

the  
**Community  
Concepts  
Group**



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RE: Comments to RFA's SAIL and HOME with Tax Exempt Bonds

Gentlemen:

As a follow up to the RFA workshop held on November 14, 2013, thank you for the opportunity to comment on the upcoming HOME and SAIL RFA. These comments, unless otherwise indicated apply to both RFA's as they have the same basic requirements.

As a general comment, for both the applicant and FHFC, it is important to understand the reason for each requirement within the RFA's. Understanding the intent of each of the requirements and what the end benefit will be will help to better define and refine the requirements to help you to achieve your "stated goal".

**HOME:**

1. Currently the RFA requires that tenants be notified prior to submission of the RFA that they may have to be relocated. Since, there is no guarantee that the RFA's will be awarded funds, this requirement should be moved until after the project is awarded a loan
2. Clarification needs to be provided regarding eligible "match" for HOME projects
3. Consider preference for non-participating jurisdictions
4. Allow sufficient time for pre-approval of entities if there is not going to be any "reuse" of pre-approved structures.

## **Both HOME AND SAIL:**

### **1. Cost versus Source of Funds**

In general, it was stated succinctly yesterday during the rule workshop. Bonds + SAIL do not equal 9% credits. All requirements should be viewed with that thought process in mind

### **2. Local Tax Exempt Bonds**

Both RFA's require a 4% tax exempt bond application prior to submittal for HOME and SAIL. Since 4% TE bond applications cannot be completed until credit underwriting, this would prevent 4% TE bond applications from local issuers. It is my understanding that is not your intent.

#### **Suggested Solution:**

Work with Florida ALHFA to revise the RFA so that the existing system (applicants using local bonds apply for non-competitive housing credits after completion of credit underwriting) remains in effect

### **3. Senior Resident Required Programs**

The residence programs associated with Elderly projects in both HOME and SAIL appear to be related to "frail elderly". Frail Elderly do not live in Tax Exempt Bond properties. Any of the items listed for frail elderly are not appropriate for tenants 75 years or younger unless they are disabled and those requirements would be handled under "other set-asides" such as the developmentally disabled set asides or an ALF

#### **Suggested Change:**

Eliminate the requirement for Staff on site 24 hours per day  
Eliminate the Resident Assurance Check in Program  
Eliminate the Assistance with Light Housekeeping

### **4. Senior Center Required Residence Programs versus a close by Senior Center meeting proximity**

There is some question as to why both are necessary. In most instances the residence programs have more actual useful activities to the residences than the required Senior Centers for the purposes of proximity. In fact, one of your "approved" Senior Centers is actually a project based center that only tenants of that project can participate (and their family members). It is not open to the general project. Based on that "approval" it would appear that any developer with resident activities for seniors would qualify.

### **5. Senior Center List:**

The Senior Center List needs an update and should be verified prior to each cycle

Our experience is showing that the list is inaccurate and very incomplete. I am not sure of what the original intent was in providing this list, but there are many more centers available throughout the state that are not listed, and the current list has at least one center on it that was demolished in 2011 (by address and relocated to a new address that has not been updated). There is more than one on the current list that do not exist or programs were discontinued several years ago. Making phone calls to the numbers on this list would give a staff person the knowledge that these centers are not in existence.

After calling various communities, it was found that many of them had attempted to communicate to someone that these did not exist but there was no mechanism for this to occur.

**Since proximity has really become one of the major “win or lose” items in the application, this list needs to be perfect and not provide a false advantage.**

**Suggested Change:**

1. If the Senior List is continued for use, a staffer needs to verify the centers on the list and update them prior to each cycle.
2. Instructions or process needs to be put in place for submitting new centers that potential applicants may be aware of and a community could provide verification to Florida Housing.
3. A definition should be provided that could be used by the application to qualify a Senior Center like the Grocery definition now. The language could be changed to read:

*“For purposes of proximity points, a Senior Center means a community facility that provides a broad spectrum of service suited to the diverse needs an interest of independent older persons OR is among the properties identified on the SAIL Tax Exempt Bonds RFA Senior Center List set out at Item 12 of Exhibit C of the RFA”*

**6. Grocery Store List:**

Please provide written instructions with the RFA or rule for adding grocery stores to the pre-approved list.

**7. Universal Design Requirements**

Universal Design requirements for 100% of the units in Tax Exempt properties are excessive. Several events or stages of requirement by the current FHFC processes have coalesced into both costly time delays, excessive construction costs, overlapping and sometimes conflicting regulations.

I was not involved in the CAHP analysis of reasonability of the various new requirements. But from a “visitability” perspective, units that are not specifically set-aside for disabled targeted groups, at a minimum should provide the entry door and one bathroom door on a main floor



that meet the guidelines for accessibility. This would ensure visitability for physically handicapped "visitors" in those units. It is not necessary for accessibility to be within a kitchen (as in turn around spaces) or scald guards under the kitchen sink for "visitors. In addition, ramps should be available, as is currently required by accessibility codes, for each building and for the public places within the apartment complex. This would include the clubhouse and all common areas.

New construction may be viewed differently, but for rehabilitation on concrete structures many of the requirements are impossible or very costly to implement.

The evaluation process of the third parties contracted with Florida Housing has also created time delays and has forced unnecessary costs without benefiting the property or its tenants.

**Suggested Solution:**

Pare down the requirements to meet with State, Federal and Local Code requirements. If entry doors, ramps, or accessibility to one ground floor bathroom are not a part of the code, than make that the requirement.

**8. Reuse of Forms**

Clarify which materials may be reused for the purpose of both HOME and SAIL RFA's from previous RFA's this year. The forms in question are:

- 1) Principals
- 2) Developer Entity
- 3) Surveyor Certification
- 4) Local Government forms

Again, thank you for the opportunity to comment on the RFA's. If you have any questions regarding these comments, please feel free to contact me for further discussion or conversation.

Susan J. Leigh



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