located within the boundary of the HUD-designated Small Area DDA ZCTA or within the same HUD-designated QCT which applied to the proposed Development where the first phase was declared?

Yes

No

The applicable funding sources must be included on the Construction/Rehab Analysis and the Permanent Analysis in order to be considered as a funding source during the scoring process.

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Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Question 11.a.(3) of Exhibit A** of the RFA to read as follows:

(3) Non-Competitive HC:

(a) State the Non-Competitive HC Request

Amount (annual amount):

[\\$Click here to enter text.](#)

Applicants must also provide the required equity proposal or owner's equity commitment, as applicable, as **Attachment 17**, and answer questions (b) and (c) below, as applicable to the proposed Development.

(b) Difficult Development Are (DDA)/Qualified Census Tract (QCT):

Indicate which of the following questions apply to the proposed Development and provide the required information, as outlined in Section Four A.11.a.(3)(b) of the RFA:

(i) DDA

- (A) The proposed Development is located in the following HUD-designated Small Area DDA Zip Code Tabulation Area(s) (ZCTA):

[Click here to enter text.](#)

or

- (B) The proposed Development is located in a HUD-designated non-metropolitan DDA area. The Applicant should state the HUD-designated non-metropolitan DDA area below:

[Click here to enter text.](#)

(ii) QCT

The proposed Development is located in the following QCT, as defined in Section 42(d)(5)(B)(ii) of the IRC, as amended [Click here to enter text.](#) A copy of a letter from the local planning office or census bureau which verifies that the proposed Development is located in the referenced QCT is provided as **Attachment 18.**

(c) Multiphase Development

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The proposed Development qualifies as a phase of a multiphase Development, as outlined in Section Four A.11.a.(3)(c) of the RFA. Indicate which of the following qualifying conditions has been met:

- (i) The proposed Development is the first phase of a multiphase Development eligible for the basis boost.

or

- (ii) The proposed Development is a subsequent phase of a multiphase Development eligible for the basis boost. The Applicant must answer the following questions:

(A) State the Corporation-assigned Application Number for the Development where the first phase was declared: [Click here to enter text.](#)

(B) Will at least one (1) building of the subsequent phase be located within the boundary of the declared ZCTA (i.e., the HUD-designated Small Area DDA ZCTA which applied to the proposed Development that the Applicant declared as the first phase)?

- Yes  No

Note: The Applicant should refer to Section Four A.11.a.(3) of the RFA before answering the above questions.

The applicable funding sources must be included on the Construction/Rehab Analysis and the Permanent Analysis in order to be considered as a funding source during the scoring process.

**Item 2 of the Required Forms page of Exhibit B** of the RFA provides the following:

- 2. Ability to Proceed Verification Forms** – must be provided as outlined in Section Four A.5.g. of the RFA, the Applicant must provide the following Ability to Proceed documentation:

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 2 of the Required Forms page of Exhibit B** of the RFA to read as follows:

- 2. Ability to Proceed Verification Forms** – must be provided as outlined in Section Four A.5.g. of the RFA.

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**Item 2.b.(4) of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA provides the following:

- (4) Notification of the percentage of ownership of the Principals of the Applicant. Upon the Applicant's acceptance of the invitation to enter credit underwriting, the Corporation will return the Principals of the Application and Developer(s) Disclosure Form that was part of the Applicant's uploaded Application. The Applicant will be required to enter the applicable percentages on the form and return the completed form must then be returned to the Corporation;

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Items 2.b.(4) of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA to read as follows:

- (4) Notification of the percentage of ownership of the Principals of the Applicant. Upon the Applicant's acceptance of the invitation to enter credit underwriting, the Corporation will return the Principals of the Application and Developer(s) Disclosure Form that was part of the Applicant's uploaded Application. The Applicant will be required to enter the applicable percentages on the form and return the completed form to the Corporation;

