Memorandum

MIAMI-DADE COUNTY

Date:	January 22, 2026
To:	Honorable Chairman Anthony Rodriguez and Members, Board of County Commissioners
From:	Daniella Levine Cava Mayor
Subject:	Report on Community Land Trust Pilot Program - Directive No. 231490

Agenda Item No. 2(B)(7)
November 17, 2026

Executive Summary

This report is submitted to the Board of County Commissioners (Board) pursuant to Resolution No. R-781-23, sponsored by Commissioner Marleine Bastien, which directs the Mayor or the Mayor's designee to provide recommendations for the Community Land Trust (CLT) Pilot Program. The CLT Pilot Program is rooted in proposed legislation introduced in 2016 by then-Commissioner Daniella Levine Cava, which lead to subsequent Housing and Community Development policy changes.

The purpose of this report is to outline strategies through which Miami-Dade County can support the development of affordable housing utilizing a CLT model, with the goal of producing at least 50 units.

The Housing and Community Development Department (HCD) consulted with the existing CLTs active in the regional market, including the South Florida Community Land Trust, Inc. (SFCLT), and recommends continuing the County's partnership with SFCLT as part of this pilot. HCD also engaged Miami Homes for All, the South Florida Community Development Coalition, Struggle for Miami's Affordable and Sustainable Housing, Inc. (SMASH), and the University of Miami Office of Civic Engagement to gather additional stakeholder input.

To date, SFCLT has been awarded County funds for two homeownership projects representing 45 of the 50 contemplated units. Place Louverture, located in District 3, will provide 13 condominiums for sale to buyers with incomes between 50% and 140% of Area Median Income (AMI). The Lofts at Broadway, also in District 3, will deliver 32 for-sale units to income-eligible households.

HCD continues to work closely with SFCLT to advance these developments.

Background

The CLT Pilot Program is rooted in proposed legislation introduced in 2016 by then-Commissioner Daniella Levine Cava, which resulted in subsequent HCD policy changes. A February 13, 2017 Housing Committee discussion item renewed interested in CLT initiatives lead to the implementation of guidance and preference points for established CLTs within HCD's competitive funding applications for both federal and Surtax programs.

On January 20, 2021, the Board, through Resolution No. R-53-21, authorized submission of two SFCLT projects, Place Louverture and the Lofts at Broadway—to the Florida Department of Economic Opportunity for certification under the Tax Credit Program. Both projects were recommended for federal and Surtax awards and constitute the primary candidates for participation in the CLT Pilot Program with a combined total of 45 affordable units.

Guidelines for Community Land Trusts

CLTs provide long-term community benefits by permanently removing land from the speculative market and preserving affordable homeownership opportunities in perpetuity. CLTs can support a variety of housing types, including single-family homes, multiplexes, townhomes, condominiums, and, in some cases, rental properties.

For the pilot program, HCD will apply the appropriate guidelines based on the proposed project type:

- Homeownership Projects: HCD Homeownership Request for Applications (RFA) and Affordable Housing Guidelines will apply (attached for reference as Attachment A)
- Rental Projects: HCD Multifamily Rental RFA requirements will apply (attached for reference as Attachment B)

SFCLT has consistently worked with the County to advance its funded projects despite rising construction costs and administrative challenges. HCD has offered solutions—including flexible financing terms—and will continue to ensure that SFCLT has access to future funding opportunities through competitive processes. While conveyance of additional County-owned parcels is not currently contemplated during the pilot, future development opportunities may include the transfer of land to SFCLT upon successful completion and sale of units under the two pilot projects.

In October 2025, additional flexibility was granted to extend loan terms to 30 years with interest-only payments to enhance project feasibility.

Funding recommendations for affordable homeownership developments are contingent upon a favorable credit underwriting analysis and subsidy layering review. Place Louverture has completed underwriting and closed on financing; completion is expected within two years. Underwriting for the Lofts at Broadway is ongoing and is expected to conclude by the end of this year, with project completion anticipated approximately two years following financial closing.

HCD will continue to collaborate with SFCLT throughout the pilot period. Regular progress reports will be submitted to the Board, documenting changes in scope, budget, and timelines, as well as emerging opportunities for leveraging additional local and national CLT funding.

Recommendations and Further Implementation of the Pilot Program

Based on the progress to date and input from local stakeholders, HCD offers the following recommendations to the CLT Pilot Program:

- Continuing Partnership with SFCLT - Maintain SFCLT as the County's primary CLT partner during the pilot, given its demonstrated capacity to deliver affordable homeownership units and its progress in advancing the two pilot projects.
- Allow Inclusion of Additional Parcels - As the pilot evolves, HCD recommends considering the inclusion of additional County-owned parcels that may be suitable for CLT

  development, including two potential parcels located in District 2 with folios as detailed below.

30-3102-013-0930	DISTRICT 2 LOW-MEDIUM DENSITY RESIDENTIAL
30-3110-028-1520	DISTRICT 2 MEDIUM DENSITY RESIDEMNTIAL

- Evaluate Long-Term Land Conveyance Opportunities - Upon successful completion of the Place Louverture and Lofts at Broadway projects, the County may consider conveying additional parcels to SFCLT or other qualified CLTs as part of an expanded program.
- Maintain Flexible Financing Tools - Continue offering flexible loan terms—such as extended amortization periods or interest-only payments—when necessary to ensure project feasibility while preserving long-term affordability.
- Leverage External Funding Opportunities - Encourage CLT partners to pursue additional funding from philanthropic organizations, financial institutions, and national CLT support networks to complement County investment and maximize impact.
- Assess Program Scalability - After completion of the pilot projects, HCD recommends conducting a formal evaluation of outcomes, including production levels, long-term affordability mechanisms, and partnership effectiveness, to determine the potential for expanding CLT efforts countywide.

This memorandum will be placed on the next available Board meeting agenda, without committee review, pursuant to Rule 5.06(j) of the Board's Rules of Procedure. Should you require additional information, please contact Nathan Kogon, AICP, Director, HCD at 786-469-4106.

Attachments

Cc: Geri Bonzon-Keenan, County Attorney, County Attorney's Office
Jess M. McCarty, First Assistant County Attorney, County Attorney's Office
Office of the Mayor, Senior Staff
Nathan Kogon, AICP, Director, Housing and Community Development
Office of Policy and Budgetary Affairs
Adeyinka Majekodunmi, Commission Auditor, Office of the Commission Auditor
Basia Pruna, Director, Clerk of the Board
Eugene Love, Agenda Coordinator

MIAMI-DADE COUNTY
PUBLIC HOUSING AND COMMUNITY DEVELOPMENT



AFFORDABLE HOUSING HOMEBUYER LOAN PROGRAM AND SINGLE-FAMILY REHABILITATION PROGRAM GUIDELINES

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INTRODUCTION

Miami-Dade County through Public Housing and Community Development (PHCD) implements a wide range of housing programs designed to enhance housing opportunities for low- and moderate-income individuals and families. Pursuant to these Affordable Housing, Homeownership and Rehabilitation Program Guidelines assistance may be provided to developers, community development corporations, individuals and families through an array of programs encompassing acquisition, construction, rehabilitation, reconstruction, and permanent financing (in the form of mortgage assistance, including subordinate mortgages). Homeownership counseling is a recommended component of all the homeownership programs. The following is a list of programs offered:

HOMEOWNERSHIP MORTGAGE ASSISTANCE

The homeownership mortgage assistance component provides funds to very-low, low- and moderate-income individuals and families to acquire newly constructed or existing housing units.

Homebuyer Loan Program

The Homebuyer Loan Program (HLP) pursuant to Ordinance No. 15-127 is a homebuyer assistance program which provides mortgage loan assistance using Documentary Surtax funds to qualified low- and moderate -income individuals and families for the purchase of primary residence. The First Mortgage Lender (licensed in the State of Florida) provides mortgage assistance through their First – Time Homebuyer/Homeownership Program with the HLP. The Lender(s) are approved through PHCD. The HLP does not govern the use of federal funds.

Housing Rehabilitation

The Housing Rehabilitation Program provides for expansion and upgrades to owner-occupied single-family homes. These improvements are primarily geared to addressing health and safety issues, and code violations, inclusive of roof repairs, plumbing and electrical as well as associated repairs and exterior painting. (See Single Family Rehabilitation Guidelines on page 27 for more details).

Assistance for Condominium Unit Owners/Special Assessments

This Program will assist owner occupied condominium homeowners with limited finances, address special assessment requirements associated with rehabilitation/repairs as a result of applicable building integrity recertification requirements. Surtax funds will be in the form of a loan and the annual household median income may not exceed the maximum limit of 140% as indicated in the Miami-Dade County income limit chart. Loan terms will be structured so as to mitigate the financial burden on families while recognizing the need to ensure compliance with the Surtax program.

Housing Development

The housing development component provides funding to developers, as available, to defray the costs of new construction, rehabilitation and/or other costs associated with the development of single-family and multi-family housing. This component is intended to increase housing opportunities for persons by encouraging the creation and rehabilitation of affordable housing units.

Disaster Relief Assistance

The Disaster Relief Assistance provides emergency disaster relief to homeowners whose locality has been impacted by a major man-made or natural disaster. Individuals in areas which have been declared/designated disaster areas by the federal, state and/or local government can be eligible to receive funding for rehabilitation or reconstruction of their homes. To be eligible for Disaster Relief Initiative (DRI) funding a person must be the homeowner and occupy the home, which is defined as the primary owned homestead and occupied dwelling of a single family. Rehabilitation or reconstruction costs will be limited to the real estate structure only. Funds can be provided for a first and/or subordinate mortgage to the homeowner based on the terms and conditions outlined in the Miami-Dade County Guidelines. This assistance is provided as gap assistance for any damage that insurance, Federal Emergency Management Agency (FEMA), or other sources do not cover.

Homebuyer Education and Counseling

For the County Funded Homeownership Program, the homebuyer is recommended to attend the homebuyer counseling agency class provided by a U.S. Department of Housing and Urban Development (HUD) approved agency before meeting with the first mortgage lender. The list of HUD approved homebuyer counseling agencies can be found in the following link provided: https://hudgovanswers.force.com/housingcounseling/s/. The homebuyer(s) provides the Homebuyer Counseling certificate from the class to the first mortgage lender and PHCD. This certificate is valid for one year.

The homebuyer is encouraged to attend the Homebuyer Education and Counseling Class (Homebuyer Counseling Agency) class. The homebuyer counseling agency component provides education and counseling to individuals regarding purchasing and financing of affordable housing units. The homebuyer counseling agencies are required to cover a variety of topics which include fair housing practices, credit counseling, budget and money management, financial literacy proximity of schools, employment and transportation, home maintenance, the mortgage approval and post-closing process, selecting a neighborhood, locating a home, negotiating a purchase price, and finding appropriate financing. Specifically, the Homebuyer Counseling Agency is required to cover the PHCD Homebuyer Loan Program (first-time homeownership program). This element will provide the homebuyer all the specific items of the process to purchase a home with the first lender and PHCD.

In accordance with Miami-Dade County Resolution No. R-1008-14, homebuyer counseling agencies shall cover additional topics, including the legal significance of buying a home using a purchase and sale agreement containing an “AS IS” clause, homebuyers’ right to select their own title agent, and homebuyers’ right to have the property inspected by an inspector of their choice. This resolution also requires frequent and random monitoring of these classes by Miami-Dade County to ensure that these new topics, as well as the previously required topics, are being taught.

“Jumpstart” Assistance

The jumpstart assistance provides funding to assist disaster-affected homeowners, make a down payment on a new home, repair their current disaster-affected home or obtain a mortgage while awaiting a potential buyout from FEMA. Down payment assistance to purchase a new home can be obtained in the form of a subordinate mortgage subsidy awarded on the current program guidelines to applicants who are able to qualify for a first mortgage amount. First mortgage assistance can be provided as an exception on a case-by-case basis.

HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM GUIDELINES

Income Categories to be served: very-low, low and moderate

Maximum award: $35,000

Down Payment Loan Terms:

A. Loan

B. Term: Up to 30 years deferred loan with no interest, unpaid principal balance due at maturity.

C. Payments: No monthly payment required. Unpaid principal balance due upon sale, transfer of title, refinance or death during the term of the down payment loan.

D. Applicant's income level may not exceed 140 percent of the Miami-Dade County area mean income adjusted for family size, down payment and/or closing cost assistance will be available to families with an annual income between 0 to 140 percent of AMI subject to underwriting.

Recipient Selection Criteria: Available to eligible applicants as a stand-alone program or to participants in Miami-Dade County's Homebuyer Loan Program Ord. No. 21-24.

The program also encourages and strongly recommends that potential homebuyers receive homebuyer counseling from a HUD certified agency and to complete approved homebuyer education training. The education training will cover such topics as: choosing a realtor, selecting a home, qualifying for mortgage financing to include PHCD homeownership programs, a comprehensive home inspection, entering a purchase/sale contract, maintaining a home, handling credit affairs and other skills needed for homeownership. For HUD approved homebuyer counseling agencies go to https://hudgovanswers.force.com/housingcounseling/s/.

Additional Recommendations

- Combined Loan to Value (CLTV) not to exceed 105 percent of the purchase price including all mortgages and down payment assistance.
- Borrower must have 1% of the purchase price from their own funds for the down payment.
- Amount of down payment assistance will be based on underwriting by the first mortgage lender.
- Fixed rate mortgages only.
- For stand-alone purchases, first mortgage lenders are not required to be an approved lender in PHCD's Homebuyer Loan Program. First mortgage lenders must provide a commitment letter along with the completed loan package.

HOMEBUYER LOAN PROGRAM GUIDELINES

THE HOMEBUYER SECOND MORTGAGE PROGRAM

Income Limits • 30%-140% AMI	Homebuyer's Counseling • 8 hours HUD approved
Employment & Credit • Is subject to approval by the State of Florida licensed First Mortgage Lender*	Maximum Purchase Price • Is subject to approval by the State of Florida licensed First Mortgage Lender*
Citizenship • Must be a US citizen or permanent resident	Loan Terms • 30 years
Down-payment • Is subject to approval by the State of Florida licensed First Mortgage Lender*	Loan Rate • 1% - 2%
Minimum Debt to Income • Is subject to approval by the State of Florida licensed First Mortgage Lender*	Occupancy • Primary
• Is subject to approval by the State of Florida licensed First Mortgage Lender*	

*The maximum sales price for borrowers to purchase a home under the Homebuyer Loan Program is subject to approval by the State of Florida licensed First Mortgage Lender. The funding is provided through the First Mortgage Lender's First – Time Homebuyer/Homeownership Program with HLP.

The interest rates and loan amounts are determined/based on the location of the property. The Maximum Loan Amount is up to $100,000 at 1% interest rate inside Vulnerability Ranked Eligible Block Group Areas. Vulnerability Ranked Eligible Block Group Areas are in Miami-Dade County as identified in the County's Miami-Dade County Five -Year Consolidated Plan filed with the United States Department of Housing and Urban Development (U.S.HUD). The Maximum Loan Amount is up to $80,000 at 2% interest rate outside Miami-Dade County Vulnerability Ranked Eligible Block Group Areas.

HOMEBUYERS

- Eligible homebuyers are single individuals, or two or more persons whose combined household income does not exceed 140% of Area Median Income and who meet the eligibility criteria set forth by the State of Florida licensed First Mortgage Lender

Initial Interview Process

The first step towards receiving assistance is the initial interview. The homebuyer must have all the documents requested, including the signed sales contract for review to determine eligibility for the subsidy. During the interview process, the applicant will be required to sign all disclosure forms for the program. When applicable, the applicant(s) will be given a predetermination eligibility letter which they will take to the first mortgage lender within 30 days.

The homeownership specialist schedules an interview with the applicant when the first mortgage lender package is received. Following the initial interview, updated documents may be requested from the homebuyer (bank statements, pay – stubs, etc.). When the first mortgage lender has approved the file, the lender must submit to PHCD the documents below via regular mail or courier; the documents cannot be submitted by applicant. The underwriting process must be completed before the commitment of funds.

Note: It is anticipated that secured electronic transmission of loan packages will be accepted in the near future. The Department does not have the email capacity to accept electronic loan packages currently.

The loan package should consist of:

a. Form 1003 - uniform residential loan application (signed and dated)
b. Form 1008 - transmittal summary (signed)
c. Escrow letter and proof of deposit
d. Bank commitment letter
e. Truth in lending
f. Good faith estimate
g. Appraisal
h. Current tri – merged Credit Report
i. Single Family Residence – Insurance Quotes and Condo – Monthly (HOA)
j. Soil Treatment Certificate and Certificate of Occupancy (For new properties)
k. Condominium(s) 40 years or older must have 40 Year Certification (40) or 10 Year Re-certification Letter
l. Last six months (6) Bank Statements

When the file is approved by PHCD, a firm commitment letter will be issued to the homebuyer who will be required to sign and return the commitment letter to PHCD to initiate the request for funding.

Process for Closing

PHCD requires a two (2) day notice, in writing or (email), prior to scheduling a closing.

A Final Closing Disclosure/Settlement Statement (HUD-1) must be submitted to PHCD prior to closing for review and approval to enable funds to be requested and ensure there are no excessive fees being charged to the homebuyer.

Developer fees are not allowed. See Attachment IV for a list of the allowable fees that can be charged to the applicant at closing.

Miami-Dade County requires a minimum of seven working days to process and disburse requested funds. Funds are payable and directed to the closing agents/title companies only. All closing agents/title companies MUST be approved by Miami-Dade County.

PHCD will review reasonableness of fees imposed by closing agents/title companies or fees of a third party before closing.

PHCD reserves the right to investigate and discuss the fees with the homebuyer which may result in delaying the closing.

Closing agents/title companies who charge unreasonable fees are subject to removal from the approved list of approved closing agents/title companies.

Lenders/Developers may be required to provide evidence of project approval from Fannie Mae and Federal Housing Administration (FHA) for condominiums. Project approval from Fannie Mae and/or FHA is required to accept subsidy financing.

ELIGIBILITY REQUIREMENTS

Occupancy Requirement/Ownership

The homebuyer must use the property as the primary residence which will be stated in the loan documents. Ownership must be in fee simple title. In cases of a 99-year leasehold interest, the remaining lease term must equal the term of the loan. The Infill Housing Program homebuyer must use the property as primary residence which will be reflected by a deed restriction or a restrictive covenant/shared equity and will be stated in the loan documents

The property may not be rented, leased, or otherwise used as an income or investment property at any time that the loan remains in effect. If at any time it is discovered that the property has been rented or leased, the County may accelerate the remaining balance due on the loan and demand immediate payment in full.

Affordability

SHIP	Loan Term 30 years or until the property is sold, transferred, leased or otherwise disposed of.
Surtax	Loan Term 30 years or until the property is sold, transferred, leased or otherwise disposed of.
HOME/CDBG	< $15,000 = 5 years $15,000 to $40,000 = 10 years >$40,000 = 20 years For HOME Loans only. If FHA, insured mortgage15 years

Eligible Verification (Surtax, Home/CDBG and Ship)

Household occupants shall be verified by using any one or more of the following items:

- Birth certificates and Social Security cards on all household occupants (no birth cards).
- School records which give dependents' residing address.
- Court-ordered letters of guardianship/adoption.
- Copy of divorce decree and property settlement agreement.
- Children who live with parent for 50 percent of the year should be included among the members in a household (joint custody).
- In cases where the applicant claims to be separated from the spouse; the applicant must provide the following additional documentation for the spouse who will not occupy the property (IRS tax return; driver's license; voter's registration card; legal separation agreement; utility bills).
- A third-party verification or regular cash contribution letter must be submitted for non-court ordered child support.
- A letter from the Department of Revenue/Child Support Enforcement office is required. The full amount of court ordered child support must be included in household income whether it is regularly received by the household. SHIP stipulation will apply.
- Marriage Certificate (when applicable).

Homebuyer(s) who are delinquent on a Federal debt or debt related to Miami-Dade County may become eligible once the borrower brings the account current or enters a satisfactory repayment plan with the respective federal agency.

Immigration Status

Applicants for any of the programs and/or activities mentioned herein are subject to immigration regulations and eligibility as determined by the United States Department of Housing and Urban Development (USHUD) and/or Miami-Dade County regulations. Benefits may be prorated based on the income of legal residents in a household.

For Documentary Stamp Surtax (Surtax) loans, proof of US permanent resident status or US Citizenship, and/or other related documentation (including special status such as Nicaragua Adjustment and Central American Release Act (NACARA Section 203), Cuban Adjustment Act and political asylum) must be current as of the date of application for assistance from the County.

For HOME, CDBG and SHIP, the applicants must be permanent residents of the United States or U.S. Citizens.

INCOME SECTION

Income Qualification

For subsidy purposes, annual income is the gross amount of income anticipated to be received by all adults in a family during the twelve (12) months following the effective date of the income determination.

When calculating income, note that SHIP and HOME/CDBG funding require that the anticipated income be based on present income plus any income to be received in the next 12 months. Once the income certification is completed by PHCD staff and executed by the SHIP Administrator or designee, an award letter/commitment letter is issued. The commitment letter is valid for six months. Surtax allows for income averaging for the past two years for applicants who are self-employed earn commission, tips, bonuses, and overtime.

Florida property laws do not legally recognize separation as it relates to property ownership. Consequently, when an applicant is legally married but does not currently reside with the spouse, the spouse must sign the mortgage and the subsidy recapture provision, and his/her income must be counted as part of the annual household income. Florida property laws apply in cases of temporary separation, for example, when a spouse does not live in the house due to military service, attendance in college, offshore work, or other instances where a family member is temporarily residing in another location.

In some situations, however, it seems clear that the homebuyer has no plan to reunite with the estranged spouse and the separation is permanent. The flexible nature of these programs is intended for local governments to determine the appropriate use of funds while 1) ensuring accountability, 2) to decide about a permanent separation 3) and to obtain as many details as possible to document the subsidy recipient. In cases of permanent separation where the applicant and the estranged spouse maintain separate residences and file separate tax returns the homebuyer must provide proof of separation by providing copies of the estranged spouse's IRS tax returns, driver's license, utility bills, etc. The estranged spouse does not need to be counted in the household size and his/her income should not be included in household income.

Qualifying Using Section 8 Voucher

If a homebuyer is purchasing under the Section 8 Housing Choice Voucher Homeownership Program the Housing Assistance Payment (HAP) may not be added to the homebuyer(s) annual income to determine the maximum first mortgage amount, or the HAP may be deducted from the principal and interest of the first and/or subordinate mortgage, whichever provides the greatest benefit to the homebuyer. The HAP is the difference between the voucher amount and the homebuyer(s) portion of the rent.

Please note that this amount is subject to change, because it will be based on the property to be purchased. The revised amount must be approved and authorized by the Section 8 Housing Choice Voucher Program. Consequently, it is required that all clients obtain lender pre-approval prior to contract execution.

Income Recertification

Annual income recertification is required of all homebuyers who purchase property using the Section 8 Housing Choice Voucher Homeownership program.

INCOME RANGE OF APPLICANTS TO BE SERVED

The homebuyer(s) total household income may range from very low to moderate-income depending on the funding source being invested in the property. Homebuyer(s) total household income must meet the income criteria at the time the homebuyer applies for mortgage assistance. (See Attachment I for current income limits).

Income must also be calculated based on the information provided in the Verification of Employment form. Income calculated for subsidy purposes may differ from income used for credit purposes by the lender.

	FUNDING SOURCE	
	Surtax	SHIP
Maximum applicant income limits as a percentage of the area median income ("AMI")	140%	140%

Note: Funding source income limits may be further restricted by program guidelines.

INCOME AND IDENTITY VERIFICATION

Homebuyer(s) income will be verified using one or more of the following documents:

- Tax returns, W2's and 1099's must be signed and dated by the applicant(s)
- Also required copies of the tax transcripts for the most recent tax year end
- Verification of employment, (Federal National Mortgage Association (FNMA) form or third-party form included in these guidelines are acceptable, provided that the form is filled out completely)
- Other sources of income that can be readily verified (i.e., social security, pension retirement, and child support)
- Social Security Income may be subject to federal restrictions, which may limit its use
- Interest, dividends, and other net income
- Any other form of verification as required by funding
- Cash contribution letter for non-court ordered child support
- A letter from the Child Support Enforcement Division whether child support is being received or not. In addition to Federal Income Tax Returns, the number of household occupants shall be verified using one (1) of the following items:

**Note: If a dependent is listed on the tax return, then copies of birth certificates can be sufficient. However, if a copy of the birth certificate is in the file and the dependent is not listed on the tax return, we may request copies of school records to verify that the individual resides on the property.*

Income Inclusions and Exclusions for Eligibility Purposes for Surtax/SHIP

Annual Income Inclusions	Annual Income Exclusions
Annual income inclusions defined under U.S. HUD 24 C.F.R. Section 5.609(b) are listed as follows: • The gross amount (before any payroll deductions) of wages, salaries, overtime pay, commissions, fees, tips and bonuses, and any other compensation for personal services received by all eligible household members; • the net income from the operation of a business or profession; • interest, dividends, and other net income of any kind from real or personal property; • the full number of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits; • payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; • welfare or other need-based payments to families or individuals that are made under programs funded separately, or jointly by federal, state or local governments; • periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; • all regular pay, special pay and allowances of a member of the Armed Forces; and • SSI income may be subject to federal restrictions which may limit its use. *Note:* Surtax allows for income averaging for the past two years for applicants that are self-employed, or earn commission, tips, bonuses, and overtime.	The most common types of excluded annual income include: • Income from employment of children (including foster children) under the age of eighteen (18) years; • payments received for the care of foster children or adults; • lump-sum additions to family assets, such as inheritances, insurance payments; • reimbursement for the cost of medical expenses for any family member; • income of a live-in aid; • the full amount of student financial assistance paid directly to the student or to the educational institution; • the special pay to a family member serving in the Armed Forces who is exposed to hostile fire; • income from training programs funded by HUD; • temporary, nonrecurring or sporadic income (including gifts); • reparation payments paid by a foreign government to persons who were persecuted during the Nazi era; • income from earnings in excess of $480 for each full-time student eighteen (18) years or older (excluding the head of household and spouse); • adoption assistance payments in excess of $480 per adopted child; • deferred payments received in a lump sum; • refunds or rebates for property taxes paid on the dwelling unit; or services and equipment needed to keep a developmentally disabled family member at home

Income Inclusions for Credit Purposes Surtax/SHIP

CREDIT DOCUMENTATION	
Surtax	SHIP
Subject to approval by the State of Florida licensed First Mortgage Lender.	Verification of employment (valid for 90 days from the date received. If the information is orally updated by the source, the VOE will remain in effect for an additional 30 days). Third Party Verification of Employment is required by SHIP, (Attachment III)
Subject to approval by the State of Florida licensed First Mortgage Lender.	Tax returns and W-2 for the previous two (2) years or IRS Form 1722 (which gives the applicant's income and filing status may be requested). Returns must be signed & dated by applicant.
Subject to approval by the State of Florida licensed First Mortgage Lender.	If self-employed year-to-date, profit and loss statement as of the date of application.
. Subject to approval by the State of Florida licensed First Mortgage Lender.	Six (6) months of bank statements or bank's computer printout reflecting a balance for each month
Subject to approval by the State of Florida licensed First Mortgage Lender.	Tri-merged credit report (valid for 3 months)
Subject to approval by the State of Florida licensed First Mortgage Lender.	Verification of Assets – Retirement Account

Homeownership Loan Ratios

Minimum front-end ratios may be lower at the discretion of Miami-Dade County.
Ratios are subject to change based on industry standards.

Loans to applicants allow for the following ratios:		
Funding Source:	Surtax	HOME/CDBG
Maximum Monthly Housing Debt*	Subject to approval by the State of Florida Licensed First Mortgage Lender	40 %
Maximum Total Debt-to-Income*	Subject to approval by the State of Florida Licensed First Mortgage Lender.	50%

INCLUDING OUTSTANDING CREDIT OBLIGATIONS

FIRST MORTGAGE LENDER LOAN PROCESSING FOR MORTGAGE ASSISTANCE

First Mortgage Lender (lender), developers, and Realtors perform a pre-screening of their applicants to ensure that they have documentation required by the program making an appointment to meet with a homeownership specialist. The Lender, developer, and Realtor will provide the checklist of documents to their applicants (see Attachment II). After the lender, developer, and/or Realtor have pre-screened the applicant, he/she will instruct the applicant to contact PHCD to set an appointment for an interview with the homeownership specialist assigned to the case. The lender will be advised of the homeownership specialist assigned to the case. New construction of single-family homes should be 80% completed prior to first lender loan submission and/or PHCD pre-approval.