**Items 2.b.(8) – (10) of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA provide the following:

- (8) If the Applicant indicated at question 11.a.(3)(b)(iii) of Exhibit A that the proposed Development is the first phase of a multiphase Development, the attorney opinion letter containing the information outlined in Section Four A.11.a.(3)(c)(i) of the RFA must be provided to the Corporation by the deadline stated in the invitation to enter credit;
- (9) If the Applicant indicated at question 11.a.(3)(b)(iii) of Exhibit A that the proposed Development is a subsequent phase of a multiphase Development and, during the credit underwriting process it is determined that the proposed Development does not meet the criteria for such distinction, the proposed Development will no longer be considered a subsequent phase of a multiphase Development.
- (10) If the Non-Competitive Housing Credits requested in this Application will be used with Non-Corporation-issued Tax-Exempt Bonds and the Applicant indicates at question 11.a.(3)(b) of Exhibit A that the proposed Development is eligible for the basis boost, then the Applicant must provide a letter from the Development's bond-issuing agency certifying the date the bond application was deemed complete. A "complete application" means that no more than de minimis clarification of the application is required for the agency to make a decision about the issuance of bonds requested in the application. Non-Competitive Housing Credit Applicants must also comply with Section 42, IRC, regarding DDA/QCT qualifying date.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Items 2.b.(8) – (10) of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA to read as follows:

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- (8) If the Applicant indicated at question 11.a.(3)(c)(i) of Exhibit A that the proposed Development is the first phase of a multiphase Development, the attorney opinion letter containing the information outlined in Section Four A.11.a.(3)(c)(i) of the RFA must be provided to the Corporation by the deadline stated in the invitation to enter credit;
- (9) If the Applicant indicated at question 11.a.(3)(c)(ii) of Exhibit A that the proposed Development is a subsequent phase of a multiphase Development and, during the credit underwriting process it is determined that the proposed Development does not meet the criteria for such distinction, the proposed Development will no longer be considered a subsequent phase of a multiphase Development.
- (10) If the Non-Competitive Housing Credits requested in this Application will be used with Non-Corporation-issued Tax-Exempt Bonds and the Applicant indicates at question 11.a.(3)(b) of Exhibit A that the proposed Development is eligible for the basis boost, then the Applicant must provide a letter from the Development's bond-issuing agency certifying the date the bond application was deemed complete and stating whether the bond application process was competitive or non-competitive. A "complete application" means that no more than de minimis clarification of the application is required for the agency to make a decision about the issuance of bonds requested in the application. Non-Competitive Housing Credit Applicants must also comply with Section 42, IRC, regarding DDA/QCT qualifying date.

**Item 7 of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA provides the following:

7. The Applicant and all Financial Beneficiaries have read all applicable Corporation rules governing this RFA and have read the instructions for completing this RFA and will abide by the applicable Florida Statutes and the credit underwriting and program provisions outlined in Rule Chapters 67-21 and 67-48, F.A.C. The Applicant and all Financial Beneficiaries have read, understand and will comply with Section 42 of the Internal Revenue Code, as amended, and all related federal regulations.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 7 of The Applicant Certification and Acknowledgement of Exhibit B** of the RFA to read as follows:

7. The Applicant and all Financial Beneficiaries have read all applicable Corporation rules governing this RFA and have read the instructions for completing this RFA and will abide by the applicable Florida Statutes and the credit underwriting and program provisions outlined in Rule Chapters 67-21 and 67-48, F.A.C., and if applicable, Exhibit D of the RFA. The Applicant and all Financial Beneficiaries have read, understand and will comply with Section 42 of the Internal Revenue Code, as amended, and all related federal regulations.

**Item 5 of Exhibit C** of the RFA provides the following:

**5. Limited Development Areas (LDA):**

Use the following LDA Chart to determine whether the proposed Development qualifies as an LDA Development for purposes of this RFA.



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LDA Chart

| County     | Demographic Category | Location Description  |
|------------|----------------------|---|
| Alachua    | Family               | Beginning at the intersection of CR 241/NW 143 <sup>rd</sup> Street and SR 232/NW69th Ave/Millhopper Road, follow SR 232/NW69th Ave/Millhopper Road east to NW 97 <sup>th</sup> Street. Follow NW 97 <sup>th</sup> Street south to NW 97 <sup>th</sup> Blvd. Follow NW 97 <sup>th</sup> Blvd northeast to SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue. Follow SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue east to NW 52 <sup>nd</sup> Terrace. Follow NW 52 <sup>nd</sup> Terrace north to NW 73 <sup>rd</sup> Avenue. Follow NW 73 <sup>rd</sup> Avenue east to NW 43 Street. Follow NE 43 Street north to US 441. Follow US 441 south to N SR 121. Follow N SR 121 north to NW CR 231. Follow NW CR 231 north to NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue. Follow NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue east to CR 225. Follow CR 225 south to NE 77 Avenue/NE 56 Terrence. Follow NE 77 Avenue/NE 56 Terrence east to SR 24/ NE Waldo Road. Follow SR 24/NE Waldo Road Northeast to US 301/ N Main Street. Follow US 301/N Main Street south to SR 26. Follow SR 26 west to CR 234 / CR 2082. Follow CR 234/ CR 2082 south to US 441. Follow US 441 northwest to SE Wacahoota Road. Follow SE Wacahoota Road north to SR121/Williston Road. Follow SR121/Williston Road south to CR 346. Follow CR 346 west to US 41/US 27/SR 45. Follow US 41/US 27/SR 45 northwest to 202nd Street/CR 13. Follow 202nd Street/CR 13 north to NW 46 <sup>th</sup> Avenue. Follow NW 46 <sup>th</sup> Avenue east to 170 <sup>th</sup> St. Follow NW 170 <sup>th</sup> Street south to NW 32 <sup>nd</sup> Avenue. Follow NW 32 <sup>nd</sup> Avenue east to CR 241/NW 143 <sup>rd</sup> Street. Follow 241/NW 143 <sup>rd</sup> Street north to intersection with SR 232/NW69th Ave/Millhopper Road. |
| Columbia   | Family and Elderly   | Entire County   |
| DeSoto     | Family and Elderly   | Entire County   |
| Duval      | Family and Family    | Beginning at the intersection of US-1/US-17/SR 5/N Main Street and the northern county line, follow US-1/US-17/SR 5/N Main Street south to US 23/SR 15/W State Street/Kings Road. Follow US 23/SR 15/W State Street/Kings Road north to the county line.  |
| Hamilton   | Family and Elderly   | Entire County   |
| Hardee     | Family and Elderly   | Entire County   |
| Highlands  | Family and Elderly   | Beginning at the northwest corner of the county, follow the northern portion of the county line east, then south to US 98/SR 700/SR 66. Follow US 98/SR 700/SR 66 west to the county line. Follow the county line north to the northwest corner of the county.  |
| Lake       | Family and Elderly   | Beginning at the northwest corner of the county, follow the northern portion of the county line east to CR 452/CR 44. Follow CR 452/CR 44 southeast to SR 19/CR 44/S Central Avenue/N Bay Street. Follow SR 19/CR 44/S Central Avenue/N Bay Street south to Citrus Avenue/Lakeshore Drive/Lake Eustis Drive. Follow Citrus Avenue/Lakeshore Drive/Lake Eustis Drive southwest to US 441/SR 19/E Burleigh Blvd. Follow US 441/SR 19/E Burleigh Blvd south to SR 19/Duncan Drive. Follow SR 19/Duncan Drive south to CR 48/CR 470. Follow CR 48/CR 470 northwest to the county line. Follow the county line north to the northwest corner.  |
| Leon       | Family and Elderly   | Entire County   |
| Levy       | Family and Elderly   | Entire County   |
| Santa Rosa | Family and Elderly   | Beginning at the intersection of CR 184A/Berryhill Road and CR 197A/Woodbine Road, follow CR 184A/Berryhill Road east to SR 89/Dogwood Drive. Follow SR 89/Dogwood Drive south to US 90/Caroline Street. Follow US 90/Caroline Street northeast to CR 89/Ward Basin Road. Follow CR 89/Ward Basin Road south to I-10. Follow I-10 southwest to Blackwater Bay. Follow Blackwater Bay south as it merges with East Bay and Pensacola Bay. Follow Pensacola Bay to the county line. Follow the County line north to US 90/Highway 90. Follow US 90/Highway 90 north to CR 197A/Woodbine Road. Follow CR 197A/Woodbine Road north to CR 184A/Berryhill Road.   |

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Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 5 of Exhibit C** of the RFA to read as follows:

**5. Limited Development Areas (LDA):**

Use the following LDA Chart to determine whether the proposed Development qualifies as an LDA Development for purposes of this RFA.