NOTE: Due to the limited availability of funds, all funds will be made available for interested homebuyers on a first-come first-serve basis. However, a homebuyer must meet all program requirements to close.

Property Standards

Detached single-family units, condominium units, approved manufactured homes, studios, twin homes (must evidence a Declaration of Condominium documents recorded in the Public Records disclosing separate folio numbers), except for common areas and town homes are eligible properties. File(s) classified as Twin home Properties are required to have separate folio numbers at time of file submission to PHCD for second mortgage subsidy (NO EXCEPTIONS). Properties with swimming pool are acceptable on a case-by-case basis except for HOME, SHIP & CDBG funding. The pool monthly maintenance fee will be included in the debt-to-income ratios when the subsidy loan is approved. For HOME/CDBG loans only, ineligible properties are those properties leased to a tenant which would trigger a relocation of that tenant.

Duplex and Time Share properties are not eligible for Homeownership Assistance.

Purchase Price

The maximum sales price for borrowers to purchase a home under the Homebuyer Loan Program is subject to approval by the State of Florida licensed First Mortgage Lender.

At a minimum, the property must be appraised for the contracted purchase price, however, if the appraised value is less than the purchase price, PHCD will not provide subsidy financing above the appraised value and additional funds beyond the appraised price.

The Infill Housing Program Maximum Sales Price pursuant to Miami-Dade Ordinance 21-80 for homes sold under Miami-Dade Affordable Housing Programs, including Infill is $394,000 or the Appraised value (the lesser of the two).

Note: For maximum subordinate mortgage amounts for low to moderate-income individuals and families, income and mortgage limits. (See attachment I)

Credit Requirements

PHCD housing programs do not have a minimum credit score requirement or threshold; the Department however reserves the right to ask for explanations of any derogatory or negative items contained in the credit report. In situations whereby a collection appears on the credit report, whether those collections require repayment prior to the loan closing is left to the discretion of PHCD. All collection items related to a County Program or including a County medical collection, must be paid prior to closing.

Non-Applying Spouse

Non-homebuyer spouse can have an ownership interest in the property at the time of settlement without executing the promissory note. The non – homebuying spouse must execute a restrictive covenant or the shared equity agreement, if applicable.

The credit history of the non-homebuyer spouse is not considered as a reason to deny a loan application. However, the non-homebuyer spouse's income will be used to determine the appropriate subsidy.

DOWN PAYMENT / CLOSING COSTS

Down payment requirements are as follows:

- Minimum down payment requirement is subject to the approval of the State of Florida Licensed First Mortgage Lender.
- Down payment required by US HUD for Section 8 Homeownership Program is three percent (3%) of the purchase price, of which one percent (1%) of the purchase price must be from the applicant's own funds.

The combined loan-to-value ratio "CLTV" of all mortgages including closing cost assistance shall not exceed one hundred five percent (105%) of the purchase price and for loans funded with Surtax Funds shall be subject to the approval of the State of Florida Licensed First Mortgage Lender.

GIFTS

The homebuyer can satisfy part of the cash requirement for closing with funds received as cash gifts from relatives, or cash savings clubs. For underwriting purposes, a relative is defined as a spouse, parent, stepparent, legal guardian, grandparent, brother, sister, or child. In general, before using funds from gifts, the homebuyer is recommended to use his or her own funds to make a down payment toward the sales price of a property.

To verify a gift, the homebuyer is recommended to obtain a signed letter from the donor that includes:

- Specific dollar amount of the gift and date the funds were deposited/transferred to the borrower's bank account.
- Donor's name, address, telephone number, and relationship to the homebuyer.
- Statement from the donor saying that no repayment is expected.

In cases where the gift funds have already been transferred, staff must verify that sufficient funds to cover the gift have been transferred from the donor's account to the homebuyer s account or that the donor's account has adequate funds to cover the amount of the gift.

ASSET LIMITATIONS

Any excess liquid assets over $50,000 (*excluding pensions, annuities, 401K, etc.)* are recommended to be used for a higher down payment or to cover closing costs. Liquid Assets is defined as available cash on hand, or in banks or an instrument that has the capacity to be easily converted to cash. This asset limitation does not apply to retired persons regardless of age or permanently disabled persons.

For HOME/CDBG and SHIP only, applicants who have assets in excess of $5,000.00 must include income earned assets in the income calculation using the greater of (i) the actual income earned on those assets, or (ii) the income calculated using the current LIBOR rate as set by HUD.

FIRST MORTGAGE FINANCING

Miami-Dade County will not approve subordinate mortgage financing for loans whose first mortgage has a balloon payment, adjustable rate, carries an unusually high interest rate, or includes prepayment penalties.

The lender must use the tax estimator from the Miami-Dade County Property Appraiser website to estimate the taxes and calculate the insurance at 1.5% of the purchase price if a quote cannot be obtained prior to submitting the loan package.

SECOND MORTGAGE FINANCINING

Monthly Payments for PHCD Assistance

Monthly Payments for Surtax loans will be as follows

Income Level	*Interest Rate*	*Years 1 to 30*
Very Low to Moderate	*1-2%*	*Fully amortized for 30 years*

PHCD will process the application for a second mortgage at a 1% or 2% interest rate, to assist in the acquisition of the home. The amount and interest rate on the loan and the resulting monthly payment be based on the information submitted to PHCD by the first mortgage lending institution handling the application, after the lender approves the homebuyer for a first mortgage. The amount of the second mortgage at below market rate (subsidy) will be calculated based on the homebuyer's income and family size, as a percentage of the sale's price. The monthly payments on the second loan will be based on the loan amount and interest rate approved for the homebuyer. There will be a fully amortized thirty (30) year monthly payment in every case. The lender will provide the homebuyer an estimate of the monthly payment. Some exceptions may apply.

Inspection

Homes finance through the Miami-Dade County Homebuyer Loan Program are recommended to undergo an inspection by a qualified home inspector in accordance with Miami-Dade County Resolution No. R-1008-14. A qualified home inspector is one who has a valid home inspection license issued by the State of Florida through the home inspection services licensing program. Prior to commencing a home inspection, the home inspector shall provide a copy of their license to practice home inspection services in the State of Florida to the homebuyer. The home inspection is intended to prevent hardships on homebuyers and can be useful in preventing homebuyers from purchasing homes with structural or other building problems. The breadth of the home inspection shall be enough to alert homebuyers of significant defects in the home, including structural problems, and identify whether the home is in compliance with the Miami-Dade County Building Code. If the Comprehensive Private Home Inspection Report reflect repairs and/or replacements, PHCD must have evidence regarding the repairs and/or replacements were completed prior to Closing. The Department has the discretion to deny a homebuyer loan on a particular property based upon substantial negative findings in the home inspection upon a determination that denying a loan is in the best interest of the County. The payment of said inspection can be from the homebuyer in cash or using the funds loaned to the homebuyer from the County. If the property does not pass inspection and the homebuyer does not close on that property, PHCD will consider reimburse to the homebuyer for the cost of the inspection.

Buildings forty (40) years and older must possess the Forty (40) Year Certification or Ten (10) Year Re-certification Letter from the appropriate jurisdiction at time of file submission.
Any successor regulations to the current 40 years or 10 years recertification requirements shall be made a part of these guidelines without specific amendments to these guidelines.

A Hold Harmless Affidavit will also be required to be signed by the applicant(s) at time of application that states the County is not responsible for code violations, liens, open permits, or illegal structures. Sellers are required to disclose code violations, illegal structures or additions. Miami-Dade County will not award subsidy financing if any of these conditions exist.

Housing Quality Standards (HQS) Inspections are required for Section 8 Housing Choice Voucher Homeownership Program transactions. Inspections of the roof, septic tank and for termites shall be performed by a State of Florida licensed inspector specializing in each of these areas. These three inspections shall be paid for by the homebuyer regardless of the outcome of the inspection and are valid for 45 days from the date of the inspection.

If the property was constructed prior to 1978, a lead-based paint inspection will be required by an Environmental Protection Agency (EPA) Certified Inspector, EPA Certified Risk Accessor and/or EPA Certified Firm prior to closing and is to be paid for by the homebuyer. The report must show a negative outcome for lead base paint. Where lead base paint is uncovered, abatement must be completed prior to closing. All construction projects must obtain a certificate of occupancy, a loan closing will not take place with a temporary certificate of occupancy.

All federal funded loans (HOME) also require an Environmental Review Clearance which will be conducted by PHCD staff, or successor entity.

FOR HUD "HOME" FUNDED PROGRAMS ONLY

Homebuyer Resale Provision. Resale provisions are applicable if the housing is assisted with HUD HOME funds and the assisted housing does not continue to be the principal residence of the family for the duration of the period of affordability. PHCD requires the assisted housing is made available for a subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence.

Homebuyer Repayment. PHCD will provide zero percent (0%) interest deferred payment, (_____ lien position) mortgage loan in an amount of up to $_____ until the first to occur of the following events: (1) Home Buyer sells, transfers or deposes of the assisted unit (either by sale, transfer, bankruptcy or foreclosure, etc.), (2) the Home Buyer no longer occupies the unit as their principal residence. (3) the Home Buyer dies, or if a married couple, survivor dies or (4) the affordability period for this loan ends.

Loan Servicing

All loans referenced in these guidelines will be serviced by the PHCD Loan Servicing Unit or Miami-Dade County approved private firm specializing in mortgage loan servicing. All costs associated with the servicing of homeownership loans shall be paid out of the loan program operating budget.

PARTICIPATING FIRST MORTGAGE LENDERS

Loans

The Purchase and Sales Contract should reflect a 60-day period to closing. When the loan is submitted by the first mortgage lender, PHCD should be allowed up to 30 days to close from the date all required documents and information are received from underwriting to close.

Attachment II

INCOME AND MORTGAGE LIMITS
Adjusted for Family Size

				Median		
FAMILY SIZE	30%	50%	80%	100%	120%	140%
	< E. LOW	<- V. LOW	<-LOW/MOD >			
1	$23,850.00	$39,750.00	$63,550.00	$79,500.00	$95,400.00	$111,300.00
2	$27,250.00	$45,400.00	$72,650.00	$90,800.00	$108,960.00	$127,120.00
3	$30,650.00	$51,050.00	$81,700.00	$102,100.00	$122,520.00	$142,940.00
4	$34,050.00	$56,750.00	$90,800.00	$113,500.00	$136,200.00	$158,900.00
5	$36,800.00	$61,300.00	$98,100.00	$122,600.00	$147,120.00	$171,640.00
6	$41,960,00	$65,850.00	$105,350.00	$131,700.00	$158,040.00	$184,380.00
7	$47,340.00	$70,400.00	$112,600.00	$140,800.00	$168,960.00	$197,120.00
8	$52,720.00	$74,950.00	$119,900.00	$149,900.00	$179,880.00	$209,860.00

(MEDIAN INCOME IS $79,400.00 FOR MIAMI-DADE COUNTY)
SHIP/SURTAX limited to 140 % (Subject to periodic revisions by US HUD Effective (April 4th, 2024)
(Income and Mortgage Limits REVISED (April 4th, 2024)

MAXIMUM Subsidy Table

Percentage of AMI	Up to 140%
Properties within vulnerability areas providing assistance up to:	$100,000.00
Properties not in vulnerability areas providing assistance up to:	$80,000.00

Funding Source for all funds	Surtax	SHIP
Income Limit	Low income and moderate-income households at or below 140% of AMI (Area Median Income)	Low income and moderate-income households at or below 140% of AMI (Area Median Income)
Maximum purchase price of property allowed by program (subject to change)	The maximum sales price for borrowers to purchase a home under Miami-Dade County's Affordable Housing Program is subject to approval by the State of Florida licensed First Mortgage Lender.	The maximum sales price for borrowers to purchase a home under Miami-Dade County's Affordable Housing Program is subject to approval by the State of Florida licensed First Mortgage Lender. The funding is provided through the Mortgage Lender's First Time – Homebuyer/Homeownership Program with the HLP.
Purchase Price Limits for Loans	The maximum sales price for borrowers to purchase a home under Miami-Dade County's Affordable Housing Program is subject to approval by the State of Florida licensed First Mortgage Lender.	The maximum sales price for borrowers to purchase a home under Miami-Dade County's Affordable Housing Program is subject to approval by the State of Florida licensed First Mortgage Lender. The funding is provided through the Mortgage Lender's First Time – Homebuyer/Homeownership Program with the HLP.
INFILL PROPERTIES	Effective July 1, 2023, the current Maximum Sales Price pursuant to Miami-Dade County Ordinance 21-80 for homes sold under Miami-Dade Affordable Housing Programs, including Infill is $394,000 or the Appraised value (the lesser of the two).	Effective July 1, 2023, the current Maximum Sales Price pursuant to Miami-Dade County Ordinance 21-80 for homes sold under Miami-Dade Affordable Housing Programs, including Infill is $394,000 or the Appraised value (the lesser of the two).

ALL UNITS MUST MEET THE CRITERIA SUBMITTED TO THE COUNTY IN THE RFA FOR WHICH THEY WERE AWARDED FUNDING (i.e., Purchase price, unit size, number of units, etc.). NO EXCEPTIONS.

PUBLIC HOUSING AND COMMUNITY DEVELOPMENT

ETHICS DISCLOSURE STATEMENT FOR ALL PHCD PROGRAMS

Applicant: _____ Mailing Address: _____

Co-Applicant: _____ Zip Code: _____

E-mail Address: _____ Telephone: _____

The Miami-Dade County Conflict of Interest and Code of Ethics at Sec. 2-11.1 (c)(5)(5) allows County Employees and their immediate family members to apply for direct housing assistance programs from the County's Public Housing and Community Development department (PHCD) if they meet certain conditions and if the following criteria are met. Check if any of the following applies to you:

1. Please mark the PHCD Program you are applying for:

☐ Section 8 Housing Choice Voucher (HCV)	☐ Public Housing Rental
☐ Project-Based Voucher (PBV)	☐ Tenant-Based Rental Assistance (TBRA-maximum 2 years)
☐ Veterans Affair Supportive Voucher (VASH)	☐ Home-ownership Program (Second Mortgages)
☐ Moderate Rehabilitation	☐ Home-owner Rehabilitation Program
☐ Substantial Rehabilitation	☐ Home-owner Beautification Program
☐ Shelter Plus Care (S+C)	☐ Other (please list): _____

2. Mark the type of participation you are seeking for the program marked above:

☐ Owner/Landlord ☐ Housing Assistance Applicant

3. ☐ **I/we do not currently work for Miami-Dade County.**

4. ☐ **I/we am/are a School Board or Federal Employee.** *These employees are not covered under Section 2-11.1 of the Miami-Dade County Conflict of Interest and Code of Ethics Ordinance.*

IF YOU MARKED BOXES 3 OR 4, NO FURTHER ACTION IS NEEDED. THE PHCD REPRESENTATIVE MUST PLACE THIS FORM IN APPLICANT'S FILE.

5. ☐ **I/we am/are a Miami-Dade County Employee (including Jackson Public Health Trust Employees).** Please provide the department and division you are working for:

_____

6. ☐ **I/we am/are an appointed or elected County Official.**

7. ☐ **I/we am/are *immediate family to a Miami-Dade County employee, appointed or elected official.**
(*)*Immediate family is defined as spouse, domestic partner, parents, stepparents, children and stepchildren.*

Please provide the following information regarding the Miami-Dade County employee, appointed or elected official:

Name of employee, appointed or elected official: _____

Department, Division, or Board: _____

IF YOU MARKED BOXES 5, 6, or 7, THE APPLICANT MUST OBTAIN THE REQUEST FOR OPINION (RFO) APPLICATION AT: http://ethics.miamidade.gov/library/forms/county_emps_relatives_seeking_housing_assist_8-15.pdf. THE RFO APPLICATION MUST BE FULLY COMPLETED AND SENT TO THE CONTACT PERSON INDICATED.

Signature of Applicant: _____ Signature of Co-Applicant: _____

Date: _____

Warning: Title 18, US Code Section 1001, states that a person who knowingly and willingly makes false or fraudulent statements to any Department or Agency of the United States is guilty of a felony. State law may also provide penalties for false or fraudulent statements.

ALC/AM/CA/CD/1/62414/V5

Attachment III

PHCD LOAN DOCUMENTATION CHECKLIST

First Mortgage Lender's Name			
Loan Officer/Processor	**Phone**	**Fax**	**Email**
Title Company's Name		**Address**	
Title Company's Contact Person	**Phone**	**Fax**	**Email**
Borrower's Name			
Co-Borrower's Name			
Current Address		**City, State & Zip Code**	
Daytime Phone Number	**Evening Phone Number**	**Mobile Phone Number**	**Email**

Property Address: _____

Developer Name/ Project Name: _____

Contact person for Inspection: _____

Name **Phone/Email**

All documentation listed below, if applicable, must be submitted as part of the lender package. Failure to do so may delay the application process.
REQUIRED DOCUMENTATION AT TIME OF PHCD INTERVIEW
Fully executed sales contract with at least 60 days remaining before expiring.
Two (2) years signed and dated Income Tax Returns and W-2's and/or 1099's with all applicable Schedules for all adult and Household Members.
If applicable: Award letters for all other income: Social Security pension/retirement/SSI/welfare/disability.
APPLICANT(S) OFFICIAL PAYCHECK STUBS FOR THE MOST CURRENT 30 DAYS PAY PERIOD. APPLICANT(S) MUST CONTINUE TO MAKE CURRENT OFFICIAL PAYSTUBS AVAILABLE UNTIL LOAN IS APPROVED AND PRIOR TO CLOSING.
Proof of legal residence: U.S. Citizenship or Permanent Resident Alien Card, INS Employment Authorization, I-94 (Cuban Citizens only). **Please Note: Documents must be current at time of application.*
Picture ID (i.e., Driver License, Employment ID, etc.) and Social Security Cards. **(SOCIAL SECURITY CARDS NOT REQUIRED FOR DEPENDENT(S)**
Most current six months bank statement for all accounts including all pages.
Birth Certificate(s) for all household members, Letter from guardianship/adoption (if applicable) and/or School Records.
If applicable: Marriage Certificate, All Divorce Decrees and Property Settlement Agreements; Proof of receipt of child support for the prior 12 consecutive months; Provide proof of non-receipt and "good faith" effort to collect and avoid inclusion in annual income figure.
If applicable: Third Party Verification of Regular Cash Contribution Letter for non-court ordered child support; If the applicant is not receiving court-ordered child support, a letter from the Department of Revenue, Child Support Enforcement Office is required.
Recommended - Certificate of Completion of Homebuyers Training Program. **CERTIFICATE IS GOOD FOR ONE YEAR ONLY. (HOMEBUYER COUNSELING CERTIFICATE IS PRESENTED AT FACE-TO-FACE INTERVIEW WITH PHCD).**
REQUIRED DOCUMENTATION FROM FIRST MORTGAGE LENDER AT TIME OF SUBMITTAL TO PHCD
First Mortgage Lender and all other participating Lenders' Commitment Letters.
PHCD Ethics Commission Disclosure Statement for all PHCD Programs
Last two (2) years IRS Transcripts with W – 2 and / or 1099's
Executed 1003 and 1008 (Transmittal Summary), Truth in Lending (TIL) and Good Faith Estimate
Appraisal Long Form – Original with pictures or acceptable electronic color copy
Copy of Comprehensive Private Home Inspection Report
Condo Project Approval, Estoppel Letter, Condo Questionnaire, Condo Budget and Condo Approval Letter (WHEN APPLICABLE INCLUDE THE FORTY (40) YEAR CERTIFICATION OR TEN (10) YEAR RECERTICATION WHICH MUST BE FROM MIAMI-DADE COUNTY BUILDING DEPARTMENT OR ITS MUNICIPALITY BUILDING DEPARTMENT. IF THE VALID CERTIFICATION IS NOT INCLUDED IN THE LOAN PACKAGE, IT WILL BE RETURNED TO THE FIRST LENDER/SENDER).
Last two (2) years Verification of Rent Letter(s) from the Landlord(s).
Copy of Escrow Letter and cancelled deposit check(s).
Current Tri-merged credit report.
Legible Copy of fully executed Sales Contract including Addendum extending Closing Date. **(IF APPLICABLE)**
For FHA Loans **(Executed and Dated Forms HUD 92900 – A, 92900 – LT and 92800 – 5B)** Addendum to Universal Residential Loan Application.

Please be advised that the purchase contract must contain the below clauses:

- **Subject to loan approval by Miami-Dade County, Department of Public Housing & Community Development.**
- **HQS (Housing Quality Standard) Inspections for all loans made as part of the Section 8 Housing Choice Voucher Homeownership Program.**

Attachment IV

Miami-Dade County Public Housing and Community Development
Conflict of Interest Form

Please check the following item(s) that apply; required to be completed

_____ Miami-Dade County employee (including Jackson Public Health Trust Employees) (Ethics Opinion must be sought – http//ethics.miamidade.gov/frequently-used-forms.asp)
Provide explanation below

_____ Relative to Miami-Dade County employee
Provide explanation below

_____ Relative to Miami-Dade Board of County Commissioner
Provide explanation below

_____ None of the above

Explanation _____

_____

_____

_____

Please be advised that the purchase contract must contain the below clauses:

- Subject to loan approval by Miami-Dade County, Department of Public Housing & Community Development.
- Required for all Section 8 Loans.

Attachment V

THIRD-PARTY VERIFICATION OF EMPLOYMENT

State and/or Federal Regulations require PHCD to verify employment history and income information for the person that has provided authorization below, in order to determine their eligibility for program assistance. Your cooperation in providing the requested information below is most appreciated. You may fax to 786-469-2230 or mail to the address below.

Authorization:
I hereby authorize the release of requested information. A copy of the executed "Authorization for the release of Information" is attached which indicates my agreement with the release of information requested for the sole purpose of determining eligibility for program assistance.

_____

Signature of Applicant Print Name Date

_____

Signature of Co-Applicant Print Name Date

Please return information to:

Public Housing and Community Development
701 NW 1st Court, 14th Floor
Miami, FL 33136
786-469-2246 or 786-469-2251

Attn: _____

Please provide information about anticipated employment income during the next 12 months:

Company Name: _____

Position_____ Length of Time Employed: _____

Pay Rate: _____ Pay Frequency (Hr., Wk., Mo): _____

Overtime Pay Rate: _____ Average Overtime Hours/Wk./Semi-Wk.: _____

Total Annual Base-Pay Earnings: _____ Total Overtime Base-Pay Earnings: _____

Amount and frequency of other Compensation (bonus, raise, commission, tips): _____

Vacation Pay (Y or N): _____ If yes, number of days: _____

Retirement Account (Y or N): _____Amount Accessible to Employee: $_____

Total Gross Annual Income, including other compensation, for next 12 months: $ _____

Signature of authorized representative: _____

Printed Name: _____Title: _____

Date: _____ Phone: _____

Warning: Florida Statute 817 provides that willful false statements or misrepresentation concerning income, asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83.

Note: For ALL applicable Household Members 18 years or over, obtain a signed copy of this form for each verification to be completed. Send form directly to the appropriate employment source; do not send form through applicant. Upon receiving verification, date-stamp, and compare information to that received on application. Make any necessary notations, date and initial. If significant differences exist between amount reported and verified, obtain a written explanation from applicant and attach to file.

SCHEDULE OF ACCEPTABLE FEES TO BE CHARGED TO APPLICANT

The interest rate to be charged on the first mortgage will be the Freddie Mac, FNMA, or FHA net 30-day rate for 30 years and shall be locked in for a period of at least 60 days. If the loan is not closed within 60 days, the interest rate will be the prevailing rate to be determined not less than 5 days before closing. The rate shall be locked in at the time of loan approval with a "float down" feature if the rates should go down.

The First lenders must immediately inform PHCD of rate changes.

The first lenders do not charge a fee for relocks or extensions

The term of the first mortgage loan shall be 30 years fixed.

The maximum allowable fees to the applicant are as follows:

The fee is set at a maximum of 2% of the first mortgage amount and is the only fee to be charged by the first lender. It should be enough to cover the following costs:

Document Prep Fee	
Tax Service Fee	Prevailing Lender Cost
Flood Certifications	Prevailing Lender Cost
Underwriting Fee	
Processing Fee	
Closing Fee	
Application Fee	
Settlement Fee	
Notary Fee	

Miami-Dade County, PHCD Loan Set-Up Fee ($100.00) and Origination Fee ($400.00) must be disclosed and charged on CD's/HUD – 1 Settlement Statement.

If the lender chooses to disclose these fees as separate line items on the HUD-1 and Good Faith Estimate (GFE), the total of these fees cannot exceed 2% of the first mortgage loan amount. Lenders are not permitted to charge both the 2% origination fee and the fees listed above.

Closing Fees are not to exceed $850.00 for all Mortgages.

Lenders are allowed to charge the following fees when compliant with the first mortgage loan:

Appraisal Fee	Prevailing Vendor Cost
Credit Report	Prevailing Vendor Cost
Re-certification Fee	$100.00 Maximum
Final Inspection	$100.00 Maximum
Roof/Termite Inspection	Prevailing Vendor Cost
Recording Fees	Per State Regulations
Septic Tank Inspection	Prevailing Vendor Cost

Developer Fees are not permitted to be charged to the applicants.

LOAN ASSISTANCE PROGRAM GUIDELINES

INTRODUCTION

Miami-Dade County has programs that provide homeowners with low-interest rate loans to assist in making necessary repairs to their home and/or to protect their home with the installation of hurricane shutters or impact windows.

SCOPE

These guidelines cover only owner-occupied single-family homes, including cluster, twin, town homes and condominiums. Mobile homes do not qualify.

DEFINITIONS

1. Completion of Rehabilitation occurs when all inspections have passed, and all permits have been closed for all the work performed.

2. Disabled: anyone in the household who has proof of disability, regardless of age.

3. Development Disabilities defined in s.393.063, Florida Statutes means a disorder of syndrome that is attributable to retardation. Cerebral Palsy, Autism, Spina Bifida or Prader-Willi Syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

4. Elderly: an applicant who is ≥62 years old.

5. Dwelling Unit: a residential space which qualifies as a place of permanent habitation for one family which contains a living room, kitchen area, bathroom(s) and bedroom(s). An efficiency apartment (studio) is considered a one-bedroom unit.

6. Family: an individual or two or more persons related by blood, marriage, adoption, guardianship or operation of law; or are not so related; and may include one or more individuals (who have not attained the age of 18) being domiciled with a parent or another person having legal custody of such individual or the designee of such parent or the person having such custody, with the written permission of such parent or other persons who occupy the same dwelling unit.

7. Income Classifications: These limits shall be adjusted automatically whenever the federal government (U.S. HUD) periodically updates the median income for Miami-Dade County.

   - Very Low income means a family whose gross income is below 50% of the median income for Miami-Dade County.
   - Low income means a family whose gross income is below 80% of the median income for Miami-Dade County.
   - Moderate income means a family whose gross income is greater than 80% and not to exceed 140% of the median income for Miami-Dade County.

8. Owner: the individual(s) who holds valid legal title to the property to be rehabilitated.

9. Owner Occupied: a residential property containing one dwelling unit in which the owner resides on a full-time basis.

10. Rehabilitation: the repair of a structure or facilities in connection with a structure and may include the provision of sanitary or other facilities.

11. Single Family Property: property devoted solely to residential use and consisting of one dwelling.

12. Persons with Special Needs defined in s.420.0004, Florida Statutes: means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition s.420.0004(7); a young adult formerly in foster care who is eligible for service under s.409.1451(5); a survivor of domestic violence as defined in s.741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

Disabling Condition defined in s.420.0004 (7), Florida Statutes: means a diagnosable substance abuse disorder, serious mental illness, development disabilities, or chronic physical illness or disability, or the co-occurrence of two or more of these conditions, and a determination that the condition is:

- Expected to be of long-continued and indefinite duration; and
- Not expected to impair the ability of the person with special needs to lay independently appropriate supports.

13. Work Write–Up: the itemization of all rehabilitation work to be done on a property, including such directions and specification for workmanship and materials as may be necessary for the job to be bid and constructed properly and to pass all inspections by Miami-Dade County.