**LDA Chart**

| County    | Demographic Category | Location Description  |
|-----------|----------------------|---|
| Alachua   | Family               | Beginning at the intersection of CR 241/NW 143 <sup>rd</sup> Street and SR 232/NW69 <sup>th</sup> Ave/Millhopper Road, follow SR 232/NW69 <sup>th</sup> Ave/Millhopper Road east to NW 97 <sup>th</sup> Street. Follow NW 97 <sup>th</sup> Street south to NW 97 <sup>th</sup> Blvd. Follow NW 97 <sup>th</sup> Blvd northeast to SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue. Follow SR 232/NW 63 <sup>rd</sup> Blvd/Millhopper Road/NW 53 <sup>rd</sup> Avenue east to NW 52 <sup>nd</sup> Terrace. Follow NW 52 <sup>nd</sup> Terrace north to NW 73 <sup>rd</sup> Avenue. Follow NW 73 <sup>rd</sup> Avenue east to NW 43 Street. Follow NE 43 Street north to US 441. Follow US 441 south to N SR 121. Follow N SR 121 north to NW CR 231. Follow NW CR 231 north to NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue. Follow NE 142 <sup>nd</sup> Avenue/NE 156 <sup>th</sup> Avenue east to CR 225. Follow CR 225 south to NE 77 Avenue/NE 56 Terrence. Follow NE 77 Avenue/NE 56 Terrence east to SR 24/ NE Waldo Road. Follow SR 24/NE Waldo Road Northeast to US 301/ N Main Street. Follow US 301/N Main Street south to SR 26. Follow SR 26 west to CR 234 / CR 2082. Follow CR 234/ CR 2082 south to US 441. Follow US 441 northwest to SE Wacahoota Road. Follow SE Wacahoota Road north to SR121/Williston Road. Follow SR121/Williston Road south to CR 346. Follow CR 346 west to US 41/US 27/SR 45. Follow US 41/US 27/SR 45 northwest to 202nd Street/CR 13. Follow 202nd Street/CR 13 north to NW 46 <sup>th</sup> Avenue. Follow NW 46 <sup>th</sup> Avenue east to 170 <sup>th</sup> St. Follow NW 170 <sup>th</sup> Street south to NW 32 <sup>nd</sup> Avenue. Follow NW 32 <sup>nd</sup> Avenue east to CR 241/NW 143 <sup>rd</sup> Street. Follow 241/NW 143 <sup>rd</sup> Street north to intersection with SR 232/NW69 <sup>th</sup> Ave/Millhopper Road. |
| Columbia  | Family and Elderly   | Entire County   |
| DeSoto    | Family and Elderly   | Entire County   |
| Duval     | Family and Family    | Beginning at the intersection of US-1/US-17/SR 5/N Main Street and the northern county line, follow US-1/US-17/SR 5/N Main Street south to US 23/SR 15/W State Street/Kings Road. Follow US 23/SR 15/W State Street/Kings Road north to the county line.  |
| Hamilton  | Family and Elderly   | Entire County   |
| Hardee    | Family and Elderly   | Entire County   |
| Highlands | Family and Elderly   | Beginning at the northwest corner of the county, follow the northern portion of the county line east, then south to US 98/SR 700/SR 66. Follow US 98/SR 700/SR 66 west to the county line. Follow the county line north to the northwest corner of the county.  |
| Lake      | Family and Elderly   | Beginning at the northwest corner of the county, follow the northern portion of the county line east to CR 452/CR 44. Follow CR 452/CR 44 southeast to SR 19/CR 44/S Central Avenue/N Bay Street. Follow SR 19/CR 44/S Central Avenue/N Bay Street south to Citrus Avenue/Lakeshore Drive/Lake Eustis Drive. Follow Citrus Avenue/Lakeshore Drive/Lake Eustis Drive southwest to US 441/SR 19/E Burleigh Blvd. Follow US 441/SR 19/E Burleigh Blvd south to SR 19/Duncan Drive. Follow SR 19/Duncan Drive south to CR 48/CR 470. Follow CR 48/CR 470 northwest to the county line. Follow the county line north to the northwest corner.  |
| Leon      | Family and Elderly   | Entire County except the following area which is not considered an LDA area and is exempted from all LDA restrictions and conditions:<br><br>Beginning at the intersection of N. Macomb Street/Railroad Avenue/Wahnish Way/Fleetwood Way and US 90/SR10/W Tennessee Street, follow Macomb Street/Railroad Avenue/Wahnish Way/Fleetwood Way south to FAMU Way/Oakland  |