LOAN PROGRAMS AND AMOUNTS

Assistance for Condominium Unit Owners/Special Assessments per Use of Surtax Dollars

This Program will assist owner occupied condominium homeowners with limited finances, address special assessment requirements associated with rehabilitation/repairs as a result of applicable building integrity recertification requirements. Surtax funds will be in the form of a loan and the annual household median income may not exceed the maximum limit of 140% as indicated in the Miami-Dade County income limit chart. Loan terms will be structured to mitigate the financial burden on families while recognizing the need to ensure compliance with the Surtax program.

- The Program will address physical damage to the condominium
- The Program will assist families and or/individual homeowners
- The Program will assist Condominium Properties throughout the County
- The homeowner must reside in the unit and it must be their primary residence and homestead; Investment owners are not eligible for program assistance
- The Program will provide loans up to $50,000.00 with a repayment term of 40 years
- The monthly payment will be $50.00 for low-income families with the remaining balance due at Maturity Date
- The monthly payment for moderate income families will be calculated at 0.00% interest rate for 40 years
- Any cash assets exceeding $50,000.00 must be used for down payment up to 10% of the loan amount
- If the owner sells the property, cash out refinance or ceases to use the home as primary residence, the balance of the loan becomes due and payable
- Upon the death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live in the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County.
- One-time assessment per unit owner
- The rehabilitation funds will be payable to the Condominium Association
- The Condominium Budget and Condo Questionnaire will be required and reviewed

- Mortgage payments and HOA/Maintenance fees must be current
- A description of the work to be done and or the Scope of Work will be required to determine the loan assistance
- Semi-annual reports from the Condominium Association will be required

Surtax and Ship Rehabilitation - Single-Family Funded Programs

A rehabilitation loan may be made to an eligible applicant for the purpose of fully bringing the property up to current building code and/or to make the home barrier-free for disabled persons. It is used to repair roofs, perform other structural, electrical or sanitation related repairs.

- Surtax Rehabilitation Loan Program
  The maximum total loan amount shall not exceed $40,000.00 (up to $50,000.00 if the applicant is Elderly, Disabled, Development Disabilities, Disabling Condition and Special Needs).

- State Housing Initiatives Partnership (SHIP) Program
  The maximum total loan amount shall not exceed $40,000.00 (up to $50,000.00 if the applicant is Elderly, Disabled, Development Disabilities, Disabling Condition and Special Needs).

Surtax Beautification Loan Program

The Beautification Home Loan Program assists homeowners of single-family detached residences with exterior home painting and/or landscaping.

- Surtax Beautification Loan Program
  The maximum total loan amount is subject to funding availability.

Surtax, Paint and Shutter Loan Program

This program assists low- to moderate- income homeowners with single family detached residences with exterior home painting and/or the installation of hurricane impact shutters approved by Miami-Dade County.

- Surtax Paint/Shutter Loan Program
  The maximum loan amount for paint and shutters combined is $15,000.00; if the combined amount exceeds $10,000.00, the homeowner must select paint or shutter assistance.

Eligibility Areas

- Surtax and SHIP Single-Family Rehabilitation Loan Program-
  encompasses properties located within Miami-Dade County.

- Surtax Beautification Loan Program
  currently encompasses Commission Districts 1 and 2.

- Surtax Paint/Shutter Loan Program
  encompasses properties located within Miami-Dade County.

  All other Beautification Loan Programs encompass properties located within the Commission Districts.

Eligible Properties

- Surtax and SHIP - Single-Family Rehabilitation Loan Program
  Owner-occupied single-family residences, cluster homes, townhomes,
  twin homes, manufactured homes (must evidence a Declaration of Condominium documents recorded in the Public records disclosing separate folio numbers), condominium unit (except for common areas). Duplexes, Studios, and Mobile Homes are not allowed.

- Properties with a swimming pool are acceptable on a case-by-case basis except for SHIP funding source. In addition, properties with an efficiency are not allowed regardless of funding source**.**

- Surtax Beautification Funded Program only allow Single-Family Detached Properties. Paint/Shutters Funded Program allows Single-Family Attached, Detached and Condominiums Properties. Duplexes, Studios and Mobile Homes are not allowed.

- The property must be in need of rehabilitation and may not have any illegal additions and/or any serious building code violations that exceeds the loan amount to bring up to code.

- Property must be free of any foreclosure actions.

- Property cannot be assessed according to the tax rolls at more than $318,000.00.

- No Tax Deferments.

- Real Estate Taxes must be paid and current.

- If applicable, Association/Maintenance fees must be paid and current.

- If applicable, Mortgage(s) must be paid and current.

- Loan modification must be completed and provide evidence of the last six months of on time modified mortgage payments.

- Adjustable rate, reverse mortgages, balloon mortgages, owner and privately held mortgages are not allowed; except that adjustable-rate mortgages are allowed in the Beautification, Painting and Shutter Loan Programs.

- Lead-Based Paint Inspection required depending on the funding source.

- Environmental Clearance required depending on the funding source.

Applicants for Rehabilitation

- Applicants must be a U.S. Citizen or have current United States Permanent Legal Resident Status.

- The property must be in Miami-Dade County.

- The applicant must be an individual or family who owns and occupies a single-family residence and the property must be their primary residence, as evidenced by Homestead Exemption at time of application. The amount of the homestead exemption must reflect on Miami-Dade County Property Appraiser Department website.

- Applicant can only apply once for the program per program activity. The maximum number of rehab loans from Miami-Dade County cannot exceed a total of three (3). However, Surtax Rehab loans are limited to a one-time only occurrence per family.

- For SHIP funded loans, applicant must not own more than one property, land or any other real estate; inherited properties with multiple owners owning additional properties will be determined on a case-by-case basis.

- Eligible Contractors are selected from Community Action & Human Services Department (CAHSD) Contractor Rotational List. The selection of contractors is completed through a competitive bid process and awarded to the lowest responsible bidder.

- An applicant must be the legal owner of the property for one year at time of application date; six months for the Beautification and Paint/Shutter Programs.

- Inherited property with multiple owners, life estates, inter-vivos trust or living trust and beneficiary deed will be reviewed on a case-by-case basis. PHCD has the right to establish the terms of assistance; assistance may be provided if the owner is low to moderate income and occupies the property as his or her principal residence; PHCD reserves the right to deny encumbrances that prevent the county from protecting their interest.

- Title Search or a recent review of Recorded Ownership Information.

- Credit Report is required for all Rehab programs. The County has the right to deny assistance based on delinquent and/or derogatory information contained in the credit report.

- Recent FPL and Water Bill is required regardless of the funding source.

- Applicants are required to have property insurance coverage or purchase such insurance coverage after the repairs have been completed. For seniors or very-low-income homeowners the insurance cost should not exceed the market value of the loan.

- Homeowners insurance is not a requirement for the Beautification and Paint/Shutter Loan Program or Disaster Funds.

- Flood insurance is required for SURTAX and SHIP Rehab funded programs (properties defined within the Special Flood Hazard Area).

- Adult(s) residing in the household not receiving income will be required to request a Verification of Non-Filing of Tax Returns from the Internal Revenue Services.

- For SHIP funded loans, Bankruptcy – four (4) years must have elapsed since the date of the discharged bankruptcy. The applicant must have re-established credit or chosen not to incur new obligations. Provide a written explanation that led to the bankruptcy including copies of the discharge with all pages and schedules. All bankruptcies will be reviewed, and a decision will be made on a case-by-case basis.

- Active Debt Consolidated Programs are not allowed; all debts must be satisfied prior to loan application.

- The County reserves the right to deny encumbrances that prevents the County from protecting their interest.

- Total cash assets cannot exceed $50,000. Retirement accounts for elderly, disabled, developmental disabilities, disabling condition and special needs applicants are not considered assets. Liquid Assets is defined as available cash on hand, or in banks or an instrument that has the capacity to be easily converted to cash. However, for SHIP loans assets in excess of $5,000 must include the income calculator the greater of (i) the actual income earned on those assets, or (ii) the income calculation using the current LIBOR rate as specified by U.S. HUD.

- Applicant must submit all paperwork requested for financing. (See Attachment II)

- The applicant must be low-or-moderate income person or family and the maximum household income cannot exceed the following chart:

INCOME AND MORTGAGE LIMITS

Adjusted for Family Size

				Median		
FAMILY SIZE	30%	50%	80%	100%	120%	140%
	< E. LOW	<- V. LOW	<-LOW/MOD >			
1	$23,850.00	$39,750.00	$63,550.00	$79,500.00	$95,400.00	$111,300.00
2	$27,250.00	$45,400.00	$72,650.00	$90,800.00	$108,960.00	$127,120.00
3	$30,650.00	$51,050.00	$81,700.00	$102,100.00	$122,520.00	$142,940.00
4	$34,050.00	$56,750.00	$90,800.00	$113,500.00	$136,200.00	$158,900.00
5	$36,800.00	$61,300.00	$98,100.00	$122,600.00	$147,120.00	$171,640.00
6	$41,960,00	$65,850.00	$105,350.00	$131,700.00	$158,040.00	$184,380.00
7	$47,340.00	$70,400.00	$112,600.00	$140,800.00	$168,960.00	$197,120.00
8	$52,720.00	$74,950.00	$119,900.00	$149,900.00	$179,880.00	$209,860.00

MEDIAN INCOME IS $74,700.00 FOR MIAMI-DADE COUNTY)
SHIP/SURTAX limited to 140 % (Subject to periodic revisions by US HUD Effective (**April 4th, 2024**)
(Income and Mortgage Limits REVISED (**April 4th, 2024**)

Income Inclusions and Exclusions for Eligibility Purposes for SURTAX/SHIP

Annual Income Inclusions	Annual Income Exclusions
Annual income inclusions defined under U.S. HUD 24 C.F.R. Section 5.609(b) are listed as follows: • The gross amount (before any payroll deductions) of wages, salaries, overtime pay, commissions, fees, tips and bonuses, and any other compensation for personal services received by all eligible household members; • the net income from the operation of a business or profession; • interest, dividends, and other net income of any kind from real or personal property; • the full number of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits; • payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; • welfare or other need-based payments to families or individuals that are made under programs funded separately, or jointly by federal, state or local governments. • periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; • all regular pay, special pay and allowances of a member of the Armed Forces; and • SSI income may be subject to federal restrictions which may limit its use. *Note:* Surtax allows for income averaging for the past two years for applicants that are self-employed, or earn commission, tips, bonuses, and overtime.	The most common types of excluded annual income include: • Income from employment of children (including foster children) under the age of eighteen (18) years; • payments received for the care of foster children or adults; • lump-sum additions to family assets, such as inheritances, insurance payments; • reimbursement for the cost of medical expenses for any family member; • income of a live-in aide; • the full amount of student financial assistance paid directly to the student or to the educational institution; • the special pay to a family member serving in the Armed Forces who is exposed to hostile fire; • income from training programs funded by HUD; • temporary, nonrecurring or sporadic income (including gifts); • reparation payments paid by a foreign government to persons who were persecuted during the Nazi era; • income from earnings in excess of $480 for each full-time student eighteen (18) years or older (excluding the head of household and spouse); • adoption assistance payments in excess of $480 per adopted child; • deferred payments received in a lump sum; • refunds or rebates for property taxes paid on the dwelling unit; or services and equipment needed to keep a developmentally disabled family member at home.

Income Inclusions for Credit Purposes

CREDIT DOCUMENTATION	
Surtax	SHIP
Four (4) most recent Paystubs containing YTD information, if unsatisfactory or unable to provide will require Verification of Employment (valid for (3) three months)	Verification of employment (valid for 90 days from the date received. If the information is orally updated by the source, the VOE will remain in effect for an additional 30 days). Third Party Verification of Employment is required by SHIP, (Attachment III)
Tax returns and W-2 for the previous two (2) years or IRS Form 1722 (which gives the applicant's income and filing status may be requested). Returns must be signed & dated by applicant.	Same as Surtax.
If self-employed year-to-date, profit and loss statement as of the date of application.	Same as Surtax.
Three (3) months of bank statements or bank's computer printout reflecting a balance for each month.	Six (6) months of bank statements or bank's computer printout reflecting a balance for each month
Tri-merged credit report (valid for 3 months)	Same as Surtax.
Verification of Assets – Retirement Account	Same as Surtax.

FUNDING SOURCES

SURTAX Single-Family Rehabilitation Loan Program

General Population: Non-Elderly, Disabled, Development Disabilities, Disabling Condition and Special Needs:

- If the Total Debt to Income Ratio (TDTI) is less than 50%, repayment and terms shall be as follows:
  - 0.00%-3.00% interest rate amortized for 30 years. First payment is due and payable one month after completion of rehabilitation. A Certificate of Completion is required.
- If the Applicant's TDTI is more than 50% repayment and terms shall be as follows:
  - 0.00%-3.00% interest rate at a 30-year loan term with a minimum payment of $50.00 per month. The remaining unpaid balance is due upon Sale, Transfer of Title, Death or whichever occurs first.
  - First payment is due and payable one month after completion of the rehabilitation. A Certificate of Completion is required.

For Elderly, Disabled, Development Disabilities, Disabling Condition and Special Needs:

- 0.00%-3.00% interest rate at a 30-year loan term with a minimum payment of $50.00 per month. The remaining unpaid balance is due upon Sale, Transfer of Title, Death or whichever occurs first.
- First payment is due and payable one month after completion of rehabilitation. A Certificate of Completion is required.

SHIP Single-Family Rehabilitation Loan Program

General Population: Non-elderly, Disabled, Development Disabilities, Disabling Condition and Special Needs are offered repayment terms dependent upon total debt to income ratio. Specifically, at ratios exceeding 50%, the mortgage term is 15 years with a $50.00 monthly payment. The remaining unpaid balance is due upon Sale, Transfer of Title or Death. For applicants whose total debt to income ratio is no greater than 50%, the loan term will be 15 years fully amortized at 0.00%-6.00%.

Rehabilitation Loan Terms for Elderly, Disabled, Developmental Disabilities, Disabling Condition and Special Needs:

For Elderly, Disabled, Developmental Disabilities, Disabling Condition and Special Needs population, the mortgage term is 15 years with a $50.00 monthly payment. The remaining unpaid balance is due upon Sale, Transfer of Title or Death.

First payment is due and payable one month after completion of the rehabilitation. A certificate of completion is required.

The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. If the proceeds from the sale are insufficient to repay the outstanding SHIP subsidy, the County will recapture whatever proceeds are available after the first mortgage from a private lender (if any) has been repaid.

Surtax Beautification Loan Program

- Deferred loan; the TDTI is not applicable; no monthly payment is required.
- If the owner sells the property, refinances, changes title, ceases to use the home as his primary residence, the balance of the loan shall become due and payable in full by the owner.
- Upon the death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live in the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County.

Surtax Paint/Shutter Loan Programs

- Paint and/or Shutter – Deferred loan; the TDTI is not applicable; no monthly payment is required.
- If the owner sells the property, refinances, changes title, ceases to use the home as his/her primary residence, the balance of the loan shall become due and payable in full by the owner.

The County reserves the right to restructure loan payments.

LOAN INTEREST RATES

Surtax Single-Family Rehabilitation Loan Program

The loan interest rate is 0.00%-3.00% for household not exceeding 140% of the AMI.

- If the owner sells the property, refinances, changes title, ceases to use the home as his/her primary residence, the balance of the loan shall become due and payable in full by the owner.

i. Upon the death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live in the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County.

SHIP Single-Family Rehabilitation Loan Program

The loan interest rate is 0.00%-6.00% for household not exceeding 140% of the AMI.

- If the owner sells the property, refinances, changes title, ceases to use the home as his/her primary residence, the balance of the loan shall become due and payable in full by the owner.

ii. Upon the death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live in the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and c) execute appropriate documents as required by Miami-Dade County.

Surtax Beautification Paint/Shutter Loan Program

The interest rate is 0.00%; household income not to exceed 140% of the AMI.

Security Instruments

- All loans shall be secured by a mortgage or similar security instrument.
- Any mortgage used as security for a loan may not be transferred or assigned by the owner to another person without the prior written approval by the County.

Security Positions

- The rehabilitation loan may be subordinate to an existing mortgage if adequate equity is established on the property to be rehabilitated.

LOAN PROCESSING AND APPROVAL

All loans will be processed and underwritten according to the funding activity. All loans shall be reviewed, approved and denied by the PHCD Department Director or his/her designee. A Work-Write Up and Contractor/Homeowner Agreement will be required. The County reserves the right to deny encumbrances that prevent the County from protecting their interest.

SUPPLEMENTS

An additional rehabilitation supplemental loan may be approved by the PHCD Department Director or his/her designee when, during rehabilitation, work items which were not anticipated or are necessitated by change in local codes or ordinances, are subsequently required and the work exceeds the loan amount. The supplemental loan shall not exceed $10,000. However, in extreme, exceptional and hardship cases this limit may be waived by the PHCD Director or his/her designee.

WAITING LIST

All applications are submitted by homeowners to the Community Action & Human Services Department (CAHSD) and placed on a waiting list on a first-come, first-served basis. When funds become available applicants are selected from the top of the waiting list, the waiting list is maintained by date, the applicant expressing interest in the program. Each time a group of applications are selected from the waiting list, processing priority will be given to elderly and disabled applicants.

LOAN SERVICING

All loans will be serviced by the Loan Servicing unit in Public Housing and Community Development (PHCD). A $100.00 loan servicing set up fee is required and included as part of the closing costs associated with the loan amount. Loan Fees and Cost are subject to change. Public Housing and Community Development reserves the right to sell the loan if deemed feasible by the Department.

LOAN FEES

All loan fees are included as part of the closing costs associated in the loan amount.

EFFECTIVE DATE

These guidelines take effect October 20th, 2023. Any revisions or amendments will modify the effective date accordingly. Any changes/updates to the program requirements for any funding source, will be automatically incorporated into these guidelines.

REQUIRED DOCUMENTATION

1. Valid Florida Driver's Licenses or State issued ID card for adults only.
2. Warranty or Quit Claim Deed of property.
3. An Ethics Clearance will be required for Miami-Dade County Employee, including Jackson Health Trust Employees, appointed or elected County official and immediate family to a Miami-Dade County employee, appointed or elected County official. The Ethics Clearance will be required upon receipt of application from CAHSD.
4. Last four pay stubs; current retirement, unemployment compensation, social security award letter, pensions, if applicable.
5. Third Party Verification.
6. Copy of social security cards of homeowners.
7. Proof of United States Citizenship or current Permanent Legal Residency.
8. Last three (3) or six (6) months bank statements including all pages and schedules or computer print-out reflecting a balance for each month based on the funding source.
9. Cash Contribution Form (i.e., regular family assistance, alimony, etc.)
10. Mortgage payment must be current and provide copy of mortgage statement; coupons are not acceptable.
11. Birth Certificate(s) on all household members regardless of age; No Birth Cards accepted. Passport and US Passport are not accepted in lieu of Birth Certificate(s).
12. Last 2 years Income Tax Returns including W-2's, all pages and schedules. If Tax Returns reflect business income, provide current profit or loss statement.
13. SSA -1099 Form.
14. Proof of Hazard Insurance, Flood Insurance (if applicable) not required for the Beautification and Paint/Shutters loan programs.
15. Utility Bills (light and water bill)
16. Copy of Discharged Bankruptcy including all schedules and pages.
17. INCOME QUALIFICATION.
    Annual income is the gross amount of income anticipated to be received by all adults in a family during the twelve (12) months following the effective date of the income determination.

    When calculating income, please note that SHIP funding requires that the anticipated income be based on present income plus any income to be received in the next twelve (12) months. Once the income certification is completed by county staff, and executed by the PHCD administrator or designee, an award letter/commitment letter is issued. The commitment letter is valid for three (3) months. Surtax allows for income averaging for the past two (2) years for applicants who are self-employed; earn commission, tips, bonuses, and overtime.
    Florida property laws do not legally recognize separation as it relates to property ownership. Consequently, when an applicant is legally married but does not currently reside with the spouse, the estranged spouse must sign the mortgage and the subsidy recapture provision, and his or her income must be counted as part of the annual household income. This always applies in cases of temporary separation when a spouse does not live in the house due to military service, attendance in college, offshore work, or other instances where a family member is temporarily residing in another location.

In some situations, it seems clear that the applicant has no plan to reunite with the estranged spouse and the separation is permanent. The flexible nature of these programs is intended for local governments to determine the use of funds while ensuring accountability, to make a decision about a permanent separation and to obtain as many details as possible to document the subsidy recipient. In cases of permanent separation, the applicant and the estranged spouse maintain separate residences and file separate tax returns.

The applicant must provide proof of separation by providing copies of the estranged spouse's IRS tax returns, driver's license, legal separation agreement, utility bills, etc. The estranged spouse does not need to be counted in the household size and his or her income should not be included in household income.

Attachment II

Additional documentation when applicable:

1. Separated spouse to provide evidence of not occupying the subject property.
2. Self-employed individuals to provide current profit or loss statement.
3. Adult dependents to provide evidence of school transcript or employment.
4. Copy of Divorce Decree including all pages and property settlement agreement. Joint custody: the children live with the parent for fifty percent (50%) of the year; the children should be included as household members.
5. Child support payments; third party verification of regular cash contribution letter for non-ordered child support; if the applicant is not receiving court ordered child support, a letter from the Department of Revenue, Child Support Office is required.
6. Unemployment affidavit.
7. Copy of Death Certificate.
8. Copy of Marriage Certificate.
9. Adoption letter and assistance payments. Court ordered letters of guardianship/adoption will be required if applicant is not the birth parent of household members.
10. Any applicant seeking assistance, requiring assistance from family members or others must execute the PHCD authorization form.
11. School records to reflect the residing address of the property.
12. Copies of Life Insurance policies, if applicable.
13. Any other form of verification as required by funding.

Attachment - B

MIAMI-DADE COUNTY
REQUEST FOR APPLICATIONS

DOCUMENTARY STAMP SURTAX FUNDING
STATE HOUSING INITIATIVES PARTNERSHIP FUNDING
HOME INVESTMENT PARTNERSHIPS FUNDING (HOME)
HOME COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)

FY 2025

FY 2025 Eligible Multi-Family Rental New Construction, Redevelopment, and Rehabilitation Activities

Countywide Multi-Family Rental Developments

Elderly Multi-Family Rental Developments

Small Developments

Public Housing Multi-Family Rental Developments

Faith-Based Developments

HOME CHDO Housing Set-Aside

HOME CHDO Operating Support

Final: June 30, 2025
Addendum #1: July 11, 2025
Addendum #2: July 25, 2025

Miami-Dade County
Housing and Community Development
701 NW 1st Court, 16th Floor

EQUAL HOUSING OPPORTUNITY

Daniella Levine Cava
Mayor

BOARD OF COUNTY COMMISSIONERS

Anthony Rodriguez
Chairman

Kionne L. McGhee
Vice Chairman

Oliver G. Gilbert III
District 1

Marleine Bastien
District 2

Keon Hardemon
District 3

Micky Steinberg
District 4

Eileen Higgins
District 5

Natalie Milian Orbis
District 6

Raquel A. Regalado
District 7

Danielle Cohen Higgins
District 8

Kionne L. McGhee
District 9

Anthony Rodriguez
District 10

Roberto J. Gonzalez
District 11

Juan Carlos Bermudez
District 12

Senator René Garcia
District 13

Juan Fernandez-Barquin, Esq.
Clerk of the Court and Comptroller

Tomas Regalado
Property Appraiser

Geri Bonzon Keenan
County Attorney

***** APPLICATION DISCLAIMER *****

Updates to the FY 2025 RFA will be posted on the Department of Housing and Community Development (HCD) website. Applicants should periodically check the website for potential changes in funding availability, submission dates or requirements: https://www8.miamidade.gov/global/housing/requests.page

Miami-Dade County and its Department of Housing and Community Development does not discriminate based on race, sex, color, religion, marital status, national origin, disability, ancestry, sexual orientation, age, pregnancy or familial status in the access to, admissions to, or employment in, housing programs or activities. If you need a sign language interpreter or materials in accessible format for this event, call 786-469-2155 at least five days in advance. TDD/TTY users may contact the Florida Relay Service at 800-955-8771.

MIAMI-DADE COUNTY
FY 2025 REQUEST FOR APPLICATIONS (RFA)
SURTAX, SHIP AND HOME

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Required Form Documents

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Form 3. Partial Funding Certification and Acknowledgment Agreement
Form 4a. Green Building Certification Affidavit
Form 4b. Exemptions to Green Building LEED Silver Certification Affidavit
Form 5. Responsible Contractor Affidavit
Form 6. Architect and Engineer Certification
Form 7. Self-Sourced Financing Commitment Verification Form
Form 8. Applicant Income Averaging Acknowledgement and Certification
Form 9. RER Pre-Application Form
Form 10. Elderly Affordable Housing Affidavit
Form 11. Applicant Certification and Acknowledgement Form
Form 12. Certification of Accuracy Form
Form 13. Due Diligence Form
Form 14. FHFC Section 4.A.10 Development Cost Pro Forma & Excel - Pro Forma - Exhibit A RFA 2024-203
Form 15. HOME CHDO Certification Application

Reference Documents

Reference 1. HUD Calculations of Annual and Adjusted Income
Reference 2. Income Limits Effective April 2024
Reference 3. Fair Market Rents Effective January 2025
Reference 4. Home Maximum Subsidy Per Unit
Reference 5. HOME Income Limits
Reference 6. HOME Rent Limits
Reference 7. SHIP Income Limits and Rent Limits
Reference 8. 24 CFR Part 92 - Home Investment Partnerships Program Regulation
Reference 9. Fair Housing Act
Reference 10. 2024 Miami-Dade Utility Worksheet
Reference 11. Construction Loan Closing Checklist
Reference 12. HOME Program Updates and Streamlining
Reference 13. 24 CFR Part 35 Lead-Based Paint Poisoning Prevention Regulations
Reference 14. Lead in Your Home Portrait
Reference 15. LSHR Toolkit - HUD's LSHR and EPA's Renovation, Repair, and Painting Rule Chart
Reference 16. MOU between HUD and EPA - Lead Paint Compliance and Enforcement
Reference 17. Due Diligence Checklist
Reference 18. SMART Plan
Reference 19. Loan Agreement
Reference 20. Promissory Note
Reference 21. Rental Regulatory Agreement - NON-FEDERAL FUNDS
Reference 22. Rental Regulatory Agreement - FEDERAL FUNDS
Reference 23. Sample Multi-Family Funding Agreement - HOME
Reference 24. Sample Multi-Family Funding Agreement – SURTAX
Reference 25. Scoring Criteria by Category
Reference 26. Total Development Cost Limitation Test

Sample Documents

Sample 1. Construction Allocation Financial Breakdown
Sample 2. Firm Commitments
Sample 3. Pro Forma - Sources and Uses - Unit Mix
Sample 4. Site Control
Sample 5. Application Attachment Coversheet

MIAMI-DADE COUNTY
FY 2025 REQUEST FOR APPLICATION SURTAX/ SHIP/ HOME/HOME CHDO FUNDING

SECTION A

Introduction

Miami-Dade County is soliciting affordable and workforce units to increase the supply of housing. The Department of Housing and Community Development (HCD) is soliciting applications under a Request for Application (RFA) process to fund activities with Documentary Stamp Surtax (Surtax), State Housing Initiatives Partnership (SHIP), and Home Investment Partnerships (HOME) funds. This FY 2025 SURTAX/SHIP/HOME RFA is seeking proposals to address unmet needs in affordable housing including *multi-family rental housing countywide, elderly, public housing/rental assistance demonstration (RAD), faith-based and small developments*. HOME funds may be used in conjunction with Surtax and/or SHIP sources for all categories. Projects located in participating jurisdictions may apply for HOME funding; however, the participating jurisdictions must commit funding to the proposed projects. Both for-profit and not-for- profit Developers are encouraged to participate. The County encourages development teams competing for Documentary Stamp Surtax funding to be diversified and aspire to be consistent with and reflect the diversity of the Miami-Dade County community pursuant to policies outlined in Resolution No. R-1080-14.

ESTIMATED FUNDING AMOUNTS

CATEGORIES	SURTAX/SHIP	HOME	TOTAL
Multi-Family Rental Countywide	$ 15,000,000.00	$ 5,452,000.00	$ 20,452,000.00
Elderly Housing Developments	$ 3,000,000.00	-	$ 3,000,000.00
Small Developments	$ 5,000,000.00	-	$ 5,000,000.00
Public Housing and/or Rental Assistance Demonstration Developments	$ 3,000,000.00	-	$ 3,000,000.00
Faith-Based Developments	$ 3,000,000.00	-	$ 3,000,000.00
TOTAL	**$ 29,000,000.00**	**$ 5,452,000.00**	**$ 35,217,000.00**

HOME CHDO Funding is Available for All Categories Listed in this RFA	HOME CHDO
HOME CHDO Housing Set-Aside	$ 715,000.00
HOME CHDO Operating Support	$ 50,000.00

- Applicants must only choose 1 of the above listed categories per application.
- Applicants may apply for multiple funding source(s) in one application; however, the maximum allocation is $5 Million in total.
- Each application will be evaluated by category, not by funding source.
- HOME CHDO Set-Aside and HOME CHDO Operating Support funds are available to all categories for development projects located in unincorporated Miami-Dade County only. However, these funds may be utilized to support projects across the entire county, with the following requirements: (1) Local jurisdictions must provide a match for projects outside the Miami-Dade Entitlement jurisdiction, and (2) Marketing for HOME-Assisted units may be to residents across the County. All CHDOs must be certified by Miami-Dade County.
- HOME CHDO Operating Support of up to $50,000 is available when attached to an awarded HOME project, including previously awarded HOME projects.

NOTE: Total funding available is published in the FY 2025 RFA and additional amounts that may become available, subsequent to this RFA. Any funds not allocated in a category can be made available for another category at HCD's sole discretion. Any 2025 awarded Surtax/SHIP funds that are subsequently recaptured shall be added to the funds available for the 2025 RFA or a future year dependent on the date of recapture.

SECTION B

Definitions

Accessory Dwelling Units (ADU): ADUs are attached or detached housing structures that promote housing affordability. ADUs range from 400 to 800 square feet of habitable area are authorized on single-family lots with a minimum area of 7,500 square feet that are located inside the Urban Development Boundary. The appearance of the structures containing the primary and accessory units shall maintain an appearance consistent with the character of the neighborhood.

Affordable Housing: Affordable housing is defined in terms of the income of the people living in the home. Families must be income eligible. In Miami-Dade County housing is considered affordable when made available for families at 80% AMI or below.

Applicant: Organization submitting a proposal for funding of a housing development project.

Application Checklist: Forms identifying documents required to complete this application. **Applications lacking items and/or criteria needed to meet minimum threshold will be deemed non-responsive and will not be scored.**

ALF or Assisted Living Facility: A Florida licensed living facility that complies with Sections 429.01 through 429.54, F.S., and Chapter 58A-5, F.A.C.

Available Cash Flow: Available Cash Flow is defined as revenue from the Premises (as defined herein) for the previous calendar year less all expenses of the Premises (as defined herein) for the same period, including but not limited to all payments (principal and interest) on any Superior Debt (as defined herein), reserves due under such Superior Debt, and any Deferred Development Fee (defined as the portion of the developer fee that will not be paid to the developer from the project funding sources but will be paid to the developer from the project's cash flow and from proceeds from certain capital contributions). In the event there is insufficient Available Cash Flow for Maker to make any portion or the entire annual Interest only payment for any given year (the amounts not paid being referred to herein, collectively as the "Deferred Amount"), the Deferred Amount shall bear Interest and such Deferred Amount shall be deferred to the Maturity Date. Any and all remaining unpaid Deferred Amounts, Interest and outstanding Principal shall be due and payable on the Maturity Date.

Audited Financial Statements: Financial Statements that have been prepared as audited financial statements in accordance with Generally Accepted Accounting Principles (GAAP) by an independent third party certified public accountant. Single asset entity applicants may provide audited financial statements for the parent/developer.

Bond: Certificate that serves as evidence of a debt and of the terms under which it is undertaken. This includes among others, multi-family mortgage revenue bonds issued to finance construction of multi-family housing projects where a specified proportion of the units will be rented to low-income families. Bonds include those issued by Miami-Dade County Housing Finance Authority, Miami-Dade County, Florida Housing Finance Corporation and the City of Miami.

Certified Financial Statements: Financial statements to include, but not limited to, balance sheet, income statement, and statement of cash flows that have been prepared and certified by an independent third party certified public accountant. Single asset entity applicants may provide audited financial statements for the parent/develop company.

Code of Federal Regulations (CFR): The codification of the general and permanent rules and regulations (sometimes called administrative law) published in the Federal Register by the executive departments and agencies of the United States Federal Government. This code governs the HOME program.

Commitment: 24 CFR 92.2. The participating jurisdiction (Miami-Dade County) has executed a legally binding written agreement (that includes the date of the signature of each person signing the agreement) that meets the

minimum requirements for a written agreement in §92.504(c). **HCD is unable to commit funds prior to the ER clearance letter being issued**.

Community Land Trust: – Community Land Trust, as defined in Section 212 of the Housing and Community Development Act of 1992 (H11966,10/5/1992), means a community housing development organization that:

1) Is not sponsored by a for-profit organization
2) Is established to carry out the activities under paragraph (3),
3) that –
   A. acquires parcels of land, held in perpetuity, primarily for conveyance under long-term ground leases;
   B. transfers ownership of any structural improvements located on such leased parcels to the lessees; and;
   C. retains a preemptive option to purchase any such structural improvement at a price determined by formula that is designed to ensure that the improvement remains affordable to low and moderate-income families in perpetuity;
4) whose corporate membership that is open to any adult resident of a particular geographic area specified in the bylaws of the organization;
5) Whose Board of Directors
   A. includes a majority of members who are elected by the corporate membership;
   B. is composed of equal numbers of
      I. lessees pursuant to paragraph (3)(B)
      II. corporate members who are not lessees, and
      III. any other category of persons described in the bylaws of the organization.

Credit Underwriting (CU): An analytical process that determines the amount of financing necessary for completion of the construction and development of a project under the direction and oversight of HCD. While the general intent of credit underwriting is to determine the developer's ability to repay debt, the intent of the subsidy layering review is to determine the appropriate amount of "GAP" financing and the reasonableness of cost allocations. Credit underwriting is also for the purpose of determining the terms of financing and determining whether the project is financially feasible. The terms set forth in the underwriting shall be controlling. (Developer will be responsible for the cost of this analysis. This protection for construction workers has guaranteed a level playing field for construction contractors. It is a reimbursable expense).

Davis-Bacon Act: Since its enactment in 1931, the Davis-Bacon Act (DBA) has provided critical wage bidding on federal projects. Davis-Bacon and Related Acts, apply to contractors and subcontractors performing on federally funded or assisted contracts in excess of $2,000 for the construction, alteration, or repair (including painting and decorating) of public buildings or public works. Davis-Bacon Act and Related Act contractors and subcontractors must pay their laborers and mechanics employed under the contract no less than the locally prevailing wages and fringe benefits for corresponding work on similar projects in the area. The Davis-Bacon Act directs the Department of Labor to determine such locally prevailing wage rates. The Davis-Bacon Act applies to contractors and subcontractors performing work on federal or District of Columbia contracts. **Davis Bacon is triggered when there is an affordable housing development which includes 12 or more HOME assisted units.**

The Developer shall ensure that its contractors and their subcontractors are classifying workers properly for Davis-Bacon and Internal Revenue Code purposes and that they maintain proper documentation to support worker classification. In reviewing certified payrolls, the County will be alert to anomalies, and in such cases will consult with federal agencies such as the Internal Revenue Service, Department of Labor, and Department of Housing and Urban Development.

Deferred Developer Fee: The portion of the Developer Fee that will not be paid to the Developer from the project's funding sources but will be paid to the Developer from the project's cash flow over a period of 10 years or less.

Developer: Any individual, association, corporation, joint venture or partnership which possesses the requisite

skill, experience, and credit worthiness to successfully produce affordable housing as required in the application.

Developer Fees: Fees earned by the Developer for providing developer services and guarantees. Developer Fees must be prorated among funding sources. An exception to the fee structure described will apply pursuant to Resolution # R-219-18. Developer fees for all Developer Fee categories (including Developer's overhead, Developer's fees and consultant fees) combined cannot be more than 16% on 9% competitive Low-Income Housing Tax Credits (LIHTC) deals.

Developer fees for all Developer Fee categories (including Developer's overhead, Developer's fees and consultant fees) combined cannot be more than 18% on deals not utilizing LIHTC.

Developer fees for all Developer Fee categories (including Developer's overhead, Developer's fees and consultant fees) combined cannot be more than 18% for 4% Non-Competitive LIHTC deals with Florida Housing Finance Corporation (FHFC) or Housing Finance Authority (HFA) tax exempt bonds.

Development Cash Flow: Development Cash Flow will be considered cash transactions of the Development as calculated in the statement of cash flows prepared in accordance with Generally Accepted Accounting Principles, as adjusted for any cash transactions that are subordinate to the loan interest payments including any distribution or payment to the Applicant, Developer or Affiliates, whether paid directly or indirectly. For purposes of this application, the policy for development cash flow outlined on page 20 will apply.

Development Size: A multi-family development that consisting of the following:

- Small - 60 units or less
- Medium - 61 – 200 units
- Large – 201 or more units

Development Soft Costs: Includes costs for appraisals, attorney's fees, architectural fees, construction related engineering fees, and other development costs not associated with the actual hard construction or permanent financing of the development.

Disabled Household: Any moderate, low, very low or extremely low-income household that has one or more persons who (a) have a physical impairment or mental impairment that substantially limits one or more major life components; (b) have a record of such impairment; or (c) are regarded as having such an impairment in accordance with the Federal Fair Housing Act and Chapter 11A of the Code of Miami-Dade County.

Diversity: In an effort to provide the Miami-Dade County community with a full, fair, and meaningful opportunity to participate in County-funded contracting regardless of race, gender or ethnic origin, Resolution R-1080-14 sets forth a request for policy to encourage applicants to be diversified and aspire to be consistent with the diversity of the population of the Miami-Dade County community. Applicants are encouraged to include hiring practices, mentoring programs, job creation and other planning efforts to meet the diversity of the Miami-Dade County community within their RFA submissions. Bonus points will be provided for the level of diversity evidenced in Development Teams.

Elderly Housing: As determined by the United States Department of Housing and Urban Development (HUD) is a dwelling that is specifically designed for and occupied by an elderly person under a Federal, State, or local government; or is occupied solely by persons who are 62 or older; or a dwelling that houses at least one person who is 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Miami-Dade County's elderly housing set-aside is for persons age 55 or older per Resolution No. R-780-15.

Environmental Review (ER) - 24 CFR Part 58: This requirement applies to activities and projects where specific statutory authority exists for recipients or other responsible entities to assume environmental responsibilities. **All affordable housing projects must receive an environmental clearance letter issued by HCD before any construction can commence.**

Faith-Based: An organization whose values are based on faith and/or beliefs, which has a mission based on social values of the particular faith, and which most often draws its activists (leaders, staff, volunteers) from a particular faith group. For the purposes of the RFA, HCD is soliciting applications which include faith-based partnerships as part of the development team.

Financial Beneficiary: One who is to receive a financial benefit from the proceeds of development cost (including deferred fees). This definition includes any party which meets the above criteria, such as the Developer and its principals and principals of the applicant entity. This definition does not include third party lenders, Housing Credit (HC) Syndicators, or Credit Enhancers who are regulated by a state or federal agency.

Firm Commitment: Match/leverage funds must be explicit, in writing and signed by a person authorized to make the commitment, i.e., applicants MUST show proof of subsidy; and in the case of 9% LIHTC allocations, an invitation to underwriting from FHFC. The commitment must indicate the total dollar value of the commitment and must be valid through financial closing of the project. It must be supported by evidence of funding ability from an industry recognized financial institution and show evidence of initial underwriting by the lender or from a financial source determined through documented evidence to be able to support the commitment. Final decisions on the issue of "firm commitment" shall be made by HCD. Applicants using bonds as a source of financing must include proof of bond inducement. Samples of firm commitment documentation are attached (Attachments).

Four percent (4%) Tax Credits: Sec 42 U.S.C.§ of IRS tax code. The four (4%) Low Income Housing Tax Credits (LIHTC) like the nine (9%) LIHTC are designed to cover the GAP between the cost of developing affordable rental housing and the amount of financing that may be raised based on the rents that low-income families can afford. The 4% LIHTCs are administered by the Florida Housing Finance Corporation and are not competitive. Any project financed through tax-exempt private activity bonds that serve families with incomes below 60% of the Area Median Income (AMI), and meets other eligibility criteria qualifies automatically for the 4% LIHTC.

GAP Funding: Funds that fill the GAP between existing financing commitments to a project and the overall Development Cost of the housing project. Development Cost of the project means the total cost of completing the entire project, from acquisition to issuance of a certificate of occupancy, including but not limited to the cost for acquisition, design and planning, zoning and variances, financing costs, legal costs, construction, permitting, hard costs and development soft costs; For purposes of the RFA GAP financing is limited to $5,000,000. Deferred Developer Fee is not considered a GAP. Gap funding may not represent more than 25% of the total project cost. The gap shall be determined by HCD, taking into consideration the credit underwriting analysis. This limitation shall not apply to HOME CHDO applications. If construction projects have been underwritten by an entity qualified to perform underwriting and subsidy layering analysis has received a favorable funding recommendation based on a prior allocation of HCD funding to the project and has had a loan closing for all committed funding sources, then the project is not eligible to receive gap funding.

General Contractor: A person or entity duly licensed in the state of Florida with the requisite skills, experience and credit worthiness to successfully provide the units required in the Application.

Green Building Certification: A process that validates a building's compliance with specific sustainability and environmental standards in the areas of design, construction, and operation. It entails a rigorous evaluation of various aspects of a building to ensure it minimizes environmental impact, promotes energy efficiency, and enhances occupant well-being. For HUD funded projects, HUD adopted the 2021 International Energy Conservation Code (IECC) and American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) 90.1-2019 as the new minimum energy standards for new construction for certain covered HUD programs. For compliance, HUD will also accept several high-performance building standards that meet or exceed the 2021 IECC and ASHRAE 90.1-2019 as alternative compliance pathways, i.e. U.S. Green Building Council's LEED rating system. For SURTAX, SHIP, and HOME funded projects, HCD will adhere to compliance guidelines pursuant to Sections 9-71 through 9-75 of the Code, together with Miami-Dade County Implementing Order IO 8-8, are referred to as the "Sustainable Buildings Program" which applies to building(s) owned, financed and/or operated by Miami-Dade County. Exemptions to IO 8-8 LEED Silver (at minimum) rating system or other certification consists of:

- Affordable housing projects receiving federal or state tax credits or other federal or state funding that are required, as a condition of such funding or tax credit, to achieve certification through one of the following

Green Building Certification programs: i) Leadership in Energy and Environmental Design (LEED); ii) Florida Green Building Coalition (FGBC); iii) Enterprise Green Communities (ECG); or iv) ICC 700 National Green Building Standard (NGBS).
- Any Dwelling that is a one family or single family, or one-family residence as defined by chapter 33 of the Code.
- Any Dwelling that is a duplex or two family, or two-family residence as defined by chapter 33 of the Code.

Guaranty/Guarantee: An assurance provided to one party that another party will perform under a contract as it relates to financing. A promise to be answerable for the debt or obligation of another in the event of nonpayment or nonperformance.

Hard Costs: The monetary costs of physically preparing the project site and building the structure.

HCD: Miami-Dade County Department of Housing and Community Development or predecessor or successor department.

HODAG: The Housing Development Assistance Grant (HODAG) is a US HUD affordable housing program that was terminated in 1990, with the creation of the Home Investment Partnerships Program. This funding is governed by rules that apply to the HOME program.

HOME or HOME Program: The HOME Investment Partnerships Program administered by HCD pursuant to 24 CFR Part 92, is the largest federal block grant available to communities to create affordable housing. The intent of the HOME Program is to: increase the supply of decent, affordable housing to low-and very low-income households and expand the capacity of non-profit housing providers.

HOME 4 Year Project Completion Deadline: All HOME funded projects must be completed 4 years from the date of the written agreement.

HOME-Assisted Unit: Specific units that are funded with HOME funds. HOME units shall adhere to rent controls and income targeting requirements pursuant to 24 CFR §92.252.

HOME Development: Any Development which receives financial assistance under the HOME Program.

HOME Maximum Subsidy per Unit: The maximum HOME assistance a unit can receive. Limits are issued by local US HUD office on an annual basis.

HOME Rental Development: A Rental Development proposed to be constructed or rehabilitated with HOME funds.

HOME Rental Occupancy Deadline: HOME assisted units must be occupied within 18 months of project completion.

HOME Restricted-Rent Unit: The maximum allowable rents designed to ensure affordability on the HOME-assisted Units.

Homeless:
- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days), and were in shelter or a place not meant for human habitation immediately prior to entering that institution.
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.

- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

Income Averaging: The omnibus federal spending bill for FY 2018 added a new third minimum set-aside, the Average Income Test, which applicants may now elect to use in lieu of the 20/50 or 40/60 tests to satisfy LIHTC minimum set-aside requirements. To satisfy the Average Income Test, forty percent (40%) or more of the residential units in the project must be both rent restricted and occupied by individuals whose income does not exceed the imputed income limitation designated by the taxpayer. The average of the imputed income limitations designated cannot exceed 60% of AMI. The designated imputed income limitations must be in 10 percent increments as follows: 20%, 30%, 40%, 50%, 60%, 70%, or 80% of the area median gross income. The average income test is only available for elections made after March 23, 2018.

If a developer elects Income Averaging, the number of ELI units cannot be reduced from what was submitted in the RFA.

Income Levels: An individual or family's economic means based on Area Median Income (AMI) standards.

- Moderate Income is above 80% AMI to 140% of AMI
- Workforce Housing Income levels are 60% to 140% of AMI
- Low – Income is 80% of AMI or lower
- Very Low – Income is 50% of AMI or lower
- Extremely Low – Income: 33 % or 30% of AMI (as defined by the applicable funding source), or Miami-Dade County's adjusted 28% AMI, or as more specifically defined in the applicable FHFC RFA.

Innovative Affordable Housing: Novel ideas for building affordable housing; e.g., new technologies or non-traditional development spaces, use of land owned by educational organizations or religious institutions. Examples of innovations may include a creative or innovative way of financing an affordable housing project, developing affordable housing suspended above a railyard; converting a former warehouse or public- school building to function as a renovated multi-family housing building; or creating a live/work building with bottom floor commercial space and affordable rental housing above. Innovations may include development of micro housing units, accessory dwelling units, and units assisted by community land trusts, as defined below:

- Micro housing units: Micro unit refers to a residential dwelling unit that functions as a self-contained living space located in a multi-family building. With the exception of the RU-TH zoning district, the development of micro housing units is not prohibited by the County's Zoning Code or Florida Building Code provided the unit meets the minimum room requirements outlined in these Codes which would allow for a unit of approximately 260 square feet. Micro units are subject to the density limitations of a property's land use designation in the Comprehensive Development Master Plan (CDMP). Applicants are advised to contact Miami-Dade County Regulatory and Economic Resources and/or the applicable local zoning agency to verify appropriate zoning and to investigate building code requirements prior to submitting an application.

- Accessory Dwelling Units (ADU): ADU refers to a unit that is located on the same lot, and considered ancillary to, a primary residence. ADU may be a potential solution for providing affordable housing in certain residential areas, where zoning may allow for construction or renovation of a 350 to 500 square foot ADU structure that may or may not include a loft. The CDMP currently allows for the development of ADU on single-family lots with a minimum area of 7,500 square feet, however the Zoning Code currently only allows for such units in the Urban Center and Traditional Neighborhood Development Districts. It is also important for property owners to know that development of an ADU on a property may affect Homestead Exemptions and Save Our Homes caps on the property. For purposes of this RFA, ADU will refer to units

that are leasable year-round to a person unrelated to the owner of the primary structure. This is distinguished from guesthouses that are typically used to house family members or short-term guests of the primary residence. Applicants are advised to contact Miami-Dade County Regulatory and Economic Resources and/or the applicable local zoning agency to verify appropriate zoning and to investigate building code requirements prior to submitting an application.

- Community Land Trust: A private, nonprofit organization that owns land on behalf of a community while serving as the long-term steward for affordable housing and other community assets on behalf of a community. Refer to Community Land Trust definition on page 7.

Lead-Based Paint: Lead is a highly toxic metal that was used in paint, most common in buildings constructed prior to 1978. Please note U.S. HUD requirements for lead-based paint are more stringent than Miami-Dade County.

Loan Closing Costs: Costs directly associated with the loan closings which may include but are not limited to financial and legal fees.

Loan Terms: Multi-Family Rental - The term of the loan may be 30 years, for projects with LIHTC during which there will be a 0% interest during construction years 1-2. Terms are determined based on the proposed project type, (i.e., multi-family, homeless, and public housing) and the type of entity seeking funds (i.e., Not-For- Profit or For-Profit). Refer to Section G for a table of Loan Terms and Conditions. **Applicants seeking funds for multi-family projects MUST choose between Option 1 OR Option 2. Changes to an option will NOT be allowed after applications are submitted. Financial underwriting will be based on the option selected.** Selection of either funding option will not impact points for scoring.

Low Income: The Adjusted Income for a Family which does not exceed 80 percent of the Area Median Income.

Low Income Housing Tax Credits (LIHTC): A tax credit issued in exchange for the development of affordable rental housing pursuant to Section 42 of the Internal Revenue Code and the provisions of Rule Chapter 67-48, Florida Administrative Code.

Market Rate Unit: A housing unit that is not subsidized and not rent restricted, with rent that is at an amount that is typical of the market rents in the market area.

Material Change: Project changes occurring after an initial application has been scored that would affect scoring and have an impact on both ranking and award recommendations.

Minimum Debt Service Ratio: The minimum allowable ratio of net operating income to total debt service obligations in one year.

Minimum Threshold Requirements: Requirements that must be satisfied for the application to be responsive. Per Resolution No. R-630-13, applicants are required to provide a detailed project budget, sources and uses statement, certifications as to past defaults on agreements with Non-County sources and clear a due diligence check prior to funding commitment. These are minimum threshold requirements. The applicant must have firm commitments of all project funding. This is also a minimum threshold requirement. A report of Due Diligence findings will be submitted to the Board of County Commissioners. **Applications lacking any items and/or criteria needed to meet minimum threshold will be deemed non-responsive and will not be scored.** Other minimum threshold requirements are noted in Section C.

New Construction: Development in which 51 percent or more of the units in the proposed development consist of newly constructed units. This definition does not apply to the classification of new construction loans.

Non-Recourse: No personal liability. Lenders may take the property as collateral to satisfy a debt but have no recourse to other assets of the borrower. A Non-Recourse Loan is a loan for which the sole source of satisfaction for default thereon is the real property that was given as collateral.

Participating jurisdictions: The term given to any state, local government or consortium that has been designated by HUD to administer a HOME Program, i.e. Miami-Dade County, City of Hialeah, City of Homestead, City of Miami, City of Miami Beach, City of Miami Gardens, and City of North Miami.

Public Housing: Public Housing assist in funding the operating and maintenance expenses of their own dwellings, in accordance with Section 9 of the U.S. Housing Act of 1937, as amended. The subsidies are required to help maintain services and provide minimum operating reserves.

Pre-Application Process: As part of its efforts to improve the development review process, the Department of Regulatory and Economic Resources (RER) and applicable municipalities now provides for certain applications to follow a pre-application process. This process involves applicants submitting a detailed site plan that includes setbacks, location and dimensions of all existing and proposed buildings or structures, internal circulation, ingress and egress locations, off-street parking, etc. Additionally, floor elevation and landscape plans should be submitted. Applicants will meet with a local municipality, RER and other County reviewing agencies staff to review their project and discuss the agency comments. The comments provided will assist applicants in proceeding with their final submittals for the permitting process.

Principal: An applicant, any general partner of an applicant, and any officer, director, or any shareholder of any applicant or shareholder of any general partner of an applicant.

Private Non-Profit Organization: A private non-profit organization that is a secular or religious organization described in section 501(c)3 of the Internal Revenue Code of 1986 and which is exempt from taxation under subtitle A of the Code, has an accounting system and voluntary board, and practices non-discrimination in the provision of assistance. A private non-profit organization does not include a governmental organization, such as a public housing agency or housing finance agency.

Project Stabilization: When a project has reached 95% occupancy for three consecutive months.

Project Rule: Specifies the amount of HOME-assisted occupancy units in each rental at initial occupancy and throughout the period of affordability. In projects of five or more HOME-assisted units, at least 20 percent of the HOME-assisted rental units must be occupied by families with gross annual incomes that are 50 percent or less of Area Median Income (AMI). These very low-income tenants must occupy units with rents at or below the Low HOME Rent limit.

Rental Assistance Demonstration: The Rental Assistance Demonstration (RAD) program is a U.S. HUD administered program that allows Public Housing Agencies (PHA's) to leverage public and private debt and equity to reinvest in the public housing stock. In RAD, public housing units move from its original regulatory platform to the project-based Section 8 platform with a long-term contract that, by law, must be renewed in perpetuity. Residents benefit from a right of return, a prohibition against re-screening, and robust notification and relocation rights. RAD maintains the ongoing public stewardship of the converted property through clear rules requiring ongoing ownership or control by a public or non-profit entity.

Recourse: The ability of a lender to claim money from a borrower in default, in addition to the property pledged as collateral.

Reconstruction: Rebuilding of a structure, usually on the same footprint/site as the existing housing which will be demolished.

Redevelopment: Development that involves demolition of structures currently existing and New Construction of units on the property.

Rehabilitation: The alteration, improvement or modification of an existing structure where less than 50 percent of the proposed construction work consists of New Construction. This includes but may not be limited to the installations of improvements to upgrade substandard electrical, plumbing, roofing, siding, insulation,

weatherization, heating systems, hot water heaters, and dry rot repairs. For Multi-Family Rental, the estimated qualified basis in Rehabilitation expenses per set aside unit within one 24-month period for the building(s) being rehabilitated must be at least $25,000 per set aside unit. For purposes of this application reconstruction is considered rehabilitation.

Responsible Wages and Benefits: The Board of County Commissioners established a Responsible Wages and Benefits requirement for minimum payment of specified wages to employees performing work on County construction contracts and privately funded construction on County-owned land. Responsible Wages and Benefits applies to competitively bid construction contracts valued greater than $100,000 as defined in the provisions of Miami-Dade County's Section 2-11.16 of the Code of Miami-Dade County. The rates paid shall be not less than those contained in the Wage and Benefits Schedule in effect as of January 1st of the year the work is performed. Workers must be paid the appropriate base rate and fringe benefits on the Wages and Benefits Schedule for the classification of work actually being performed without regard to skill. Note: Surtax funded projects on land owned by Miami-Dade County are subject to the Responsible Wages and Benefits requirement.

Restrictive Covenant: A clause, in a deed or lease to real property that limits what the owner of the land or lease can do with the property. This covenant is used in Rental Regulatory Agreements in all multi- family affordable housing projects funded by HCD.

Section 3: The legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance.

Self-Sourced Financing: Financial resources provided by the developer/owner/affiliate, that is used to finance the development, such as cash, secured equity or a line of credit. Self-sourced financing must be committed to the project during construction through project stabilization and will be subject to restrictive covenants for the Surtax/SHIP/HOME loan. Documented evidence that legally commits the funds to a project must be included in your application.

Shovel Ready: A construction project that is considered to be in the advanced stages of development planning. Shovel-ready means that the project can commence construction with laborers immediately and is past the planning, engineering, and funding stages. More specifically, the Environmental Site Assessment report (Phase I and/or Phase II) are completed with a "No Further Action" recommendation, construction plans and specifications have been completed and approved by all local agencies, full funding of the construction phase is available (less the GAP funding requested) and construction is ready within thirty days of closing of financing to start, pending the selection and award of the general contractor, within one hundred twenty days (120) from the contract execution date with HCD.

Single Room Occupancy (SRO): Housing consisting of single room dwelling units in which each unit is the primary residence of its occupant or occupants. SRO does not include facilities created for students.