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| County     | Demographic Category | Location Description   |
|------------|----------------------|--|
|            |                      | Avenue/Drew Street. Follow FAMU Way/Oakland Avenue/Drew Street northeast to Myers Park Drive. Follow Myers Park Drive northwest to Suwannee Street. Follow Suwannee Street north to E. Lafayette Street. Follow E. Lafayette Street west to Franklin Blvd. Follow Franklin Blvd north to US 90/SR10/W Tennessee Street. Follow US 90/SR10/W Tennessee Street west to SR 146/N Meridian Street. Follow SR 146/N Meridian Street north to McDaniel Street. Follow McDaniel Street west to Gadsden Street. Follow Gadsden Street north to E. 7th Avenue. Follow E. 7th Avenue west to US 27/Monroe Street. Follow US 27/Monroe Street north to SR 158/W Tharpe Street. Follow SR 158/W Tharpe Street west to High Road. Follow High Road south to US 90/SR10/W Tennessee Street. Follow US 90/SR10/W Tennessee Street east to N. Macomb Street/Railroad Avenue/Wahnish Way/Fleetwood Way. |
| Levy       | Family and Elderly   | Entire County  |
| Santa Rosa | Family               | Beginning at the intersection of CR 184A/Berryhill Road and CR 197A/Woodbine Road, follow CR 184A/Berryhill Road east to SR 89/Dogwood Drive. Follow SR 89/Dogwood Drive south to US 90/Caroline Street. Follow US 90/Caroline Street northeast to CR 89/Ward Basin Road. Follow CR 89/Ward Basin Road south to I-10. Follow I-10 southwest to Blackwater Bay. Follow Blackwater Bay south as it merges with East Bay and Pensacola Bay. Follow Pensacola Bay to the county line. Follow the County line north to US 90/Highway 90. Follow US 90/Highway 90 north to CR 197A/Woodbine Road. Follow CR 197A/Woodbine Road north to CR 184A/Berryhill Road.  |

Item 9.a. of Exhibit C of the RFA provides the following:

- a. The Eligible SAIL Request Amount, (exclusive of any ELI Loan funding), as adjusted, will be multiplied by the applicable Leveraging Factor stated in the applicable chart below.

**Leveraging Factor Chart  
 (without the TDC Add-On for Applicants that have a PHA as a Principal)**

| Measure   | New Construction Developments |                  |                |                    |            | Rehabilitation Developments |             |
|---|-------------------------------|------------------|----------------|--------------------|------------|-----------------------------|-------------|
|   | Garden Wood*                  | Garden Concrete* | Mid-Rise-Wood* | Mid-Rise-Concrete* | High-Rise* | Garden*                     | Non-Garden* |
| Leveraging Factor for all counties except Broward and Miami-Dade Counties | 0.724                         | 0.643            | 0.643          | 0.612              | 0.572      | 0.904                       | 0.667       |
| Leveraging Factor for Broward and Miami-Dade Counties                     | NA                            | 1.179            | NA             | 1.038              | 0.828      | 1.737                       | 1.324       |

**Leveraging Factor Chart  
 (with the TDC Add-On for Applicants that have a PHA as a Principal)**

| Measure   | New Construction Developments |                  |                |                    |            | Rehabilitation Developments |             |
|---|-------------------------------|------------------|----------------|--------------------|------------|-----------------------------|-------------|
|   | Garden Wood*                  | Garden Concrete* | Mid-Rise-Wood* | Mid-Rise-Concrete* | High-Rise* | Garden*                     | Non-Garden* |
| Leveraging Factor for all counties except Broward and Miami-Dade Counties | 0.706                         | 0.643            | 0.643          | 0.607              | 0.569      | 0.875                       | 0.655       |
| Leveraging Factor for Broward and Miami-Dade Counties                     | NA                            | 1.164            | NA             | 1.011              | 0.816      | 1.706                       | 1.270       |

\* Garden includes all Development Types other than Mid-Rise and High-Rise; Non-Garden includes Development Types of Mid-Rise with Elevator (4 stories, 5 stories, or 6 stories) and High-Rise (7 or more stories); Mid-Rise includes Development Types of Mid-Rise with Elevator (4 stories, 5 stories, or 6 stories); and High-Rise includes Development Type of High Rise (7 or more stories). The

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classification of Wood or Concrete, where applicable, is determined by the response to question 5.c.(3) of Exhibit A whereby a response of “Yes” qualifies as Concrete and any other response qualifies as Wood.

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 9.a. of Exhibit C** of the RFA to read as follows:

- a. The Eligible SAIL Request Amount, (exclusive of any ELI Loan funding), as adjusted, will be multiplied by the applicable Leveraging Factor stated in the applicable chart below.

**Leveraging Factor Chart  
 (without the TDC Add-On for Applicants that have a PHA as a Principal)**

| Measure   | New Construction Developments |                  |                |                    |            | Rehabilitation Developments |             |
|---|-------------------------------|------------------|----------------|--------------------|------------|-----------------------------|-------------|
|   | Garden Wood*                  | Garden Concrete* | Mid-Rise-Wood* | Mid-Rise-Concrete* | High-Rise* | Garden*                     | Non-Garden* |
| Leveraging Factor for all counties except Broward and Miami-Dade Counties | 0.801                         | 0.711            | 0.711          | 0.677              | 0.633      | 1.000                       | 0.737       |
| Leveraging Factor for Broward and Miami-Dade Counties                     | NA                            | 1.315            | NA             | 1.155              | 0.920      | 5.927                       | 1.479       |

**Leveraging Factor Chart  
 (with the TDC Add-On for Applicants that have a PHA as a Principal)**

| Measure   | New Construction Developments |                  |                |                    |            | Rehabilitation Developments |             |
|---|-------------------------------|------------------|----------------|--------------------|------------|-----------------------------|-------------|
|   | Garden Wood*                  | Garden Concrete* | Mid-Rise-Wood* | Mid-Rise-Concrete* | High-Rise* | Garden*                     | Non-Garden* |
| Leveraging Factor for all counties except Broward and Miami-Dade Counties | 0.775                         | 0.702            | 0.702          | 0.663              | 0.632      | 0.967                       | 0.716       |
| Leveraging Factor for Broward and Miami-Dade Counties                     | NA                            | 1.298            | NA             | 1.125              | 0.906      | 4.474                       | 1.416       |

\* Garden includes all Development Types other than Mid-Rise and High-Rise; Non-Garden includes Development Types of Mid-Rise with Elevator (4 stories, 5 stories, or 6 stories) and High-Rise (7 or more stories); Mid-Rise includes Development Types of Mid-Rise with Elevator (4 stories, 5 stories, or 6 stories); and High-Rise includes Development Type of High Rise (7 or more stories). The classification of Wood or Concrete, where applicable, is determined by the response to question 5.c.(3) of Exhibit A whereby a response of “Yes” qualifies as Concrete and any other response qualifies as Wood.