Site Control: Applicants must demonstrate site control (e.g., recorded title, executed lease agreement, firm purchase contract, Option-to-Purchase or Option-to-Lease, which must have an expiration date enforceable through December 31, 2025) or Local Government Resolution for the site proposed for funding. Note, prior to financial closing, for County owned land, a formal Board of County Commission Resolution and/or deed naming the application's sponsor or legal representation as the property's controlling entity must be in place. **NOTE: If County land, the definition and criteria for site control is subject to change in future solicitations.**

Special Needs Population: A resident or a family member that is considered to be homeless, a survivor of domestic violence, a person with an emotional, mental or physical disability or youth aging out of foster care. These households require initial, intermittent or ongoing supportive services from one or more community-based service providers or long-term care program.

Sponsor: Means any individual, association, corporation, joint venture, partnership, trust, local government, or other legal entity or any combination thereof which, has been approved by the corporation as qualified to own, construct, acquire, rehabilitate, reconstruct, operate, lease, manage or maintain a project; and except for a local government, has agreed to subject itself to the regulatory powers of the corporation.

Subrecipient: A public agency or non-profit organization selected by the participating jurisdiction to administer all or some of the participating jurisdiction's HOME programs to produce affordable housing, provide down payment assistance, or provide tenant-based rental assistance. A public agency or non- profit organization that receives HOME funds solely as a developer or owner of a housing project is not a subrecipient.

Subsidy Caps: A cap on the total amount of Documentary Stamp Surtax funding awarded to any affordable housing development expressed as the percentage of the total development cost. Subsidy Caps for developments with 9% Low Income Housing Tax Credits (LIHTC) may be considered for up to 15% in subsidy; developments without LIHTC funding may be considered for up to 25% in subsidy and 4% LIHTC deals up to 25% in subsidy. Subsidy caps may be adjusted at the sole discretion of HCD.

Subsidy Layering Review (SLR): A financial analysis that determines the amount of Government (public) financing necessary and the reasonableness of cost allocations. **(Developer will be responsible for the cost of this analysis).**

Total Development Cost: Total development cost is the total cost of completing the project, from acquisition to the issuance of Certificate of Occupancy, including but not limited to, the cost for design, planning, zoning, variances, financing costs, legal costs, and construction and permitting. For construction and rehabilitation projects, the cost of land acquisition shall not be included in the Total Development Costs. In addition, construction costs associated with non-housing features included in the project, or those not deemed to be amenities expected of, typically provided with, or pertinent to affordable housing units, may be deducted from the total development cost by the Mayor or the Mayor's designee. A determination of such a deduction shall be made at the time this project's application is scored by the County.

Total Development Cost Limitation Test: Total Development Cost Limitation Test (TDC Limitation Test) is a cap on the total allowable development costs per unit for projects applying for Multi-Family Rental Affordable Housing constructed or rehabilitated projects. This test is used to ensure cost reasonableness and to promote efficiency in the use of public resources**. See Reference 26 for rule on calculating. All applicants must submit Form 14 in this RFA.**

Measure	Hard Cost Factor per New Construction Unit					Hard Cost Factor per Rehabilitation Units	
	Garden Non-ESS*	Garden ESS*	Mid-Rise-Non-ESS*	Mid-Rise-ESS*	High-Rise*	Garden*	Non-Garden*
Hard Cost Factor Per Unit	$258,000	$283,000	$283,000	$310,000	$335,000	$121,000	$161,000

Transit Oriented Development (TOD): A residential or commercial area designed to maximize access to public transportation that incorporates features to encourage transit ridership. Bonus points are available if the proposed development is located within ½, ¼, 1/10-mile of a Metro-Rail or Metro-Mover station, or a stop along the South Dade Transit-Way. Note, the quarter-mile distance from housing to transit must be walkable. There must not be natural or man-made barriers, such as lakes, canals, gated communities, highways, fences, etc., that restrict the ability of residents to walk to transit. The final determination of actual walkable distance will be determined by HCD utilizing the Miami-Dade Transit Trip Planner tool and/or Google Maps to measure distance from the proposed development application site to a transit stop.

Transaction Fees: Customary closing costs for typical financial transactions.

Uniform Federal Accessibility Standards (UFAS): Uniform Federal Accessibility Standards (UFAS), 24 C.F.R. § 40, Appendix A (www.access-board.gov/ufas/ufas.pdf).

Violence Against Women Act (VAWA): Federal Act which protects applicants, tenants, and program participants in federally funded programs including HOME from being evicted, denied housing assistance, or terminated from housing assistance based on acts of domestic violence, dating violence, sexual assault, or stalking against them. VAWA protection is available to victims of domestic violence, dating violence, sexual assault, and stalking, regardless of sex, gender identity, or sexual orientation.

Workforce Housing Income Range: Households whose income range is established at 60% up to 140% of the most recent Area Median Income for Miami-Dade County. Chapter 33 Article XXIIA of the Code of Miami-Dade County, Florida.

Workforce Housing Unit: A dwelling unit, for which the sale, rental or pricing of which is restricted to households whose income falls within the workforce housing income range of 60 – 140% AMI.

SECTION C

Minimum Threshold Requirements

Developments will be recommended for funding based on applications meeting all minimum threshold requirements listed below and will be ranked in order based on highest score. If a tie breaker is needed during scoring to determine project ranking, the first tiebreaker will be "Ability to Proceed." Those projects that score highest in Ability to Proceed, will be ranked higher. If a second tiebreaker is needed, those projects with higher points in leveraging, i.e., projects that require less total County funding per unit, will be ranked higher. If a third tiebreaker is needed, the application that proposes to construct the highest number of units will be ranked higher.

Please note points will **only** be awarded when supporting documentation outlined in the Application Checklist is **both accurately labeled and attached to your electronic application**. **Points will not be awarded in cases where supporting documentation is inaccurately labeled, uploaded and/or attached to the wrong question.**

1. ***Leveraging*** – Applicants must provide supporting documentation showing a firm commitment of **ALL** sources of funding available for the proposed activity. Applicants using bonds as a source of financing must include proof of bond inducement***. This is a minimum threshold requirement.***
2. ***Organizational and Financial Capacity*** – Organizations must demonstrate that they are fiscally sound and have the skills and experience required to achieve the proposed activity. Applicant (Developer, Developer Principal, or Sponsor) must provide Audited Financial Statements or a Certified Financial Statement, certified by an independent 3rd party auditor, which cannot be performed by an affiliate or staff member. The time frame for which the information remains proprietary is limited per the language in F.S. 119.071(1)b(2). ***This is a minimum threshold requirement.*** **Single asset entity applicants may provide audited financial statements for the parent/developer.**
3. ***Track Record*** – Previously funded applicants must be in good standing, with respect to audit findings and/or failure to complete projects, have a solid track record of submitting progress reports and monitoring findings and completed projects. ***This is a minimum threshold requirement.***
4. ***Site Control*** – Applications for housing activities must demonstrate site control. ***This is a minimum threshold requirement. Note: the definition and criteria for site control is subject to change in future solicitations.***
5. **Sustainable Building (Energy and Green) Certification** is a contractual requirement for receiving HOME, SURTAX and SHIP funding. Applicants must comply with the 2021 International Energy Conservation Code (IECC) and American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) 90.1-2019 for new construction for HUD funded HOME programs; otherwise, the U.S. Green Building Council's LEED rating system or other certification is required where approved by Miami-Dade County's Office of Resilience. **A written commitment to obtain IECC, ASHRAE, or LEED certification is required.** ***This is a minimum threshold requirement.***
6. **Passing the Due Diligence investigation:** Applicants must pass a Due Diligence investigation; see the Due Diligence Checklist for more information. **Unless expressly authorized by the County Mayor or the County Mayor's designee (in Resolution R-630-16, Section 3), any entity NOT clearing the Due Diligence Investigation will NOT be recommended to the Board for funding.** ***This is a minimum threshold requirement.*** **See Resolution No. R-630-13.**
7. **Meet the funding application cap per agency: See Resolution No. R-345-15** ***or subsequent applicable resolution*****.** ***This is a minimum threshold requirement.***

SECTION D

Credit Underwriting Analysis

Scoring Process: All Requests for SURTAX/SHIP/HOME funds under this RFA will undergo a Credit Underwriting analysis during the scoring process to determine completeness and financial feasibility based on the documents and exhibits presented in the application but is not the full and final Credit Underwriting Report referenced below.

HCD shall make award recommendations to the BCC for approval. Such awards shall be contingent upon favorable full and final Credit Underwriting Reports being completed. All approved recommendations for contingent awards will undergo full and final Credit Underwriting Review. All documents and exhibits presented in the application as well as any additional requests from the underwriter will be reviewed and analyzed to complete a full and final Credit Underwriting Report in favor of or opposed to proceeding with the proposed project. ***Passing credit underwriting with a favorable review is required to effectuate awards.***

Credit Underwriting Analyses and Reports will include a review of:

The Development Description

- The location based on the available information within the application;
- The proposed number of units;
- The proposed unit mix, i.e., AMI, accessibility (type and number, if applicable);
- The targeted demographic, and;
- Income restrictions imposed by the financing sources identified within the application.

The Development Team

- The Applicant/Borrower, General Partner, Guarantors, Developer, and General Contractor

The Economic Feasibility of the project through an analysis of the following documents within the application:

- Executed applications, firm commitments, and letters of intent, as applicable to ensure financing as represented in the application are available to the Applicant.
- The terms of the financing meet the County's program requirements; and
- Evidence of all self-sourced financing is provided during underwriting That the Applicant's Budget reasonably ensures:
- That the General Contractor, Developer Fee, hard cost and soft cost contingencies meet County program requirements;
- That the represented sources are adequate to complete and permanently finance the development;
- That the funds requested from the County meet the program guidelines and limitations based on the information available;
- That the funds requested from the County will fully fund the proposed Development within the County program guidelines.

The Operating Pro Forma and whether or not the:

- Proposed rents are achievable;
- Vacancy rate is reasonable;
- Additional income is reasonable;
- Operating expenses are reasonable;
- Net operating income represented is sufficient to cover all proposed financing, annual debt service, and applicable fees at a level acceptable to the County or other lenders based on the information available.
- Subsidy layering review, where applicable, to determine the appropriate amount of gap funding required, especially as it relates to public funds and reasonableness of cost allocations.

SECTION E

Comprehensive Policies

The number of applications recommended for funding shall be limited by the application scores and the funds available for this RFA. Applications are recommended for funding by categories in this RFA and are fully funded until the funding in that category is exhausted. HCD reserves the right to reallocate funding between categories.

Applications for GAP funding shall be limited to a maximum of $5,000,000 for a single application. Therefore, applications cannot have gaps that exceed $5,000,000.

A conditional loan commitment approved by the Board of County Commissioners (BCC) for development activity will be provided to awardees based upon the application submitted by awardees in response to the FY 2025 Request for Applications. Awardees must close on projects within six months of the issuance of the conditional loan commitment.

HCD may determine that partial funding may be made available to an application. If this occurs, the applicant must sign an agreement, affirming that the amount of funding allocation that the applicant is recommended for is sufficient for the project to proceed without any additional funds from any HCD source, and that even if an application is partially funded, subject to successful completion of underwriting, the developer can proceed. The partial funding acknowledgment agreement is attached.

Only Applications meeting Minimum Threshold requirements will be scored. Only Applications that have been scored will be ranked and may be recommended for funding. **Applicants must score a minimum of ~~70% of the base points,~~ 70 points in the general section, before the addition of bonus points, to be recommended for funding.** Applications that have not been scored or ranked will be considered ineligible for funding.

Please note points will **only** be awarded when supporting documentation outlined in the Application Checklist is **both accurately labeled and attached to your electronic application**. **Points will not be awarded in cases where supporting documentation is inaccurately labeled or uploaded and/or attached to the wrong question.**

If a tie breaker is needed during scoring to determine project ranking, the first tiebreaker will be “Ability to Proceed.” Those projects that score highest in Ability to Proceed, will be ranked higher. If a second tiebreaker is needed, those projects with higher points in leveraging, i.e., projects that require less total County funding per unit, will be ranked higher. If a third tiebreaker is needed, the application that proposes to construct the highest number of units will be ranked higher. If there is a tie in the housing multifamily rental developments category, HCD reserves the right to use discretion in choosing which project best suits the needs of the County.

The County reserves the right to determine whether an expense is a “soft cost" or not. Construction will be monitored to determine that progress is made, and draws are submitted in a timely manner and ensure that the Developer fee is paid based on the percent of construction completed.

Development Cash Flow shall be applied to pay the following items in order of priority:

- Operational expenses, taxes, and insurance;
- All superior mortgage fees and debt service;
- Other Development expenses for the Development, 10% of deferred fees collected over 10 years;
- Interest payment on Surtax loan balance, inclusive of interest payments on the loan deferred from previous years;
- Mandatory payment of subordinate mortgages

Applications will be scored according to the project information submitted on or before the deadline set forth in this RFA and other relevant information that is available.

HCD reserves the right to rescind or reduce awarded funds for projects that present significant material changes, including but not limited to financing, financing terms and/or development type or a reduction in the number of units, after being awarded funds for the project proposed in their application.

Applicants may be disqualified from consideration for funding in this RFA based on poor performance or non-compliance on any other projects with HCD.

The County encourages all applicants to review the Loan Documents prior to submitting any application. The County expects awardees of funds to execute the Loan Documents without any substantive revisions or edits. Any substantive changes to the loan documents are at the sole and absolute discretion of the County. Loan documents are attached for review in the ZoomGrants Library section. Refer to Reference 19-24.

The applicant's Debt Service Coverage Ratio is subject to waiver or modification at the discretion of HCD.

HCD will adhere to compliance guidelines pursuant to Resolution No. R-34-15 requiring developers to provide written notice to the County of the availability of rental opportunities, including but not limited to, the number of available units, bedroom size, and rental or sales prices of such rental units; requiring developers to advertise the information described in newspapers of general circulation; and post information contained in such written notice on the County's website.

HCD will adhere to compliance guidelines pursuant to Ordinance No.14-56 providing an incentive for private developers of affordable housing who compete for funding through the County's Documentary Stamp Surtax (Surtax), State Housing Incentives Partnerships Program (SHIP), and Home Investment Partnerships Program (HOME). As part of any competitive process for the acquisition, construction or rehabilitation of rental housing projects, the County shall provide additional incentives, including but not limited to awarding extra points to those developers and applicants who propose additional set-aside units for disabled households beyond that which may be required by applicable federal, state, or local fair housing laws or other applicable laws.

Applicants shall execute and submit the Responsible Contractor Affidavit, where applicable, as set forth in Section 2-11.16, et Seq. of the Code of Miami-Dade County (Ordinance No. 14-26). The affidavit is required for privately funded projects on county owned land, and for buildings or public works projects funded completely or partially by Miami-Dade County. An authorized signatory is a President, Chief Executive Officer, Chair, Secretary, or any person that has perceived authority at the organization. The County may announce a 48-hour cure period if necessary, available to applicants that do not provide the Responsible Contractor Affidavit as part of the application.

Applications must reference units that will be subsidized. Any unit that will be reserved should be noted in the application as a non-subsidized unit, such as for management, security, maintenance, etc. Any requests made after submission of an application will be subject to financial penalties. These financial penalties may be based on a per-unit cost relative to the project.

Applicants must choose if they will pursue income averaging. If the applicant elects income averaging, HCD will assess applications subject to the following criteria:

1. Written approval by Florida Housing Finance Corporation.
2. The number of ELI units cannot be decreased from what was previously submitted in the RFA .
3. If the underwriting report has already completed, the report must be updated to reflect the new AMI.
4. A cost certification cannot be issued for the project.

For purposes of this RFA, developers proposing to develop elderly housing, the minimum percentage of 0- and 1-bedroom units is 85%, and the balance of the units cannot be larger than 2-bedroom units.

No entity shall be considered for funding where, within the past 5 years, the entity, or any of its directors, partners, principals, members or board members have been found guilty of any crime related to a funding source, been sued by an appropriate government enforcement agency or court of law, or found in breach of contract, or been debarred by a funding source. **Such entities shall not be eligible to receive funding**.

In cases where an application is not scored initially because of due diligence issues, and subsequently pursuant to Resolution No. R-630-13 (Section 3), it is determined to score said application: 1) HCD will not delay the scoring and ranking process for other applications; 2) the applicant who has the due diligence issues will be scored and ranked sometime thereafter; 3) if the application ranks high enough, it may be funded with any remaining funds in the category for which the application was made, or if necessary, will be funded from 2025 or future Surtax RFA funds.

Pursuant to the terms of Section 17-02 of the Code of Miami-Dade County, any entity that has received loans for affordable housing and repays those loans in full before the maturity date, may upon the approval of the Board of County Commissioners, have those funds re-loaned to it for its other eligible affordable housing projects without the need to compete again for those funds.

HCD will adhere to compliance guidelines pursuant to Resolution No. R-697-13 approved by the Miami-Dade County Board of County Commissioners on September 13, 2013, establishing allocations of Housing and Community Development funds for the purpose of acquiring or improving real property or for paying off debt secured by real property in excess of $25,000, that shall be in the form of a loan. Loans shall be secured by a mortgage or other security instrument, which will be recorded in Miami-Dade County public records, and may be forgivable, so long as obligations of the recipient are fully performed.

HCD will adhere to compliance guidelines pursuant to Resolution No. R-617-18, requiring all developers, borrowers or grantees of Surtax, SHIP or HOME funding for affordable elderly housing to provide the following:

a) A written natural disaster plan approved by the County Mayor or the County Mayor's designee for the affordable housing development. Such natural disaster plan shall be updated annually, be made available to the residents and first responders, and include at a minimum the following information:
    1. An evacuation plan for all residents of the affordable housing development;
    2. A contingency plan in the event the generators required herein are not operational before or after a natural disaster;
    3. Steps to be taken in order to identify all residents who evacuate from or choose to remain in an affordable housing development before and after a natural disaster;
    4. A refueling plan for generators;
    5. A communication plan between the developer, borrower or grantee and their personnel before, during and after a natural disaster; and
    6. Any other requirements that the County Mayor or the County Mayor's designee, at their sole discretion, determines to be necessary for inclusion in the natural disaster plan.
b) A kitchen on the first, second or third floor of the building that can be used to cook food for the residents after a natural disaster;
c) A community room on the first, second or third floor of the development that has air conditioning where residents can go during and after a natural disaster;
d) A kitchen and/or community room on the first, second or third floor of the development that has water supplied by a pump connected to a generator during and after a natural disaster;
e) A minimum of one generator to operate the lights, air conditioner and other appliances in a community room and kitchen after a natural disaster and throughout the duration of a power outage. Such generators shall be maintained in good working order and shall be inspected before and after a natural disaster;
f) A minimum of one trained personnel on site at the affordable housing development during and after the storm. This person must receive disaster training based on the Medicaid guidelines. Such training can be provided, at no cost to the County, by a County department designated by the County Mayor or the County Mayor's designee. Any cost associated with such training shall be borne solely by the developer, borrower, or grantee;
g) A minimum of one trained personnel or volunteer, which may include a resident, on-site at the affordable

housing development to provide assistance after a natural disaster;

h) Working contact telephone numbers, including at least one land telephone line and one cellular telephone, that shall be provided to each resident and which shall be made available to such residents before, during, and after a natural disaster. Such telephone numbers shall be posted in common areas, including but not limited to community rooms and management offices; and
i) A list of community agencies furnished by the County that can provide services before and after a natural disaster, which shall be prominently posted in administrative offices and the common areas.

HOME is available in this application to maximize the opportunity for timely development. All local, state and federal requirements apply. Maximum funding available for HOME funds will be based on the project's total development costs.

Housing or Rental Assistance Demonstration (RAD) Developments: To be considered a public housing or RAD project for this RFA, the Developer shall meet the following threshold requirements:

1. Project site must be a HCD-owned public housing site.
2. Developers shall have site control provided by HCD.
3. The proposed project must show that 100% of the existing Annual Contributions Contract (ACC) units on site will be replaced or substantially rehabilitated or have been already replaced or substantially rehabilitated in a prior phase.
4. Proposed public housing sites must have the appropriate HCD and/or HUD approval in the form of a Commitment to enter into a Housing Assistance Payment (CHAP), demolition and/or disposition application, or mixed-finance proposals with approved unit counts that include ACC and/or RAD units, as applicable.

ALLOCATION OF FUNDS FROM REPAID LOANS TO OTHER PROJECTS

1. Developer must provide a written request to HCD on company letterhead signed by a principal of the borrowing entity requesting the use of pre-paid funds to be used in a project.
2. The letter must contain the mortgage being paid in full.
3. The letter must identity the project(s) that the repaid funds will be allocated to, and amounts assigned to the project(s).
    a. The proposed project description must be included in the letter along with the location and number of units, etc.
    b. The proposed project financing must be included in the letter. Firm commitments are not required at this time.
4. Pay-off must occur prior to an item going to the BCC or within 30 days of BCC approval
5. Re-paid funds are available for use up to 6 months after issuance of the commitment letter subject to the following:
6. Extensions and modifications may be granted when in the best interest of the County.
7. Federal Fund (HOME) loans may be granted only one extension and only when in the best interest of the County.
8. Re-paid funds must be equal to **or less** than the total loan amount being re-paid, however funds must be allocated within one year of the payoff date.

BONUS POINTS AS APPLICABLE BY FUNDING CATEGORY

Refer to the scoring sheet for your project type to determine which points your application/activity may be eligible for:

Proximity to Community Services and/or Rapid Transit Services: Applicants may be eligible for bonus points depending on the project's proximity to available Rapid Transit, Recreational and Health Services. Applicants submitting proposals with scattered sites must be able to demonstrate that 50% or more of the proposed sites will be located within approximately ½-mile of rapid transit, i.e., Tri- Rail, Metrorail, South Miami-Dade Transitway or the Strategic Miami Area Rapid Transit (SMART) Corridors and/or within approximately 1 mile up to 1.25 miles of recreational and health services to receive bonus points in this section. Additional Bonus points may be

achieved by providing documentation that the proposed development is located within ¼-mile of a Metro-Rail or Metro-Mover station, or a stop along the South Dade Transit-Way. Note, the quarter-mile distance from housing to transit must be walkable. There must not be natural or man-made barriers, such as lakes, canals, gated communities, highways, fences, etc., that restrict the ability of residents to walk to transit. The final determination of actual walkable distance will be determined by HCD utilizing the Miami-Dade Transit Trip Planner tool and/or Google Maps to measure distance from the proposed development application site to a transit stop.

Project Completion and Compliance: Bonus points may be achieved, by level of completeness, for projects associated, through ownership, to projects that have been in progress for two years prior to this application, are contiguous to such previously initiated projects and have been in compliance with applicable funding programs.

Other Financing: Bonus points may be achieved by the amount and type of funding, other than County funds, available and committed to the project, such as Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc. Documentation of the financial commitment must be included in the application to receive points.

Separate bonus points are available for projects that are awarded FHFC financing awarded though the competitive RFA process or for projects financed with 4% LIHTC with Bonds. Applicants can select one or the other; but are not eligible to receive bonus points for both FHFC competitively awarded funds and non-competitive 4% LIHTC with Bonds. To be considered for bonus points, the Applicant must supply either the FHFC invitation to enter credit underwriting or verification of bond inducement.

Bonus points may also be achieved for projects with self-sourced/developer cash financing commitments. Documentation must be provided to be considered for the bonus points.

Self-Source Funding/Developer Cash Commitment: Bonus points may be achieved by providing evidence of Self Source Funding/Developer Cash Commitment committed to the project during construction through project stabilization and will be subject to restrictive covenants for the Surtax/SHIP/HOME loan. Documented evidence that legally commits the funds to a project must be included in your application.

Efficient Building Costs for New Developments: Bonus points may be achieved for applications that demonstrate and commitment to incorporating solar energy systems that generate on-site renewable electricity for common areas and/or residential units. A statement of commitment must be uploaded to this application to receive points.

Innovative Affordable Housing project: Bonus points may be achieved for developers with proposed projects that meet the definition. (Refer to definition)

Pre-Application Meeting with the Department of Regulatory and Economic Resources (RER) or applicable Municipalities: Bonus points may be achieved by providing proof of completing a Pre-Application Meeting with RER or applicable municipalities. ~~Applicants will receive points for proof of conducting a pre-application review with at least one of the following: Development Services, Department of Environmental Resources Management (DERM), Platting and Traffic, Miami-Dade County Water and Sewer Department (WASD), or Miami-Dade County Fire Rescue Department (MDFR).~~ Applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting**.**

Crime Preventative Measures: Bonus points for Crime Preventative Measures may be achieved for:

- Developments that incorporate *Real-time Security Features* that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans to receive bonus points.

- Developments that include the installation of *License Plate Recognition* (LPR) cameras. The LPR camera equipment must have built in capability capture pictures and video of license plates and that convert the

picture of the license plates to text that will create a database of license plates entering and exiting the development. The LPR system must be included in the development plans, be explicit, in writing and included in the application to receive bonus points.

- Developments that include a *Crime Prevention Through Environmental Design* (CPTED) plan. The four main principles of CPTED are natural surveillance, access control, territorial reinforcement and space management. Plans for the inclusion of a CPTED strategy must be explicit, in writing and included in the application to receive bonus points.

Developments that Provide Free Wi-Fi, Cable, and Internet Services: Developments are required to have internet, and cable utilities in all units, with internet wall connections available in more than one room, and available for tenants to enroll in private contracts at their units. Bonus points may be achieved when developments provide free WiFi, cable and internet services in each unit, for the life of the loan. Additional bonus points may be achieved when the development includes residents with access to free WiFi, cable and internet services in common spaces for the life of the loan, including the business center, lobby areas and community rooms.

Diversity in Development Teams: Bonus points may be achieved by providing evidence of your Development Team's Diversity. Diversity must be within the proposer's development team.

Sea Level Rise: Bonus points may be achieved for applicants committing to prepare the proposed project development for Sea Level Rise and natural environmental hazards, such as elevating AC units, or raising the building. Written plans must show in detail the proposed remedy for achieving sustainable sea level features. Plans must be explicit, in writing and included in the application to receive points.

Link Units: Bonus points may be achieved for applicants dedicating all FHFC LINK units to the Miami-Dade County Homeless Trust. Developers must provide Memorandum of Understanding between Applicant Entity and Miami-Dade County Homeless Trust.

Multi-Rental Fees for Affordable Rental Applicants: Bonus points may be achieved for developments that ensure affordable applicants are limited to a maximum application fee of $50 per adult household member. Application fees may be assessed through building stabilization, typically more than 90% of the units being leased.

Elderly Set-Aside Units Fixtures: Bonus points may be achieved for applicants that install automatic shutoff features for ALL water fixtures/faucets in elderly set-aside units.

Community Action Committees (CAC) Community Support: Bonus points may be achieved for projects that coordinate and solicit support from local County designated CACs when planning to develop affordable housing in targeted CAC areas. To receive bonus points, a letter of support from the CAC must be included with the application.

Elderly Development Direct Services: Bonus points may be achieved for applicants that apply in the *elderly developments* category and include contractual provision for direct services to the elderly population served, which may include transportation or meal services.

Property Management Training for the Rental Assistance Demonstration (RAD) Project Based Voucher (PBV) Program: Applicants may be eligible for bonus points if the Property Management company/staff is formally trained or is scheduled to receive formal training on how to administer and operate the RAD-PBV program.

NOTE

- **Applicants must score a minimum of 70 base points in the general section, before adding bonus points, to be recommended for funding.**

- Applicants awarded funding for projects in the innovation category where there is a loss of the innovation

feature after the award of funding may result in the reduction or loss of full funding, as determined by HCD.

- Applicants electing to use **self-source/Developer cash commitments** for financial backing will be required to include all supporting financial statements with this application, including documentation committing any personal financing to the proposed project through project stabilization. Commitments must be supported by evidence of available cash, secured equity or a line of credit.

I. POLICIES SPECIFIC TO HOME FUNDING

Grantee may use HOME funds to construct/rehabilitate housing under the latest provisions of the Uniform Relocation Act (24 CFR Part 42, Subpart I). This is housing that the grantee has determined must be constructed/rehabbed in order to provide suitable replacement housing for persons displaced by a contemplated HOME project, subject to the Uniform Relocation Act (URA), and where the project is prevented from proceeding because the required replacement housing is not available otherwise.

Projects located in participating jurisdictions may be eligible for HOME funding as long as the participating jurisdiction has a financial interest in the project.

If construction/rehabilitation involves occupied units, contact information must be included for occupied units (tenant's name, email, and phone number). Requesting entity must provide a written correspondence to tenants explaining the potential scope of work to be performed within occupied units and provide a hard copy to HCD pursuant to URA guidelines.