**Item 10.g. of Exhibit C** of the RFA provides the following:

- g. Credit Underwriting and Loan Closing Extension Fees:

In the event the SAIL loan and ELI Loan do not close within the timeframes prescribed, extension fees will be assessed.

The firm loan commitment must be issued within nine (9) months of the Applicant’s acceptance to enter credit underwriting. The Applicant may request one (1) extension of up to six (6) months to secure a firm loan commitment. The Corporation shall charge a non-refundable extension fee of one (1) percent of the loan amount if the Board approves a request to extend the credit underwriting and firm loan commitment process beyond the initial nine (9) month deadline.

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The loan must close within 180 Calendar Days of the date of the firm loan commitment. Applicants may request one (1) extension of up to 90 Calendar Days related to this closing deadline. The Corporation shall charge a non-refundable extension fee of 1 percent of the loan amount if the Board approves the request to extend the closing deadline beyond the initial 180 Calendar Day closing deadline. In the event the loan does not close by the end of the 90 Calendar Day extension period,

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 10.g. of Exhibit C** of the RFA to read as follows:

g. Credit Underwriting and Loan Closing Extension Fees:

In the event the SAIL loan and ELI Loan do not close within the timeframes prescribed, extension fees will be assessed as outlined in subsections 67-48.072(21) and 67-48.072(26), F.A.C.

**Item 11.a. of Exhibit C** of the RFA provides the following:

a. Eligible Reserve for Replacement Items:

The replacement reserve funds required by subsections 67-48.0072(13), F.A.C.67-21.026(1), F.A.C., and if applicable, 67-21-014(2), F.A.C., are not to be used by the Applicant for normal maintenance and repairs, but shall be used for structural building repairs, major building systems replacements and other items included on the Eligible Reserve for Replacement Items list, effective October 15, 2010 which is available on the Corporation's Website <http://www.floridahousing.org/Developers/MultiFamilyPrograms/Competitive/2016-109/OtherInformation/> (also accessible by clicking [here](#)).

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 11.a. of Exhibit C** of the RFA to read as follows:

a. Eligible Reserve for Replacement Items:

The replacement reserve funds required by subsections 67-48.0072(13), F.A.C., 67-21.026(11), F.A.C., and if applicable, 67-21-014(2), F.A.C., are not to be used by the Applicant for normal maintenance and repairs, but shall be used for structural building repairs, major building systems replacements and other items included on the Eligible Reserve for Replacement Items list, effective October 15, 2010 which is available on the Corporation's Website <http://www.floridahousing.org/Developers/MultiFamilyPrograms/Competitive/2016-109/OtherInformation/> (also accessible by clicking [here](#)).

**Item 11.e. of Exhibit C** of the RFA provides the following:

e. Florida Housing Finance Corporation (FHFC) Insurance Guide, dated August 30, 2016:

Pursuant to subsection 67-48.010(13), F.A.C, the Corporation shall require adequate insurance to be maintained on the Development as determined by the Corporation or the Corporation's servicer, sufficient to meet the standards established in the Florida Housing Finance Corporation (FHFC) Insurance Guide, dated August 30, 2016 (and as amended from time to time), which is

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available on the Corporation's Website

<http://www.floridahousing.org/Developers/MultiFamilyPrograms/Competitive/2016-109/OtherInformation/> (also accessible by clicking [here](#)).

Pursuant to Rule 67-60.005, F.A.C., Modification of Terms of Competitive Solicitations, Florida Housing hereby modifies **Item 11.e. of Exhibit C** of the RFA to read as follows:

e. Florida Housing Finance Corporation (FHFC) Insurance Guide:

Pursuant to subsection 67-48.010(13), F.A.C., the Corporation shall require adequate insurance to be maintained on the Development as determined by the Corporation or the Corporation's servicer, sufficient to meet the standards established in the Florida Housing Finance Corporation (FHFC) Insurance Guide (and as amended from time to time). The most recently published FHFC Insurance Guide is available on the Corporation's Website

<http://www.floridahousing.org/PropertyOwnersAndManagers/Forms/> (also accessible by clicking [here](#)).

Submitted by:

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