Applications will only be scored by the categories outlined in this RFA, and not funding sources.

Applicants must select only ***one category*** per application (i.e., Applicants may not submit multiple applications in different categories for the same development address, style, number of units, proposed loan terms, etc.).

Applicants may apply for ***multiple funding sources***, (i.e., both HOME and SURTAX) using one application per category.

For rehabilitation funded projects, field visits will be conducted on behalf of HCD to evaluate the viability and/or feasibility of the project site with the proposed scope of work and requested funds.

All projects or activities awarded HOME funds must be completed in 4 years. Failure to complete the activity in a timely manner shall be subject to a de-obligation of funds by U.S. HUD.

Accessibility, Universal Design and Visibility Features: All units of the proposed Development must meet all federal requirements and state building code requirements, including the following:

- 2012 Florida Accessibility Code for Building Construction as adopted pursuant to Section 553.503, Florida Statutes;
- The Fair Housing Act as implemented by 24 CFR Part 100;
- Section 504 of the Rehabilitation Act of 1973; and
- Titles II and III of the Americans with Disabilities Act of 1990 as implemented by 28 CFR Part 35, incorporating the most recent amendments, regulations and rules.

If during the application process or during the loan closing process, an entity associated with the project has been convicted of a criminal act (in connection with any County program), HCD has the discretion to rule the project ineligible and any funds awarded and/or expended shall be recaptured.

Environmental Review: Environmental review forms must be completed in their entirety and submitted with the FY 2025 RFA application(s). Applicant will be responsible for costs incurred in completing the environmental review process, i.e., public notices, Miami-Dade Department of Regulatory and Economic Resources environmental site assessment analyses, etc. All project related environmental expenses are eligible for financial reimbursement upon receipt of an award for HOME funding. The submission of Environmental Site Assessment reports (Phase I and/or II) are required. These reports may be submitted on a thumb drive. See Attachments

Miami-Dade County will not be responsible for departmental expenses associated with Environmental review, including associated advertisement costs. The Developer will be responsible for this cost which is reimbursable through the inclusion in the development's budget.

Conflict of Interest: The general rule is that no persons (defined *as* any person who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient, or of any designated public agencies, or of sub-recipients that are receiving funds under this part) who exercise or have exercised any functions or responsibilities with respect to HOME activities assisted under this part, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a HOME-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a HOME-assisted activity, or with respect to the proceeds of the HOME-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. The complete Code of Federal Regulations (CFR) can be viewed at http://www.ecfr.gov, 24.CFR.570.611.

All HOME funds must be used to benefit low-income families whose incomes are at or below 80 percent of Area Median Income (AMI). For development projects with five (5) units or more, a minimum of 20% of the units must be rented to families with incomes that do not exceed 50% of AMI at the lower HOME rents listed in the chart below.

For 2025, Miami-Dade County's area median income is $87,200 with adjustments made for 80% AMI and 50% AMI, by family size, as follows:

80% AMI Family of 1 - $69,400	50% AMI Family of 1 - $43,400
80% AMI Family of 2 - $79,300	50% AMI Family of 2 - $49,550
80% AMI Family of 3 - $89,200	50% AMI Family of 3 - $55,750
80% AMI Family of 4 - $99,100	50% AMI Family of 4 - $61,950

Rent Limits – The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the AMI, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the AMI, as determined by HUD, capped by the High HOME Rent Limit. HUD's Office of Policy Development and Research Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

For 2025, the U.S. HUD HOME Rents Limits for Miami-Dade County are as follows:

	0 BDR	1 BDR	2 BDR	3 BDR	4 BDR	5 BDR
Low HOME Rent Limit	$1,085	$1,161	$1,393	$1,611	$1,797	$1,983
HIGH HOME Rent Limit	$1,390	$1,491	$1,791	$2,060	$2,279	$2,496

* Effective date: June 1, 2025

Bedrooms	**Home Maximum Per-Unit Subsidy***
0 BR	$204,174
1 BR	$234,055
2 BR	$284,618
3 BR	$368,204
4+ BR	$404,171

Note: Effective date of February 2024 per U.S. HUD Miami Field Office and may be subject to change.

Applicants awarded federal funds are subject to provisions of the Davis-Bacon Act and HUD Section 3 requirements. Note: Once Davis Bacon requirements are triggered, the labor standards are applicable to the construction of the entire project - including the portions of the project other than the assisted units.

The Davis-Bacon Act is triggered with the allocation of HOME funds for 12 or more HOME assisted units. It requires that workers receive no less than the prevailing wages being paid for similar work in the same area. Davis-Bacon wage rates can fluctuate based on economic conditions, and the applicable rate may not be known until time of bidding. Proposers are encouraged to build in contingencies and general market conditions to their contracts to account for this possibility. HUD Regulations at 24 CFR 92.354(a)(2)

The Developer shall ensure that its contractors and their subcontractors are classifying workers properly for Davis-Bacon and Internal Revenue Code purposes and that they maintain proper documentation to support worker classification. In reviewing certified payrolls, the County will be alert to anomalies and consult with federal agencies such as the Internal Revenue Service, Department of Labor, and Department of Housing and Urban Development.

The Developer shall ensure compliance with Ordinance 14-26, the Ordinance amends the Residents First Training and Employment Program to require contractors on construction projects over $1 million to submit a Responsible Contractor Affidavit; to provide the OSHA 10 Hour Safety Program training to all persons employed by the contractor; and achieve an aspirational goal of 51 percent of the local workforce. Ordinance 14-26 provisions apply only to construction projects over $1 million for public buildings, public works, or projects on county owned lands.

All attachments for HOME Program requirements are located on the HCD website at www.miami-dade.gov/housing.

II. POLICIES SPECIFIC TO HOME CHDO FUNDING

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (HOME CHDO) SET-ASIDE

HOME CHDO SET-ASIDE AND HOME CHDO OPERATING SUPPORT FUNDS ARE LIMITED TO PROJECTS LOCATED IN UNINCOPORATED MIAMI-DADE COUNTY ONLY.

I. INTRODUCTION AND BACKGROUND

The Community Housing Development Organization (CHDO) guidelines provide the policies and standards for the management and funding of CHDO operating funds by Miami-Dade Housing and Community Development (HCD). These policies and procedures are based on HOME Program regulations (24 CFR 92.208). It is the responsibility of the CHDO to understand and ensure compliance with these policies and procedures. It is the intent of these guidelines to create a consistent and equitable system by which CHDOs are identified and selected, and to build long-term relationships with the CHDOs.

The HOME Program is administered through the U. S. Department of Housing and Urban Development (HUD). Miami-Dade County, as a participating jurisdiction (PJ), receives funds under the HOME Program. HOME regulations require PJs to set-aside 15% of their HOME allocation for CHDOs, and awards up to 5% of the HOME Program allocation for CHDO Operating Support to build capacity that will result in additional affordable housing units. Each year, all organizations requesting CDBG or HOME funds from the County must submit an application which provides information concerning the organization, its corporate and financial structure, and a specific proposal for a program or project. Staff issues a Request for Applications (RFA) and accepts applications only once each calendar year. This is to allow staff sufficient time to review each proposal and make recommendations to the Board of County Commissioners, which allocates the available funds accordingly. CHDO applications are submitted each year with the applicant's RFA even if the entity is already certified since re-certification is required on a yearly-basis.

II. CHDO DEFINITION, CERTIFICATION, AND RE-CERTIFICATION

Definition:

CHDO is a private non-profit organization that has among its purposes the provision of decent housing that is affordable to low- and moderate-income persons as evidenced in its charter, articles of incorporation, resolutions, or by-laws. A CHDO may apply for funding in the capacity of a Developer, Owner, or Sponsor, but only CHDOs may apply for a HUD-mandated set-aside percentage of local HOME funds.

For further information, refer to 24 CFR Part 92.

Certification:

In order to receive CHDO funds from the County, a local housing organization must be formally certified by the HCD at the time of application for operating funds and CHDO eligible housing projects. In order to be certified as a CHDO, a local housing organization must:

- Meet all of the CHDO certification requirements per 24 CFR Part 92.208;
- Enter into a Memorandum of Understanding (MOU) that states that the CHDO intends to use HOME CHDO set-aside funds to develop units of affordable housing within 24 months of the date of the agreement that specifies the expected uses for the funds; and
- HCD will provide a certification/re-certification letter to each CHDO to confirm the organization's CHDO status upon review and approval of the documents listed below.

If the organization is not recertified, it is not eligible to receive any funds and/or services reserved for CHDOs until the organization is able to prove that it still meets all of the criteria necessary to obtain CHDO certification.

III - APPLICATION PROCESS AND FUNDING PRIORITIES:

1. Application Process

HCD will accept applications for CHDO Operating Support once a year with the Request for Application and will award CHDO Operating funds on an as-needed basis taking into consideration five (5) priorities:

1. Representation in underserved areas;
2. Response to community housing needs as identified by the Housing Needs Assessments in the FY 2025-2029 Consolidated Plan;
3. Local Match provided;
4. Established CHDOs that are continuing to add units to their portfolio; and
5. Demonstrated capacity to complete the project(s).

Upon finalizing the RFA recommendations, the CHDO certification process is initiated for those agencies that are recommended for CHDO funding. Applicants are provided with a CHDO Qualifications checklist that outlines the CHDO criteria and references to the HUD regulations governing the process.

Staff reviews the documentation submitted to verify that all CHDO certification criteria are met then issues a favorable or not favorable recommendation to senior management.

Subsequently, staff recommendations are presented to senior management for review and signature of the certification/re-certification cover letter and certification/re-certification document.

Once signed, the certification/re-certification documents are mailed to the agencies and hard copies are kept in our central file with electronic copies saved on HCD's internal server.

Initiating the certification/re-certification process with the RFA ensures that re-certifications are completed every year and decreases the amount of paperwork submitted as some supportive documents such as the articles of incorporation and by-laws are required for compliance with the RFA guidelines. Prior to the release of HOME funds from the County, a written agreement must be executed with the applicant or CHDO. The agreement remains in effect during any period that the applicant or CHDO is operating a program or implementing a project in which HOME funds are being invested.

2. Available Funding

- Up to 5% of the HOME Program allocation may be awarded for CHDO Operating Support to build capacity that will result in additional affordable housing units.

- HOME Program assistance for CHDO's operating expenses in each fiscal year may not exceed $50,000 or 50% of the CHDO's total annual operating expenses for that year, whichever is greater.

HCD reserves the right to determine whether or not to fund HOME CHDO Operating Support.

3. Eligible uses of CHDO Operating Support Funds

Up to 5% of HCD's HOME allocation may be used to provide funds for CHDO operating assistance. To be eligible for CHDO operating assistance, the CHDO must submit a funding application for a CHDO-eligible project. The following uses of CHDO Operating Support funds are permitted (24 CFR Part 92.208):

- Salaries, wages, benefits, and other employee compensation;
- Training and travel, resulting in increased capacity**;**
- Administrative expenses;
- Operating expenses, including rent and utilities**;**
- Equipment, materials and supplies, including communication costs;
- Taxes and insurance; and
- Homebuyer education.

The purpose of CHDO operating assistance is to nurture successful CHDOs, HCD will periodically evaluate the performance of any CHDO wishing to receive CHDO operating funds. No match is required for CHDO Operating funds. HCD reserves the right to determine whether or not to fund HOME CHDO Operating Support.

4. Eligible and Ineligible Uses of CHDO Set-Aside Funds

The HOME requirements in 24 CFR Part 92.300 require HCD to set aside at least 15% of its annual HOME allocation for projects owned, developed, or sponsored by CHDOs.

A certified CHDO must be an owner, developer, or sponsor of a HOME-eligible project to use CHDO set-aside funds. A CHDO may serve in one of these roles or in a combination of roles, such as being owner and developer.

- **CHDO as Owner:** As owner, the CHDO holds valid legal title or has a long-term leasehold investment to the property (99 year minimum). The CHDO may be an owner with one or more individuals, corporations, partnerships or other legal entities. However, the CHDO must be the managing general partner with effective control (decision-making authority) of the property.

  Example: A CHDO may solely be the owner with another entity (for profit or not-for-profit) to act as a developer and construct new or rehabilitate existing building(s). After the completion of the development, the CHDO will maintain ownership of the property.

- **CHDO as Developer:** A CHDO is a developer when the CHDO owns the property and develops the project or has contractual obligations to the property owner to develop the project. The CHDO may be both owner and developer of its own project.

- **CHDO as Sponsor:**

  a. Sponsoring Rental Housing

  For HOME assisted rental housing, the CHDO may develop a project that it solely or partially owns and agrees to convey ownership to a second not-for-profit organization at a predetermined time prior

to or during development or upon completion of the development of the project. The HOME funds are invested in the project owned by the CHDO.

The CHDO sponsor identifies the particular not-for-profit organization that will obtain ownership of the property prior to commitment of HOME funds.

The second not-for-profit will assume all HOME obligations (including repayment of loans and tenant and rent requirements) for the project from the CHDO at a specified time. If the property is not transferred to the not-for-profit organization, the CHDO sponsor will remain liable for the HOME obligations. The not-for-profit organization must be financially and legally separate from the CHDO sponsor. (The second not-for-profit may have been created by the CHDO, but nevertheless it is a separate entity from the CHDO.)

The CHDO must provide sufficient resources to the not-for-profit organization to ensure the development and long-term operation of project.

Example: A CHDO enters into a legally binding agreement with Eldercare, an existing not-for-profit organization experienced in providing enhanced housing services for the elderly. The CHDO agrees to purchase and rehabilitate a vacant 50-unit property and convey the property to Eldercare upon completion of the construction phase. Eldercare will assume responsibility for the long-term management of the project and for the fulfillment of all obligations and requirements associated with the use of HOME funds.

- **Eligible Activities:** A CHDO acting as owner, sponsor or developer may use the CHDO set-aside for the following activities:

    - Acquisition and/or rehabilitation of rental or homebuyer property;
    - New construction of rental or homebuyer property; and
    - Direct financial assistance to homebuyers of HOME-assisted property developed or sponsored by the CHDO.

  CHDO set-aside HOME funds must be used during the construction or rehabilitation of the property.

- **Ineligible CHDO Activities** - Ineligible uses of the HOME CHDO set-aside are:

    - Homeowner rehabilitation;
    - Tenant-based rental assistance (TBRA); and
    - Down payment and/or closing cost assistance to purchasers of housing not developed with HOME CHDO funds.

5 - CHDO Proceeds

HCD allows CHDOs to retain proceeds under a few conditions. To be eligible for CHDO proceeds retention, the CHDO must provide a written plan for the specific use of such funds with the initial CHDO application. HCD will verify that such uses are strictly for HOME-eligible activities or other low- and moderate-income housing activities to include CHDO operations. HCD will respond in writing to the written plan.

6 - CHDO Certification

Applicants are provided with the CHDO Qualifications Checklist that outlines the CHDO criteria utilized. Applicants must complete the CHDO application and submit requested documentation.

Certifications will only be evaluated during the FY 2025 RFA process.

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SECTION F

- **Submission Guidelines**

- Applicants must submit an Online Application using our grants management system, ZoomGrants. A direct access link will be available on HCD's webpage. Each entity may only submit one application.

- Applicants must upload all affidavits, supporting and evidence documentation to meet threshold requirements.

- The application must include the legal name of the Developer, employer identification number (FEIN), organization type, amount of funding request, Developer's address, contact person name, title, phone number and email address.

- **Points will only be awarded when supporting documentation outlined in the Application Checklist is attached to your electronic application**. If supporting documentation is too large for upload, applicant may upload attachments in multiple submissions.

- **Points will only be awarded when requisite supporting documentation is provided for corresponding questions.**

- Supporting documentation must be uploaded as an attachment. Applicants must use a cover sheet identifying EACH attachment separately.

- **Coversheets must be accurately labeled, match attached documentation AND corresponding questions. Points will not be awarded in cases where supporting documentation is inaccurately labeled or uploaded and/or attached to the wrong question.**

- Scoring Committee members will review and score all questions separately and **ONLY** consider documentation that has been correctly uploaded and labeled for specified corresponding questions.

- Applicants submitting applications in more than one category **may be deemed non-responsive and may not be scored.**

- **Applicants must select only one category (i.e., Applicants may not submit multiple applications in different categories for the same development address, style, number of units, proposed loan terms, etc.).**

- **Applicants may apply for multiple funding sources, (i.e., both HOME and SURTAX/SHIP) using one application per funding category.**

- If applying for multiple funding sources, **all** funding sources must be included in both the project's budget and sources and uses statement.

- Applicants may only apply for HOME funding in the categories identified in this RFA (see page 5), up to the amount of HOME funding available in this RFA.

- **Applications will only be scored by the categories outlined in this RFA (see page 5), not funding sources.**

- Proposed Multi-Family projects MUST be clearly indicated in the application "OPTION 1" or "OPTION 2" (see loan terms, page).

- All proposals must be submitted in the legal name of the limited partnership, corporation, or agency**.**

- **All applicants are required to review and provide requisite supporting documentation outlined in the Application Checklist as an attachment with the Application.**

- Any applications and/or documents associated with the application submitted after the deadline will **not**
- be accepted. No changes or additions to the proposals will be accepted after the application deadline.

- Faxed applications will **not** be accepted. Any document provided via a link (i.e. Dropbox) will not be accepted.

- Applications must comply with all requirements of this RFA. Applications that are incomplete or have deficiencies and errors will be submitted to the County Attorney's Office for legal review and determination of responsiveness.

- Miami-Dade County Disabled Housing Set-Aside Incentive - Developers desirous of building more accessible units for people with disabilities may be awarded extra points on applications.

- Applications will not be accepted anywhere other than as noted in this application.

- Miami-Dade County will not fund an entity or an affiliate with outstanding defaulted loans, debarment actions or any other legal encumbrances with the County, State of Florida, or federal programs regardless of the merits of the submitted proposal.

- Miami-Dade County will not be responsible for the payment of the Credit Underwriting/SLR fees. The Developer will be responsible for the cost of this analysis which is reimbursable through the inclusion of the cost in the development budget.

- An applicant may be disqualified from consideration for funding in this RFA based on poor performance or non-compliance on any other projects with HCD.

- HCD will adhere to compliance guidelines pursuant to Resolution No. R-630-13 approved by the Miami-Dade County Board of County Commissioners on July 16, 2013, requiring HCD to complete and report a Due Diligence investigation on all applicants using the Due Diligence Checklist. **Unless expressly authorized by the County Mayor or the Mayor's designee (in Resolution No. R-630-13, Section 3), any entity NOT clearing the Due Diligence Investigation will NOT be recommended to the Board for funding.**

- **Applications lacking any items and/or criteria needed to meet minimum thresholds will be deemed non-responsive and will not be scored.**

The application period is June 30, 2025, through July 31, 2025, 11:59 PM EST. Questions pertaining to this application must be submitted in writing to the Miami-Dade County Department of Housing and Community Development, no later than July 7, 2025, to the attention of: Nathan Kogon, AICP, Interim Director, HCD. Questions and comments can be emailed to: CommunityDevelopmentServices@miamidade.gov

Responses will be posted on the website: https://www.miamidade.gov/global/housing/requests.page

Nathan Kogon, AICP, Interim Director
Miami-Dade County Department of Housing and Community Development
Overtown Transit Village North
701 NW 1st Court, 16th Floor
Miami, FL 33136

SECTION G

Miami-Dade County Department of Housing and Community Development
Loan Terms and Conditions for FY 2025 SURTAX SHIP and HOME

FY 2025 Terms for REPAID Loan funds in accordance with Section 17-02 of the Code Multi-Family Rental Applicants:

- 0% interest during construction years 1-2
- 0.75% interest only payments from Development Cash Flow years 3-30
- Full principal due at maturity

All Applicants using repaid loan funds:

- Proposed development must meet Minimum Threshold requirements.
- REPAID loan funds will be included in the total County funding for the leveraging calculation.

Surtax SHIP and HOME Financing Options	
Multi-Family Rental Option 1 For-Profit and Not-For-Profit Developers	
Rate	*A. 9% LIHTC deals and market rate deals* • Construction: 0% during construction, years 1-2. • Permanent: 1.5% interest only payments from Development Cash Flow, with another 0.50% interest accruing and due at maturity; (30-year loan term) *B. Tax-exempt bond financed projects with 4% LIHTC transactions and all other financing* • Construction: 0% during construction, years 1-2. • Permanent: 1% interest only payments from Development Cash Flow, with another 1% interest accruing and due at maturity; (30-year loan term) • Full principal due at maturity
Term	1–2-year construction – 30-year perm
Affordability	• Subject to rental regulatory agreement for set aside units during the entire 30-year term • Subject to FHFC terms, if applicable. • Subject to subsidy layering review.
Notes	• Minimum debt service ratio 1.10 to Maximum 1.6. Applicable to the first 15 years. (Subject to the department's discretion) • Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. • Interest only payments will be simple interest (non-amortizing) • Ten percent of the Developer fee must be deferred provided that it can be paid back in 10 years.

Multi-Family Rental Option 2 For-Profit and Not-For-Profit Developers	
Rate	*For both 4% LIHTC, 9% LIHTC deals and all other financing.* • Construction: 0% interest during construction years 1-2. • Permanent: 1% interest only payments from Development Cash Flow years 3-17. • 0.5% interest rate, Principal and Interest payments from Development Cash Flow years 18-30 (principal payments deferred for initial 17 years.) • Full principal due at maturity
Term	1–2-year construction - 30-year perm

Affordability	• Subject to rental regulatory agreement for set aside units during the entire 30-year term • Subject to FHFC terms, if applicable. • Subject to subsidy layering review.
Notes	• Minimum debt service ratio 1.10 to Maximum 1.6. Applicable to the first 15 years. (Subject to the department's discretion) • Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. • Interest only payments will be simple interest (non-amortizing) • Ten percent of the Developer fee must be deferred provided that it can be paid back in 10 years.

Multi-Family Rental Option 3 Homeless and Public Housing For-Profit Developers	
Rate	• Construction: 0% during construction, years 1-2. • Permanent: 1% interest only payments from Development Cash Flow years 3-30. • Full principal due at maturity.
Term	• 1–2-year construction – 30-year perm • Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	• Subject to rental regulatory agreement. • Subject to a 30-year affordability and occupancy restriction period. • Subject to FHFC terms, if applicable. • Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.

Multi-Family Rental Option 4 Homeless and Public Housing Not-For-Profit Developers	
Rate	• Construction: 0% during construction, years 1-2. • Permanent: 0.5% interest only payments from Development Cash Flow years 3-30 • Full principal due at maturity.
Term	• 1–2-year construction – 30-year perm • Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	• Subject to rental regulatory agreement. • Subject to a 30-year affordability and occupancy restriction period. • Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.

***Debt Ratio may be modified or waived at discretion of HCD.**

SECTION H

Features and Amenities

The proposed Development must meet ALL FEDERAL AND STATE BUILDING CODE requirements, including but not limited to the following:

Federal and State Building Code Requirements

- *Florida Building Code (7th Edition 2020) as adopted pursuant to Section 553.503, F.S. or as is updated from time to time*
- *The Fair Housing Act as implemented by 24 CFR 100*
- *Titles II and III of the Americans with Disabilities Act of 1990 as implemented by 28 CFR35, incorporating the most recent amendments, regulations and rules.*
- *For Public Housing and projects using HOME funding the Uniform Federal Accessibility Standards (UFAS)*

All Units for the proposed Development must include:

- Termite prevention and pest control throughout entire compliance period or construction and presale period
- Full size stove/range – unless ALF where meals are provided, and units have more limited kitchens
- Primary entrance door with a threshold no more than a ½ inch rise
- A clear opening of not less than 32 inches, or larger if necessary, for ADA requirements, on all exterior doors. This includes the primary entrance door, all sliding glass doors, French doors, other double leaf doors, doors that open onto private decks, balconies, patios, and any other exterior doors
- Lever handles on all door handles on primary entrance door and interior doors
- Lever handles on all bathroom faucets and kitchen sink faucets
- Mid-point on light switches & thermostats not more than 48 inches above finished floor level
- Cabinet drawer handles and cabinet door handles in bathroom and kitchen shall be lever or D- pull type that operates easily using a single closed fist
- Window covering for each window and glass door inside each unit
- Internet, and cable utilities are required to be distributed to all units, with broadband wall connections available in more than one room, and available for tenants to enroll in private contracts at their units.
- Sustainability Building (Energy and Green) Features outlined, as follows.

  For HOME programs Only:

  a) HUD recently adopted the 2021 International Energy Conservation Code (IECC) and American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) 90.1-2019 as the new minimum energy standards for new construction for certain covered HUD programs. For compliance, HUD will also accept several high-performance building standards that meet or exceed the 2021 IECC and ASHRAE 90.1-2019 as alternative compliance pathways.

  b) As an alternate to the minimum standards indicated in the IECC and ASHRAE, Miami-Dade County will accept the U.S. Green Building Council's LEED rating system or other certification where approved by Miami-Dade County's Office of Resilience through MDC 9-71 through 9-75 and IO 8-8 for sustainability and energy efficiency efforts in the building design and construction.

  SURTAX, SHIP, and HOME Programs:
  HCD will adhere to compliance guidelines pursuant to Sections 9-71 through 9-75 of the Code, together with Miami-Dade County Implementing Order IO 8-8, are referred to as the "Sustainable Buildings Program" which applies to building(s) owned, financed and/or operated by Miami-Dade County.

Laundry Requirements:

- Developers are encouraged to provide laundry hook ups in each unit. However, if individual laundry hook ups are not provided, then an on-site laundry facility for resident use must be provided.

Proposed Developments using Florida Housing Finance Corporation resources must include the:

- Features agreed to in the FHFC RFA for which the Applicant is receiving funding or features agreed to in the FHFC Non-Competitive Application for 4% LIHTCs; as well as, features agreed to in the local HFA application for tax exempt bond financing.
- Pages from that RFA or other applicable applications must be included in this application submission as evidence of this provision. This documentation must be submitted ~~as Attachment(s) 7 and 13.~~ within the ZoomGrants Required Documents for Upload section - Miscellaneous Documentation (Clearly Labeled).
- If the successful applicant applies for FHFC funding after a County award, all features and amenities must be consistent with both the County and FHFC requirements and the proposed development costs must be within the costs previously approved by the County.

Required Features ALL Single Room Occupancy (SRO) Developments:

- Minimum unit size of 110 square feet.
- Each unit must contain a sink
- Each unit must contain at least one full size single bed, a lockable storage compartment or chest of drawers and a vertical clothes closet measuring at least three feet wide.
- At least one set of bathroom facilities for every 16 units (each bathroom facility must contain a ratio of a least one sink, one shower with a curtain or door for every four units)
- Community Center or meeting room featuring a television (minimum 40") with cable or satellite hook-up
- Public transportation within 1/2 mile

Features for Elderly Housing Developments – Provisions required by R-617-18

All developers, borrowers or grantees of Surtax, SHIP or HOME funds for affordable housing shall be required to provide the following:

a) A kitchen on the first, second or third floor of the building that can be used to cook food for the residents after a natural disaster;
b) A community room on the first, second or third floor of the development that has air conditioning where residents can go during and after a natural disaster;
c) A kitchen and/or community room on the first, second or third floor of the development that has water supplied by a pump connected to a generator during and after a natural disaster;
d) A minimum of one generator to operate the lights, air conditioner and other appliances in a community room and kitchen after a natural disaster and throughout the duration of a power outage. Such generators shall be maintained in good working order and shall be inspected before and after a natural disaster.

Waivers may be allowed for particular features and amenities when determined to be in the best interest of the County.

APPLICATION COVER SHEET

FY 2025 SURTAX/SHIP/HOME REQUEST FOR APPLICATION (RFA)

ENTITY / DEVELOPER / APPLICANT INFORMATION:

Legal Name: _____

Organization's Federal Tax or Employer Identification Number (TIN/FEIN): _____

Organization's Unique Entity Identifier # (Required): _____
To obtain UEI #, please call 1.866.606.8220 or visit http://sam.gov.

Developer/Applicant Contact Person: _____ **Title:** _____

Phone: _____ **e-mail:** _____

Developer/Applicant Mailing Address _____

City _____ **State** _____ **Zip+4** _____

ACTIVITY INFORMATION:

Activity Location/Address:

City _____ **State** _____ **Zip+4** _____

If multiple sites are proposed for development or rehabilitation, please attach a separate list including address, and Commission District located in for each site.

Activity Title:

Category: _____

Activity Description:

_____

Please use the following link to answer the questions below: http://gisweb.miamidade.gov/communityservices/

County Commission District (s) **where activity is located – *Please circle District number(s) or Countywide***

1 2 3 4 5 6 7 8 9 10 11 12 13 Countywide

County Commission District (s) **where clients reside – *Please circle District number(s) or Countywide***

1 2 3 4 5 6 7 8 9 10 11 12 13 Countywide

County Commission District (s) **where Developer/applicant's business is located – *Please circle District number(s)***

1 2 3 4 5 6 7 8 9 10 11 12 13

Please provide the total amount of funding requested AND funding source in the appropriate blanks below.

Multi-Family Rental - Countywide (total requested amount) $_____

_____Surtax/SHIP $_____

_____HOME/HOME CHDO $ _____

Small Housing Developments (total requested amount) $_____

_____Surtax/SHIP $_____

_____HOME/HOME CHDO $ _____

Elderly Housing Developments (total requested amount) $_____

_____Surtax/SHIP $_____

_____HOME/HOME CHDO $ _____

Public Housing Developments (total requested amount) $_____

_____Surtax/SHIP $_____

_____HOME/HOME CHDO $ _____

Faith-Based Developments (total requested amount) $_____

_____Surtax/SHIP $_____

_____HOME/HOME CHDO $ _____

Select the applicable Surtax and SHIP Financing Option below, based on the project type. Financial underwriting will be based on the option selected. *Note: See Section G for option descriptions.*

☐ Multi-Family Rental Option 1, For Profit and Not-For-Profit Developers

☐ Multi-Family Rental Option 2, For Profit and Not-For-Profit Developers

☐ Multi-Family Rental Option 3, Homeless, and/or Public Housing For-Profit Developers

☐ Multi-Family Rental Option 4, Homeless, and/or Public Housing Not-For-Profit Developers

With my signature below, I attest to the accuracy of the information provided on the cover page. The information above summarizes my RFA 2025 application submission.

Signature: _____

Name (Print): _____

Date: _____

Applicant Certification and Acknowledgement Form

By submitting the Application, the Applicant acknowledges and certifies that:

1. The proposed Development can be completed and operating within the development schedule and budget submitted to HCD.

2. The name of the Applicant entity stated in the Application may be changed only by written request of an Applicant to HCD staff and approval of the Board after the Allocation Agreement is in effect.

3. The success of an Applicant in being selected for funding is not an indication that the Applicant will receive a positive recommendation from the Credit Underwriter or that the Development Team's experience, past performance or financial capacity is satisfactory. The past performance record, financial capacity, and any and all other matters relating to the Development Team, which consists of Developer, Management Company, General Contractor, Architect, Attorney, Accountant, and Service Provider (if the proposed Development is an Elderly Assisted Living Facility), will be reviewed during credit underwriting. The Credit Underwriter may require additional information from any member of the Development Team including, without limitation, documentation on other past projects and financials. Development Teams with an unsatisfactory past performance record, inadequate financial capacity or any other unsatisfactory matters relating to their suitability may result in a negative recommendation from the Credit Underwriter.

4. Applicant shall timely provide HCD with any changes in funding sources or amounts. Changes in funding sources or amounts may result in a reduction in HCD funding and/or the need to reassess the project through additional Credit Underwriting.

5. The Principals of each Developer identified in the Application, including all co-Developers, may be changed only by written request of an Applicant to HCD staff and approval of the HCD after the Applicant has been invited to enter credit underwriting. In addition, any allowable replacement of an experienced Principal of a Developer entity must meet the experience requirements that were met by the original Principal.

6. The total number of units stated in the Application may not be increased after the Applicant has been invited to enter credit underwriting. Only in certain instances which would be subject to written request of an Applicant to HCD staff and approval of HCD and provided that the financing has not changed or that additional funds will be required from HCD to fund the project.

7. The invitation to enter credit underwriting will be rescinded if it is determined that the proposed Development was placed in service prior to the year in which it received its allocation.

8. The proposed Development will include (i) all construction feature commitments made by the Applicant and (ii) all required construction features applicable to the proposed Development, as outlined in the RFA.

9. The proposed Development will include the required income set-aside units committed to in the Application. The Total Set-Aside Percentage stated in the Application may be increased after the Applicant has been invited to enter credit underwriting, subject to written request of an Applicant to HCD and approval of HCD.

10. The Application will be subject to the Total Development Cost Per Unit Limitation during the scoring, credit underwriting, and final allocation process, as outlined in the RFA.

11. The Applicant acknowledges that any funding preliminarily secured by the Applicant is expressly

conditioned upon any independent review, analysis and verification of all information contained in this Application that may be conducted by the HCD, the successful completion of credit underwriting, and all necessary approvals by the Board of County Commissioners, HCD or other legal counsel, the Credit Underwriter, and HCD staff.

12. If contingent approval is received in accordance with Section D, the Applicant will promptly furnish such other supporting information, documents, and fees as may be requested or required. The Applicant understands and agrees that HCD is not responsible for actions taken by the undersigned in reliance on such contingent approval.

13. The Applicant, its project team and all Financial Beneficiaries have read all applicable HCD and County 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 RFA and any applicable state, city, county rules and ordinances. The Applicant and all Financial Beneficiaries have read, understand and will comply with all applicable state, county, city and federal regulations as well as Section 42 of the Internal Revenue Code, as amended (if applicable).

14. In eliciting information from third parties required by and/or included in this Application, the Applicant has provided such parties information that accurately describes the Development as proposed in this Application. The Applicant has reviewed the third-party information included in this Application and/or provided during the credit underwriting process and the information provided by any such party is based upon, and accurate with respect to, the Development as proposed in this Application.

15. The Applicant understands and agrees to cooperate with any audits conducted in accordance with the provisions set forth in Section 20.055(5), F.S.

16. The undersigned is authorized to bind all Financial Beneficiaries to this certification and warranty of truthfulness and completeness of the Application.

17. This application is being submitted in only one rental activity funding category.

18. The application submitted reflects the total gap for the project.

19. The applicant agrees that no other County funds are to be provided for this project if the full gap amount is awarded.

Under the penalties of perjury, I declare and certify that I have read the foregoing and that the information is true, correct and complete.

_____ _____

Signature of Applicant Name (typed or printed)

_____

Title (typed or printed)

HOUSING AND COMMUNITY DEVELOPMENT

ALL APPLICANTS
DUE DILIGENCE AFFIDAVIT

Applicant Name: _____

Address: _____

Telephone Number: _____

Pursuant to Miami-Dade County Resolution No. R-630-13, the undersigned certifies, to the best of his or her knowledge and belief, that:

1. Within the past five (5) years, neither the Entity nor its directors, partners, principals, members or board members:

i. Have been sued by a funding source for breach of contract or failure to perform obligations under a contract;

ii. Have been cited by a funding source for non-compliance or default under a contract;

iii. Have been a defendant in a lawsuit based upon a contract with a funding source;

iv. Have been charged with a crime that is unresolved at the time of signing this document; have been convicted at any time of a crime of fraud or bribery; or have been convicted at any time of a criminal act in connection with any County program.

Please list any matters which prohibit the Entity from making certifications required and explain how the matters are being resolved (use separate sheet if necessary):

_____

_____

This is certified by my signature:

_____ _____ _____
Applicant's Signature Print Name Date

IN WITNESS WHEREOF, County and Applicant have caused this Affidavit to be executed on the date first above written.

APPLICANT:

By:_____
NAME AND TITLE

STATE OF FLORIDA)
)
COUNTY OF MIAMI-DADE)

The foregoing Affidavit was sworn to and subscribed before me by means of [ ] physical presence or [ ] online notarization this _ day of _____, 2025, by _, on behalf of _____.
He/She is personally known to me or has produced identification_____.

_____

Notary Public
State of Florida at Large

HOUSING AND COMMUNITY DEVELOPMENT
FY 2025 SURTAX SHIP and HOME Funding

Certification of Accuracy

ALL APPLICANTS

This page must be signed by the authorized representative of the Applicant/Developer as to the accuracy and completeness of this proposal. No proposals will be accepted without this document.

I hereby certify that this proposal is complete, and all information included herein is true and

accurate.

Name of Applicant/Developer: _____

Authorized Representative: _____

(print name) Title: _____

Signature: _____ Date: _____

This material is available in an accessible format upon request.
CD/60/31516

HOUSING AND COMMUNITY DEVELOPMENT
SUSTAINABILITY BUILDING (ENERGY AND GREEN)
CERTIFICATION AFFIDAVIT

Project Name: _____

Firm Name _____

Project Address: _____

HOME Programs

Effective November 28, 2024, HUD adopted the 2021 International Energy Conservation Code (IECC) and American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) 90.1-2019 as the new minimum energy standards for new construction HUD programs, i.e. the HOME Investment Partnership Program (HOME). For compliance, HUD will accept several high-performance building standards that meet or exceed the 2021 IECC and ASHRAE 90.1-2019 as alternative compliance pathways.

The undersigned certifies by initials that should they be awarded funding, the undersigned understands their obligations under, and agrees to comply with, the following:

Please acknowledge by initialing each item:

_____ Applicant must meet or exceed the 2021 IECC and ASHRAE 90.1-2019 as minimum energy efficiency standards for new construction of HOME funded projects.

SURTAX, SHIP, and HOME Programs

Pursuant to Miami-Dade County Code 9-71 through 9-75 and Implementing Order 8-8 Sustainable Buildings Program, which applies to building(s) owned, finance and or operated by Miami-Dade County. Housing & Community Development will adhere to the compliance guidelines as set forth in the Code.

The undersigned certifies by initials that should they be awarded funding, the undersigned understands their obligations under, and agrees to comply with, the following:

Please acknowledge by initialing each item:

_____ Applicant must comply with the U.S. Green Building Council's LEED Silver (at minimum) rating system or other certification as approved by Miami Dade County Office of Resilience.

ALL Programs

The undersigned certifies by initials that should they be awarded funding, the undersigned understands their obligations under, and agrees to comply with, the following:

_____ Applicant understands Green Building Certification is a contractual requirement

for receiving HOME, Surtax, and/or SHIP funding.

_____ Applicant understands complying with Miami Dade County's Green Building Certification requirement is a minimum threshold review requirement.

STATE OF FLORIDA)
) ss.
COUNTY OF _____)

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____ day of _____, 20____, by _____, the _____ of _____, a Florida _____ company, He/She is personally known to me or has produced _____ as identification.

WITNESS my hand and official seal.

_____

Notary Signature

[SEAL]

_____
Commission
Expiration Date

This material is available in an accessible format upon request.

HOUSING AND COMMUNITY DEVELOPMENT
ELDERLY AFFORDABLE HOUSING
AFFIDAVIT

Project Name: _____

Firm Name _____

Project Address: _____

Pursuant to Miami-Dade County Resolution No. R-617-18, this affidavit applies to affordable housing funds for all elderly housing that all developers, borrowers, or grantees must meet all requirements set forth. Housing & Community Development will adhere to the compliance guidelines as set forth in the resolution. Exemptions shall only apply, as follows:

1. All affordable housing developed in accordance with the County's Infill Housing Initiative Program shall be exempt from all requirements of this resolution;
2. All County-owned public housing and other affordable housing sites, including but not limited to those developed or rehabilitated in accordance with a mixed-finance development concept authorized by the United States Department of Housing and Urban Development shall be exempt from all requirements of this resolution;
3. All affordable housing sites with less than 40 units shall be exempt from the requirements set forth in Section 3, subsections (b) and (c) of Resolution No. R-17-18; provided however, the developers, borrowers or grantees of such affordable housing sites shall include in their natural disaster plan alternative plans acceptable to the County Mayor or the County Mayor's designee to address the needs of their residents; and
4. All elderly affordable housing developments located in a mandatory evacuation area shall not be required to have any personnel on-site during a natural disaster.

The undersigned certifies by initials, that should they be awarded SURTAX, SHIP, HOME, or HOME CHDO funding, the undersigned understands their obligations to comply with Resolution No.R-617-18, and agrees to provide the following:

	a) A written natural disaster plan approved by the County Mayor or the County Mayor's designee for the affordable housing development. Such natural disaster plan shall be updated annually, be made available to the residents and first responders, and include at a minimum the following information: 1. An evacuation plan for all residents of the affordable housing development; 2. A contingency plan in the event the generators required herein are not operational before or after a natural disaster; 3. Steps to be taken in order to identify all residents who evacuate from or choose to remain in an affordable housing development before and after a natural disaster; 4. A refueling plan for generators; 5. A communication plan between the developer, borrower or grantee and their personnel before, during and after a natural disaster; and 6. Any other requirements that the County Mayor or the County Mayor's designee, at their sole discretion, determines to be necessary for inclusion in the natural disaster plan.
	b) A kitchen on the first, second or third floor of the building that can be used to cook food for the residents after a natural disaster;
	c) A community room on the first, second or third floor of the development that has air conditioning where residents can go during and after a natural disaster;
	d) A kitchen and/or community room on the first, second or third floor of the development that has water supplied by a pump connected to a generator during and after a natural disaster;

	e)	A minimum of one generator to operate the lights, air conditioner and other appliances in a community room and kitchen after a natural disaster and throughout the duration of a power outage. Such generators shall be maintained in good working order and shall be inspected before and after a natural disaster;
	f)	A minimum of one trained personnel on site at the affordable housing development during and after the storm. This person must receive disaster training based on the Medicaid guidelines. Such training can be provided, at no cost to the County, by a County department designated by the County Mayor or the County Mayor's designee. Any cost associated with such training shall be borne solely by the developer, borrower, or grantee;
	g)	A minimum of one trained personnel or volunteer, which may include a resident, on-site at the affordable housing development to provide assistance after a natural disaster;
	h)	Working contact telephone numbers, including at least one land telephone line and one cellular telephone, that shall be provided to each resident and which shall be made available to such residents before, during, and after a natural disaster. Such telephone numbers shall be posted in common areas, including but not limited to community rooms and management offices; and
	i)	A list of community agencies furnished by the County that can provide services before and after a natural disaster, which shall be prominently posted in administrative offices and the common areas.

_____ _____
Name Title

_____
Date

STATE OF FLORIDA)
) ss.
COUNTY OF _____)

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____ day of _____, 20____, by _____, the _____ of _____, a Florida _____ company, He/She is personally known to me or has produced _____ as identification.

WITNESS my hand and official seal.

_____
Notary

Signature

[SEAL]

_____
Commission Expiration Date

This material is available in an accessible format upon request.

CD/02/11/2025

APPLICATION
CHECKLIST
HOUSING
DEVELOPMENT

Please note points will **only** be awarded when supporting documentation outlined in the Application Checklist is **both accurately labeled and attached to your electronic application**. **Points will not be awarded in cases where supporting documentation is inaccurately labeled or uploaded and/or attached to the wrong question.**

ALL DOCUMENTS MUST HAVE A COVER SHEET AND ATTACHMENT NUMBERS

ALL Items listed in the following checklist are REQUIRED and must be included with your application clearly labelled.

Checklist Item	Labeled & Uploaded	Document	Include Cover Sheet & Attachment Number
1	☐	Application Cover Sheet	Attachment _____
2	☐	Applicant Certification and Acknowledgment Form	Attachment _____
3	☐	Due Diligence Affidavit	Attachment _____
4	☐	Certification of Accuracy	Attachment _____
5	☐	Responsible Contractor Form (if applicable)	Attachment _____
6	☐	Application Checklist / Table of Contents	Attachment _____
		Application:	
		Part I - General Information Section	
7	☐	Federal Employer Identification Number (FEIN) Number of Applicant and/or Unique Entity Identifier Number (UEI) Number of Applicant	Attachment _____
	☐	**Part II - Development Team** - Include name and prior experience for each principal.	Attachment _____
8	☐	***Organizational and Financial Capacity –*** Organizations must demonstrate that they are fiscally sound and have the skills and experience required to achieve the proposed activity. Applicant (Developer, Developer Principal or Sponsor) must provide Audited Financial Statements or a Certified Financial Statement, certified by an independent 3rd party auditor, which cannot be performed by an affiliate or staff member. The time frame for which the information remains proprietary is limited per the language in *F.S. 119.071(1)b(2). This is a minimum threshold requirement.*	Attachment _____
		EXPERIENCE	
9	☐	Historical Data on Previous Completed Projects: If the Applicant is wishing to gain points for experience, the Applicant must provide documentation of the experience. Required documentation includes building copies of certificates of completion/occupancy, pictures and other documentation that establishes ownership. (See Part II Development Team) Developer and Development Name, etc., with prior experience for each developing entity chart	Attachment _____
10	☐	Management agent's prior experience chart	Attachment _____

Checklist Item	Labeled & Uploaded	Document	Include Cover Sheet & Attachment Number
11	☐	General Contractor's name and prior experience chart	Attachment _____
12	☐	Architect or Engineer Certification form	Attachment _____
13	☐	Attorney Housing Credit Certification form (if applicable)	Attachment _____
14	☐	Accountant Certification form	Attachment _____
15	☐	Service Provider for Assisted Living Facility (if applicable)	Attachment _____
16	☐	Service Provider's Prior Experience Chart (if applicable)	Attachment _____
17	☐	Color Photographs	Attachment _____
18	☐	Audited Financial Statements/Certified Financial Statement	Attachment _____
19	☐	**Part III - Development Information - (Scope of Project)** – Including a Description, Location, Proposed Project Site and Features and Amenities.	Attachment _____
20	☐	**Part IV - Ability to Proceed – First Tiebreaker Approved Construction Plans and Specifications**	Attachment _____
21	☐	**Site Control – THRESHOLD REQUIREMENT** - One of the following is required: Recorded Deed, Fully Executed long-term lease or Fully Executed Contract for purchase and sale, option-to-purchase or option-to- lease must be dated through December 31, 2025, or have extension options in place to extend the contract through closing. **(Note: The definition and criteria for site control is subject to change in future solicitations)**	Attachment _____
22	☐	Color Photos of Site Structures	Attachment _____
23	☐	Evidence of Infrastructure Availability – Electricity, Water, Sewer, Roads, and Internet and Cable	Attachment _____
24	☐	Evidence of Appropriate Zoning - RER Pre-Application Form – Provide a copy of the Pre- Application meeting information submitted to the Department of Regulatory and Economic Resources and response memorandums received from county departments, or similar process from municipalities if seeking bonus points	Attachment _____
25	☐	**Part V – Demographic Targets, Income Targeting and Set-Aside Commitments**	Attachment _____
		Part VI - Financing (Budget) – The applicant shall submit a total budget including a sources and uses statement and leverage funds Sources (Award Letters, Signed Affidavits, and/or Letters of Firm Commitment). Applicants using bonds as a source of financing must include proof of bond inducement. **Must indicate Option 1 or Option 2 financing options where applicable.**	
26	☐	Evidence of Firm Commitment	Attachment _____
27	☐	Award Letter	Attachment _____
28	☐	Invitation to Underwriting with FHFC	Attachment _____
29	☐	Board approved allocation	Attachment _____
30	☐	Evidence of funding commitment from an industry recognized financial institution or other established entities	Attachment _____
31	☐	Evidence of initial underwriting by a lender or from a financial source	Attachment _____

Checklist Item	Labeled & Uploaded	Document	Include Cover Sheet & Attachment Number
32	☐	**Part VII - FINANCIAL BENEFICIARIES**	Attachment _____
33	☐	**Part VIII – Multifamily Rental Form, if applicable**	Attachment _____
34	☐	**FHFC applicants, submit application with Section 4.A.10 Development Cost Pro Forma, principals' disclosure, and features and amenities. For Non-FHFC applicants, submit Section 4.A.10 Development Cost Pro Forma only.**	Attachment _____
35	☐	**Tax Exempt Status Letter** - Attorney's opinion letter. Evidence of not-for–profit status (if applicable).	Attachment _____
36	☐	**IRS 990** – IRS Determination letter Description of the not-for-profit status (if applicable).	Attachment _____
37	☐	**Governing Board** - Names and addresses (if applicable). Role of the Not-for-profit	Attachment _____
38	☐	**Current Articles of Incorporation and Corporate Documents** - Please label and include page numbers for each of the sections listed below (if applicable).	Attachment _____
39	☐	**Current By-Laws** (if applicable)	Attachment _____
40	☐	**Appeals or Other Pending Issues**	Attachment _____
41	☐	**Trade and Banking References**	Attachment _____
42	☐	**Marketing Plan (applicable for HOME funding)**	Attachment _____
43	☐	**Bonus Points Evidence** must be submitted and labeled separately.	Attachment _____
44	☐	Environmental Review Request Form	Attachment _____
45	☐	Partial Funding Certification and Acknowledgment Agreement	Attachment _____
46	☐	Green Building Certification Affidavit	Attachment _____
47	☐	Exemptions to Green Building LEED Silver Certification Affidavit (If Applicable)	Attachment _____
48	☐	Self-Sourced Financing Commitment Verification Form	Attachment _____
49	☐	Applicant Income Averaging Acknowledgement and Certification	Attachment _____
50	☐	Elderly Affordable Housing Affidavit	Attachment _____
51	☐	Self-Evaluated Score Sheet	Attachment _____

Miami-Dade County FY 2025 SURTAX/ SHIP/ HOME RFA – Housing Application

PART I. GENERAL INFORMATION

Applicant/Developer

1. Applicant Information

Name of Applicant: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Facsimile: _____

E-Mail Address: _____

FEIN: _____

2. If not yet obtained, provide a copy of the submitted application for the Federal Employer Identification Number and upload as an attachment labeled "FEIN Number __."

a. Is the Applicant a legally formed entity qualified to do business in the State of Florida as of the Application Deadline? *Provide the required documentation and upload as an attachment labeled and clearly identified*.

☐ Yes ☐ No

b. Is the Applicant a limited partnership or limited liability company?

- o Limited Partnership
- o Limited Liability Company

c. Is the Applicant applying as a not-for-profit organization?

☐ Yes ☐ No

If the answer is "Yes," the Applicant must respond to (I) and (II) below. If the answer is "No," skip not-for-profit status questions and proceed to question 3 below.

(I) Provide the following documentation:

- Attorney's opinion letter and upload as an attachment and clearly identified.
- IRS determination letter and upload as an attachment and clearly identified.

(II) Answer the following questions:

- Is the Applicant a Public Housing Authority created by Section 421.04, Florida Statutes?

☐ Yes ☐ No

- Is the applicant or one of its general partners a not-for-profit entity that is an affiliate of a public housing authority created by Section 421.04, Florida Statutes?

  ☐ Yes ☐ No

- Is the applicant or one of its general partners a Public Housing Authority or incorporated as a not-for-profit entity pursuant to Chapter 617, Florida Statutes, or similar state statutes if incorporated outside Florida?

  ☐ Yes ☐ No

- If "no", is the applicant or one of its general partners a wholly owned subsidiary of a not-for-profit entity formed pursuant to Chapter 617, Florida Statutes, or similar state statutes if incorporated outside Florida?

  ☐ Yes ☐ No

- Is the applicant or one of its general partners a 501(c)(4) not-for-profit entity; or is the applicant or one of its general partners a wholly owned subsidiary of a 501(c)(3) or 501(c)(4) not-for-profit entity?

  ☐ Yes ☐ No

- Does the not-for-profit entity have an ownership interest, either directly or indirectly, in the general partner or general partnership interest or in the authorized member of the authorized member's interest in the applicant?

  ☐ Yes ☐ No

  If "Yes", state the percentage owned in the general partnership interest:

  _____%

  (i) Percentage of Developer's fee that will go to the not-for-profit entity:

  _____ %

  (ii) Provide the description/explanation of the role of the not-for-profit entity and upload as a labeled attachment.

  (iii) Provide the names and addresses of the members of the governing board of the not-for-profit entity and upload as a labeled attachment.

  (iv) Provide the Articles of Incorporation demonstrating that one of the purposes of the not-for-profit entity is to foster low-income housing as an uploaded clearly identified attachment.

  (v) Year not-for-profit entity was incorporated.

  _____(yyyy)

  (vi) Is the not-for-profit entity affiliated with or controlled by a for-profit entity within the meaning of Section 42(h), Internal Revenue Code?

☐ Yes ☐ No

If “Yes,” state name of the for-profit entity and what is the percentage of partnership.

_____ _____%

3. General and Limited Partner(s), Officers, Directors and Shareholders

For a Limited Partnership, provide a list of the limited partner(s), and the officers, directors, members, and shareholders of the general partner(s) as of the application deadline, and upload as a clearly identified attachment.

For a Limited Liability Company, provide a list of the member(s), and the officers, directors, members, and shareholders of majority-in-interest or elected authorized member(s) as of the application deadline, and upload as a clearly identified attachment. This list must include warrant holders and/or option holders of the proposed development.

For all other entities, provide a list of the officers and directors as of the application deadline, and upload as a clearly identified attachment.

4. Contact Person for this Application

First Name: _____ MI: _____ Last Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Facsimile: _____

E-Mail Address: _____

Relationship to
Applicant: _____

PART II. DEVELOPMENT TEAM

1. Developer or principal of Developer

Name of Developer: _____

Street Address: _____

City: _____State: _____Zip Code: _____

Telephone: _____Facsimile: ___

E-Mail Address: _____

Federal Employer Identification Number: _____

Unique Entity Identifier Number (*federal funds only*) _____

a. Corporate name(s) of each Developer (include all co-Developers):

_____

b. Provide the prior experience for each developing entity in a chart and upload as a clearly identified attachment.

2. Management agent or principal of management agent

a. Provide the management agent's prior experience chart and upload as a clearly identified attachment.

3. General contractor or principal of general contractor

a. Provide the General Contractor's name and prior experience chart and upload as a clearly identified attachment.

b. Is the construction company a subsidiary of the developing entity or does the Developer have an ownership interest in the construction company?

☐ Yes ☐ No

4. Architect or Engineer

a. Provide the executed Architect or Engineer Certification form and upload as a clearly identified attachment. Non-Housing Credit (NHC) Applicants shall provide a copy of a current license of the Architect or Engineer.

5. Attorney

a. Housing Credit (HC) Applicants – provide the executed Attorney HC Certification form and upload as a clearly identified attachment. NHC Applicants shall provide a copy of a current license of the

Attorney.

6. Accountant:

   a. Provide the executed Accountant Certification form and upload as a clearly identified attachment. NHC Applicant shall provide a copy of a current license of the Accountant.

7. Service Provider for Assisted Living Facility (ALF) Development only:

   a. Provide the executed Service Provider or Principal of Service Provider Certification form and upload as a clearly identified attachment.

   b. Provide the Service Provider's or principal of Service Provider's Prior Experience Chart and upload as a clearly identified attachment.

8. Developer Experience

   Please provide a list of all completed housing developments within the last 10 years and upload as a clearly identified attachment

   a. Include name of Developer and development, complete address, folio number, year completed, number of units, uploaded as a clearly identified attachment.

   b. Provide color photographs of all completed developments, uploaded as a clearly identified attachment.

   c. Provide certificates of completion (new construction) or certificates of occupancy (rehabilitation projects) for all completed projects. To receive points, certificates of completion and/or certificates of occupancy must clearly identify the development, number of units and the location. Temporary certificates of occupancy will not be considered. It is the applicant's responsibility to provide adequate documentation that directly ties certificates of completion and/or occupancy to a correlating development. Certificates that cannot be associated with a specific development will not be included in the total count to receive points.

9. Organizational and Financial Capacity – Organizations must demonstrate that they are fiscally sound and have the skills and experience required to achieve the proposed activity. Applicant (Developer, Developer Principal or Sponsor) must provide Audited Financial Statements or a Certified Financial Statement, certified by an independent 3rd party auditor, which cannot be performed by an affiliate or staff member. The time frame for which the information remains proprietary is limited per the language in F.S. 119.071(1)b(2). – ***This is a minimum threshold requirement. Please upload as a clearly identified attachment.*** Single asset entity applicants may provide audited financial statements for the parent/developer

10. Banking and Trade references must be uploaded as a clearly identified attachment.

PART III. DEVELOPMENT (Scope)

1. Name of Development and description of the proposed project:

_____

_____

_____

2. Location of Development Site: (if there are multiple sites, please attached a separate list with address and folio numbers).

Street Address: _____

City: _____ State: _____ Zip Code: _____

Folio # _____

a. Will the development consist of scattered sites?

☐ Yes ☐ No

If "Yes," for each of the sites provide the address, total number of units, and a latitude and longitude coordinate and upload as a clearly identified attachment.

b. Local Jurisdiction:

1. Name of local jurisdiction where development is located:

_____

3. Will this development require rehabilitation as a historic building?

☐ Yes ☐ No

If "Yes," answer questions (a) and (b) below:

a. Date the development originally placed in service:

_____(mm/dd/yyyy)

b. Date and cost of last rehabilitation:

_____(mm/dd/yyyy) Cost: $ _____

4. Development Category

a. Select one category

☐ New Construction (where 100% of the units are new construction) for FHFC applicants at least 51% of the units are New Construction
☐ Rehabilitation (where at least 51% of the units are Rehabilitation)
☐ Redevelopment (Development that involves demolition of structures currently existing and New Construction of units on the property)
☐ Reconstruction (Rebuilding of a structure, usually on the same footprint/site as the existing housing which will be demolished)

5. Development Type

☐ Multi-Family Rental Housing
☐ Garden Apartment
☐ Townhouses
☐ High-Rise (a building comprised of 7 or more stories)
☐ Condominium
☐ Duplexes/Quadraplexes
☐ Mid-Rise with Elevator (a building comprised of 4, 5, or 6 stories)
☐ Single Room Occupancy (SRO)
☐ Other, Specify: _____

PART IV ABILITY TO PROCEED

In this section, please upload clearly identified supporting documentation as attachments:

1. Approved Construction Plans and Specifications, an accompanying Soils Report and accompanying Phase I Environmental Site Assessment include as a clearly identified attachment.

2. Evidence of Site Control. Does the organization/applicant have documented site control**? Site control is a minimum threshold requirement to receive funding.** Applicant must demonstrate site control by providing one of the following documents for each site: **(Note: the definition and criteria for site control is subject to change in future solicitations.)**

- Provide a recorded deed or recorded certificate of title and include as a clearly identified attachment; or
- Provide a copy of the dated and fully executed long-term lease include as a clearly identified attachment; or
- Provide a dated and fully executed contract for purchase and sale for the subject property and include as a clearly identified attachment; for purposes of this RFA a fully executed contract for purchase and sale, or a fully executed option to lease of the subject property, must be dated through December 31st, 2025, or have extension options in place to extend the contract through closing.
- Other indications of site control such as an executed Option-to-Purchase or Option-to-Lease or Clerk certified County government resolution. However, it is the responsibility of the Developer to meet all minimum threshold requirements of FHFC, if applicable; include as a clearly identified attachment.
- Provide a list of all addresses and folio numbers for the project site and **attach color photos** of

the site/structure (including roof and interior) and include as a clearly identified attachment. Include a completed 40-year certification (if existing building is not 40 years old or on vacant land, this does not apply); completed architectural/engineering plans; approved building and construction permits from the respective municipality and/or county for the proposed project. Property must be free of any Building Code violations and if there are existing violations a copy of the violation(s) must be provided from the municipality with a plan of how they will be addressed.

Site Address	Folio Number

If there are multiple sites, please attached a separate list with address and folio numbers.

3. Evidence of Infrastructure Availability. HCD reserves the right to determine the appropriateness of documents submitted by the applicant.

- Electricity – Provide a verification letter from the future provider of electricity to the site; and/or provide an electrical bill for service to the subject property and include as a clearly identified attachment. And/or provide FHFC's Verification of Availability of Infrastructure Electricity form.

- Water – Provide a verification letter from the future provider of water to the site; and/or provide a water bill for service to the subject property and include as a clearly identified attachment. And/or provide FHFC's Verification of Availability of Infrastructure Water form.

- Sewer, Package Treatment or Septic Tank – Provide a letter from the future sewer service provider; or a copy of a sewer bill for service to the subject property and include as a clearly identified attachment. And/or provide FHFC's Verification of Availability of Infrastructure Sewer Capacity, Package Treatment or Septic Tank form.

- Roads – Provide a letter from the appropriate local government verifying that the development can be served by existing roads, or that new roads can be built to serve the development. And/or provide FHFC's Verification of Availability of Infrastructure – Roads form.

4. Evidence of Appropriate Zoning/Evidence of RER Pre-Application Meeting. For applications with proposed development sites in unincorporated Miami-Dade County or sites located within municipalities, RER's Pre- Application process may be followed. Pre-Application forms are included in the attachments to this RFA. Applicants are advised to contact RER Development Services at (305) 375-1806 or dpnz@miamidade.gov for further information.

- New Construction Development/Redevelopment – Provide a copy of the Pre-Application meeting information submitted to the Department of Regulatory and Economic Resources and the response memorandums received from county departments; provide documentation that the proposed development is consistent with local zoning and land use regulations and include as a clearly identified attachment. Or, provide either 1) FHFC's Local Government Verification form

that Development is Consistent with Zoning; and/or 2) FHFC's Land Use Regulations and Local Government Verification form that Permits are not Required for this Development. Official documentation from the municipality will serve as verification as well.

OR

- Rehabilitation/Substantial Rehabilitation Developments – Provide a copy of the Pre-Application meeting information submitted to the Department of Regulatory and Economic Resources and the response memorandums received from county departments; provide documentation that the proposed development is consistent with local zoning and land use regulations and include as a clearly identified attachment. Or, provide FHFC's Local Government Verification form that Development is Consistent with Zoning; and/or FHFC's Land Use Regulations and Local Government Verification form that Permits are not Required for this Development.

PART V. DEMOGRAPHIC COMMITMENT AND SET-ASIDES

1. Demographic Targets

a. Elderly

Is the proposed development an Assisted Living Facility (ALF)?

☐ Yes..... ☐ No

Will the proposed Development serve Elderly residents 55 or over?

☐ Yes..... ☐ No

b. Homeless

Will the proposed Development set aside units for homeless persons?

☐ Yes..... ☐ No

☐ Singles only

☐ Families only

☐ Singles and families

Percentage set-aside for Homelessness _____

c. Family – Development will serve the general population.

☐ Yes..... ☐ No

d. Disability

Will the proposed Development serve persons with disabilities?

☐ Yes..... ☐ No

If yes, specify the number of units _____and percentage of units _____set-aside for disabled persons.

2. Income Targeting. **Points will not be awarded if requested documentation is not included in application and if items are not clearly checked.**

Project will result in (check all that apply):

_____ Mixed-income residential housing, which includes units affordable to persons with incomes of 80% or less of AMI. Indicate % you will be providing:

Market rate units	____%
Workforce units	_____%
Moderate income units	_____%
Low Income units	_____%
Very low-income units	_____%
Extremely low-income units	___%

_____ Housing units located within ½, ¼, or 1/10 mile of rapid transit facilities, (i.e., Metrorail); or if project is located within ½, ¼, or 1/10 mile of the South Miami-Dade Transitway; and/or if project is located within ½ ¼, or 1/10 mile of a corridor shown on the Strategic Miami Area Rapid Transit Corridors (SMART) Plan. Include a map indicating that the project is within ½, ¼, or 1/10 mile of transit stop. The final determination of actual walkable distance will be determined by HCD utilizing the Miami-Dade Transit Trip Planner tool and/or Google Maps to measure distance from the proposed development application site to a transit stop.

_____ Specify the number of units reserved management or service units, which are not affordable units

3. Set-Aside Commitments

_____ A set-aside of 10% or more of units that is affordable to households at 33% or less of AMI. Units at 33% rents must be identified and included in 30-year Pro Forma.

Rental only:

_____ An operating reserve for rental assistance for projects that set aside 10% or more of the units for households at 33% or less of AMI (the operating reserve must be shown in project's capital budget with an allowed source to fund the reserve. Funding from this RFA cannot be utilized for an operating reserve).

PART VI. FINANCING

Applicants must submit a total budget and upload as a clearly labeled attachment, including a list of all committed funds for the proposed project. Budget section must include a sources and uses statement; evidence of leveraged funding, such as award letters, signed affidavits, and/or letters of firm commitment; and utility allowance chart. Applicants using bonds as a source of financing must include proof of bond inducement.

When completing the budget all appropriate fees must be included.

Project development costs (including fees and soft costs) should reflect a pro-rata share of the total funding awarded by the County and other funding sources. If the project receives funding from the County from multiple funding years (i.e., 2019 and 2020 funding), Developer fees shall be prorated in accordance with the terms of the respective funding years, the Request for Applications and the respective applications for funding submitted to the County. The County's funds may not be used to pay a greater portion of the Developer Fee than the portion of the County's loan to the overall development cost absent the consent of the County. Developer fees must be reflective of actual construction completed. No part of the Developer fee can be disbursed until all loan closing conditions have been met. Under no circumstances will Miami-Dade County reimburse Developers for costs incurred on the development prior to an executed written agreement and loan closing with recorded documents in effect.

Funding Commitments should be uploaded attached and clearly labeled by commitments. They must be signed showing offer and/or acceptance.

For purposes of this RFA, evidence of a firm commitment includes the following:

- Award letter or invitation to underwriting from FHFC
- Board approved allocation
- Documented evidence of funding commitment from an industry recognized financial institution or other established entities (e.g., Philanthropic foundations, etc.)
- Documented evidence of initial underwriting by a lender or from a financial source
- Documented proof of a bond inducement

~~**Applicants may use this section OR use the FHFC form for "Operating Budgets and Pro Formas". For mixed- use developments that include a commercial component and housing, applicants must exclude the costs of the commercial component. However, the applicant must provide the development cost with and without the commercial component.**~~

All applicants must complete Form 14 in the RFA. The RFA has been updated and requires all applicants to complete and upload the Development Cost Pro Forma (Section 4.A.10) from FHFC RFA 2024-203 Housing Credit Financing for Affordable Housing Developments Located in Miami-Dade County.

DEVELOPMENT COST PRO FORMA

PROJECT COST	**Costs**
Actual Construction Cost	
Demolition	
New Units	
Rehab of Existing Rental Units	
Accessory Buildings	
Recreational Amenities	
Rehab of Existing Common Areas	
***Other (explain in detail)**	
A1. Actual Construction Cost	
Contingency (explain in detail)	
A1.1 Sub-Total	
A1.2 General Contractor Fee cannot exceed 14%	
A1.3 Total Actual Construction Cost	

Financial Cost	
Construction Loan Credit Enhancement	
Construction Loan Interest	
Construction Loan Origination Fee	
Bridge Loan Interest	
Bridge Loan Origination Fee	
Permanent Loan Credit Enhancement	
Permanent Loan Origination Fee	

Reserves Required by Lender	
A2. Total Financial Cost	

General Development Cost	
Accounting Fees	
Appraisal	
Architect's Fee – Design	
Architect's Fee – Supervision	
Builder's Risk Insurance	
Building Permit	
Brokerage Fees – Land	
Brokerage Fees – Building	
Closing Costs – Construction Loan	
Closing Costs – Permanent Loan	
Engineering Fee	
Environmental Fee	
Environmental Report	
*__Impact Fees (list in detail)__	
Inspection Fees	
Insurance	
Legal Fees	
Market Study	
Marketing/Advertising	
Property Taxes	
Soil Test Report	
Survey	
Title Insurance	
Utility Connection Fee	
***Other (explain in detail)**	
***Contingency (7) (explain in detail)**	
A3. Total General Development Cost	

B. Development Cost (A1.3+A2+A3)	

C. Developer's Fee	

ACQUISITION COST OF EXISTING DEVELOPMENTS (EXCLUDING LAND)	
Existing Buildings	
Developer Fee on Existing Buildings	

***Other (explain in detail)**	
D. Total Acquisition Cost	

LAND COST	
E. Total Land Cost	

F. Total Development Cost (B+C+D+E)	

Explanation of Other costs.

Actual Construction Cost - Other	**Amount**	**Description**

General Development Cost - Other	**Amount**	**Description**
Acquisition Cost - Other	**Amount**	**Description**

CONSTRUCTION OR REHABILITATION ANALYSIS

	Amount	**Documentation Attached**
A. Total Development Cost		
B. Sources		
County Funds		
First Mortgage Financing		
Second Mortgage Financing		
Third Mortgage Financing		
Deferred Developer Fee		
Grants		
Equity – Partner's Contribution		
Self-Sourced Financing		
Other:		
Other:		
Total Sources		
C. Financing Shortfall (A minus B)		

PERMANENT ANALYSIS

	Amount	**Documentation Attached**
A. Total Development Cost		
B. Sources		
C. County Funds Requested		

PART VII. FINANCIAL BENEFICIARIES

FINANCIAL BENEFICIARIES' DISCLOSURE: Applicants seeking funds under this RFA must include and fully disclose any person or entity categorized as a financial beneficiary as defined by Rule 67-48.002, F.A.C.

FAILURE TO ACCURATELY AND FULLY DISCLOSE ALL REQUESTED INFORMATION WILL RESULT IN REJECTION OF THE APPLICATION.

Financial Beneficiary Disclosure for the proposed development to be uploaded attached and clearly labeled:

On the chart below list the names of all persons or entities that are financial beneficiaries as defined by Rule 67- 48.002, F.A.C. in the proposed development excluding limited partner investors through housing credit syndication, third-party lenders, and third-party management agents for each application submitted.

Name of Financial Beneficiary

PART VIII - RENTS AND OPERATING PRO FORMA Upload as a clearly labeled attachment

A. Units and Rental Rates

Miami-Dade County Assisted Units

% of Median Income	A Target Tenant *	B # of Bedrooms	C # of Units	D Sq. Ft. of Living Area**	E Rent	F Tenant Paid Utility Allow.	G Proposed Net Rent	H Net Rent/Sq. Ft.
		0			$	$	$	
		1			$	$	$	
		2			$	$	$	
		3			$	$	$	
		4			$	$	$	
		5			$	$	$	
		TOTAL			$	$	$	
					Annual	**Income**	$	

Non-Miami-Dade County Assisted Units

% of Median Income	A Target Tenant *	B # of Bedrooms	C # of Units	D Sq. Ft. of Living Area	E Rent	F Tenant Paid Utility Allow.	G Proposed Net Rent	H Net Rent/Sq. Ft.
		0			$	$	$	$
		1			$	$	$	$
		2			$	$	$	$
		3			$	$	$	$
		4			$	$	$	$
		5			$	$	$	$
		TOTAL			$	$	$	$
					Annual	**Income**	$	

***Codes for Target Tenant: H = Homeless; LWA = Living with AIDS; E = Elderly; D Disabled (other than LWA); F = Exiting Foster Care Youth.**

****Living area should be defined as only air-conditioned spaces.**

NOTE: The information provided on this page will be used as the basis for contract compliance, should the development be funded.

Rents and Operating Pro Forma

1) Submit an Operating Pro Forma for the proposed development with projects operating expenses and income. The Operating Pro Forma must be attached, labeled and clearly identified.

2) If loan or other funding approval is in place, insert the actual interest rate(s), terms and assumptions used in obtaining the commitment.

3) Evidence of the figures used to obtain the commitment must be located directly behind this form, labeled and clearly identified with the funding source guidelines.

USE THE FOLLOWING ASSUMPTIONS IF ALL SOURCES OF FUNDING ARE NOT FIRMLY COMMITTED WITH CORRESPONDING INTEREST RATE: (FOR RENTAL ONLY)

1. Mortgage Rate: 6% (includes servicing fees)
2. Mortgage Term: 30-year amortization
3. Vacancy Rate: 6%
4. Annual Rental Income Increase Rate: 3%
5. Operating Reserves of 3%
6. Replacement Reserves of a minimum amount of $300 per unit per annum; must be used for all developments
7. Minimum Operating Expenses are $4,500 and the maximum operating expenses are $6,250
8. Annual Expense Increase Rate is 4%

Rents and Operating Pro Forma

NOTE: Variances from the above assumptions may be made only if adequate data are attached hereto as an Exhibit to justify the exception. If anticipated vacancy rates or annual expenses for a particular market area are higher, then the higher numbers should be used.

If applicable, justification should be included and uploaded as a clearly identified attachment.

Pro Forma Format

Complete the Pro Forma Form shown below and project figures for New Construction which include Redevelopment and Rehabilitation developments for **30 years**. Attach a detailed explanation of all projections. *The detailed explanation of all projections should be included and uploaded as a clearly identified attachment.*

Rental Forms Continued

Rents and Operating Pro Forma ("GAP" Applicants must provide the FHFC Development Cost Pro Forma (form 14) in addition to providing this information).

INCOME

Gross Rental Income (Attach rent schedule) Other Income (specify source)	$_____
	$_____
Subtotal	$_____
Minus Vacancy (6% of Subtotal)	$(_____)
(A) INCOME	$_____

OPERATING EXPENSES

Salaries	$_____
Repair and Maintenance	$_____
Utilities	$_____
Administration	$_____
Contract Services	$_____
Management Fees	$_____
Insurance	$_____
Miscellaneous	$_____
Real Estate Taxes	$_____
Replacement Reserve	$_____
(B) EXPENSES	$_____

NET OPERATING INCOME

(A) Income	$_____
(B) Expenses	$(_____)
Net Operating Income	$_____

DEBT SERVICE COVERAGE

(A) Net Operating Income	$_____
(B) Annual Debt Service for all mortgages	$_____
(C) Debt Service Ratio [Divide (A) by (B)]*	$_____

If debt service coverage relies on other sources of funds in addition to net operating income, attach separate sheet(s) describing source of funds. *All attachment(s) should be uploaded and clearly identified.*

HOME PROGRAM
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

CHDO CERTIFICATION APPLICATION

All CHDO applicants must complete the CHDO Certification Application.

PART I – APPLICANT CONTACT INFORMATION

Applicant Name: _____

Address: _____

City: _____ State: _____ ZIP _____

Executive Director Name: _____

Phone: _____ Email: _____

Applicant Role: _____ Owner _____ Developer _____ Sponsor

PART II – CHDO CERTIFICATION REQUIREMENTS

Evidence of the following must be submitted each year to qualify as a CHDO:

1. Applicant is organized under state or local laws, as evidenced by its Charter or Articles of Incorporation;

2. Applicant must clearly demonstrate that no part of the net earnings inure to the benefit of any member, founder, contributor, or individual, as evidenced by its Charter or Articles of Incorporation;

3. Applicant must have received a tax-exempt ruling from the IRS under Section 501(C)(3) or (4) of the Internal Revenue Code of 1986, as evidenced by a written ruling from the IRS;

4. Applicant must have a clearly defined geographical service area, as evidence by its Charter, Bylaws, or Articles of Incorporation. A geographical service area may be defined as a neighborhood or neighborhoods, city, or county.

5. Applicant has among its purposes the provision of decent, safe, and sanitary housing that is affordable to low- and moderate-income persons, as evidenced by a statement in the

organization's Charter, Articles of Incorporation, By-Laws, or a Resolution of the CHDO's Board of Directors;

6. Applicant conforms to the financial accountability standards of 24 CFR 84.21, "Standards for Financial Management Systems," as evidenced by a notarized statement by the president, or chief financial officer of the organization, a certification from a Certified Public Accountant or a HUD approved audit summary;

7. Applicant or its parent organization has at least one year of experience in serving the community within which housing will be assisted with HOME funds is to be located, as evidenced by a written statement signed by the president of the organization. In the statement, the organization must describe its history (or its parent organization's history) of serving the community by describing activities which it provided (or its parent organization provided) such as, developing new housing, rehabilitating existing housing stock and managing housing stock, or delivering non-housing services that have had lasting benefits for the community, such as counseling, food relief, or childcare facilities;

8. Applicant has demonstrated capacity for carrying out activities assisted with HOME funds, as evidenced by: resumes and/or statements that describe the experience of key staff members who have successfully completed projects similar to those to be assisted with HOME funds HUD defines CHDO staff as paid employees who are responsible for the day-to-day operations of the CHDO. Staff does not include volunteers, board members, or consultants.

9. Applicant maintains at least one-third of its governing board's membership as residents of low-income neighborhoods, low-income community residents, or elected representatives of low-income neighborhood organizations as evidenced by the organization's By-Laws, Charter, or Articles of Incorporation. A list of board members must be provided indicating which are low-income representatives and how they qualify to meet the eligibility. Under the HOME Program, for urban areas, the term "community" is defined as one or several neighborhoods, a city, county, or metropolitan area. For rural areas, "community" is defined as one or several neighborhoods, a town, village, county, or multi-county area (but not the whole State) provided that the governing board contains low-income residents from each of the multi-county areas;

10. Applicant provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development, and management of all HOME-assisted affordable housing projects, as evidenced by the organization's By-Laws, Resolutions, or written statement of operating procedures approved by the governing body;

11. CHDOs chartered by a State or local government: A maximum of one-third of the applicant's governing board membership may consist of representatives of the public sector, as evidenced by the organization's By-Laws, Charter, or Articles of Incorporation. The public sector is defined as elected officials, appointed public officials, public employees, and appointees of public officials. Public sector representatives may not, in turn, appoint the remaining 2/3 of the board members. A list of board members must be provided indicating which are from the public sector;

12. For-Profit Entities: If the applicant is sponsored or created by a for-profit entity, the for-profit entity's primary purpose may not include the development or management of housing. The CHDO may not be controlled by, nor under the direction of, the for-profit entity or individuals seeking profit

from the organization and the CHDO must be free to contract goods and services from vendor(s) of its own choosing as evidenced by the CHDO's By-Laws, Charter, or Articles of Incorporation; and

13. For-Profit Entities: If the applicant is sponsored or created by a for-profit entity, the for-profit entity may not appoint more than one-third of the membership of the CHDO's governing body, and the board members appointed by the for-profit entity may not, in turn, appoint the remaining 2/3 of the board members, as evidenced by the CHDO's By-Laws, Charter, or Articles of Incorporation.

14. To demonstrate conformance with 24 CFR 84.21, Standards for Financial Management Systems, applicants are required to submit a copy of the organization's financial management policies and procedures and provide narrative responses, including a citation with reference to the policies and procedures document to the points below:

a. Specify the nature of which financial records are maintained. Describe the basis of data development, analysis, and records used for accounting.

b. Explain the source, receipt, and use of funds per funding type.

c. Identify controls to account for funding, real property, assets, and physical property to insure usage is for applicable purposes.

d. Outline the organization's budgeting system.

e. Outline the procedure to track financial expenditures in relation to actual unit costs and actual time accruals (i.e., salaries per grant related projects).

f. Describe the process for accepting funds, requisitions, disbursements, and accounting methods.

g. Outline procedures for determining whether financial disbursements are program eligible.

h. Outline dates for organizational audit activity.

15. Provide a copy of the organization's most current balance sheet.

16. Provide a copy of the organization's most current audit.

17. Submit a copy of the organization's most current profit and loss statement/income statement.

18. Applicant is to certify the low-income designations of each low-income Board member. Complete the attached Low-Income Board Member Certification Form (Attachment).

19. Applicant is to complete the attached Board Membership Information Form (Attachment). Applicant is to provide supplemental documentation listing each Board Member and contact information.

20. To demonstrate compliance with CHDO staff definition, the following documentation must be provided:

a. Listing of staff members of CHDO organization. Specifically identify if full-time, part-time, or contracted employee and hours worked per pay period.

b. Job description for each staff position including day-to-day responsibilities and programmatic responsibilities.

c. Resumes for currently employed staff with an addendum to resumes provided to specifically outline the past experience of employees to specific current CHDO programming.

d. Evidence of payment to currently employed staff, may include payroll, W-2, W-4 and if contracted, must include copy of contract agreement with W-9 and Form 1099.

21. Applicant is to provide a statement of current projects both HOME and non-HOME, scope of work, and timelines for each project.

22. Applicant is to provide timeline and scope for future projects over course of next one to three years.

23. Applicant is to provide history of development experience as related to any current HOME projects and projects associated with operating funds, i.e., single-family, multi-family, rental development and homeownership development.

24. Applicant should identify project selection policies and procedures. This may be a narrative document, or excerpt from an organization's policy and procedure manual.

25. Applicant is to provide a listing of the organization's current asset portfolio including the designation of project types (i.e., rental, single-family, multi-family), number of units, completion and occupancy date, and affordability period, if applicable.

26. Applicant is to provide an outline of development team members per project type. Identify employee positions, professional partnerships, and role of each team member.

PART III – CHDO CERTIFICATION REQUIREMENTS

The following documents must be completed as required in Part II.

- CHDO Attachment A – Certification of Low-Income Board Membership Form.
- CHDO Attachment B – Board Membership Information Form.

Refer to the following pages for the CHDO Attachment A and B.

CHDO Attachment A

Certification of Low-Income Board Membership

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member:_____
I,_____, certify I am a member of the governing board of _____ and that I represent the interests of low-income persons in Miami-Dade County.

I am:
(Select one of the following)

☐ A low-income resident of Miami-Dade County as classified by the 80% area median income definition;

☐ A resident of a low-income neighborhood in Miami-Dade County as designated by the County through the FY 2025-2029 Consolidated Plan and Annual Action Plan and applicable U.S. Census data.

☐ An elected representative of a low-income neighborhood organization of Miami-Dade County as designated by organizational services and service area consistent with the FY 2025-2029 Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
Neighborhood Organization Name:
_____

_____ _____
Signature of Low-Income Representative Date

_____ _____
Executive Director Date

_____ _____
Board President Date

CHDO Attachment B

Board Membership Information

A. How often does your Board of Directors meet?

B. What are the standing Board Committees?

	Committee Name
1	
2	
3	
4	
5	
6	
7	
8	

C. Board President:

Name	
Mailing Address	
Start Date	
Term Expiration Date	

D. Identify specific experience of board members directly related to the development and financing of housing include activities related to operations as a CHDO.

E. Explain any recent changes to the composition of the Board, (i.e., membership turnover or a new President, etc.).

F. List the names of current Board Members.

Name	Sex		Amount of Years served as member of the Board?	Amount of Meetings attended in past year?	From the numbers referenced in the "Board Member Information – Item B" questionnaire, what committees does the member serve on?
	Male	Female			

Reference List

Codes and Ordinances:

Miami-Dade County Code 9-71 through 9-75 and Implementing Order 8-8 Sustainable Buildings Program HCD will adhere to compliance guidelines pursuant to Sections 9-71 through 9-75 of the Code, together with Miami-Dade County Implementing Order IO 8-8, are referred to as the "Sustainable Buildings Program" which applies to building(s) owned, financed and/or operated by Miami-Dade County. **Applicants must comply with the U.S. Green Building Council's LEED Silver (at minimum) rating system or other certification where approved by Miami-Dade County's Office of Resilience**. **Green Building Certification is a contractual requirement for receiving HOME, Surtax and SHIP funding.** ***This is a minimum threshold requirement.***

Exemptions to IO 8-8 LEED Silver (at minimum) rating system or other certification consists of:

- Affordable housing projects receiving federal or state tax credits or other federal or state funding that are required, as a condition of such funding or tax credit, to achieve certification through one of the following Green Building Certification programs: i) Leadership in Energy and Environmental Design (LEED); ii) Florida Green Building Coalition (FGBC); iii) Enterprise Green Communities (ECG); or iv) ICC 700 National Green Building Standard (NGBS).

- Any Dwelling that is a one family or single family, or one-family residence as defined by chapter 33 of the Code.

- Any Dwelling that is a duplex or two family, or two-family residence as defined by chapter 33 of the Code.

Ordinance No. 14-26: HCD will adhere to compliance guidelines pursuant to Ordinance No.14-26 expanding training and employment opportunities for County residents for buildings or public works projects funded completely or partially by Miami-Dade County. Developers shall also execute and submit the Responsible Contractor Affidavit as set forth in Section 2-11.16, et Seq. of the Code of Miami-Dade County. ***This is a minimum threshold requirement.***

Resolution No. 630-13: HCD will adhere to compliance guidelines pursuant to Resolution No. R-630- 13 approved by the Miami-Dade County Board of County Commissioners on July 16, 2013, requiring (1) Entities certify that within the past five (5) years, neither Entity nor its directors, partners, principals, member or board members (i) have been sued by a funding source for breach of contract or failure to perform obligations under a contract; or (ii) have been cited by a funding source for non-compliance or default under a contract; or (iii) have been a defendant in a lawsuit based upon a contract with a funding source; and (2) Provide a detailed project budget and sources and uses statement which shall be sufficiently detailed to show (i) total project cost; (ii) the amount of funds used for administrative overhead costs; (iii) amount of funds designated toward the provision of desired services or activities; and (iv) profit to be made by the person or entity. Complete and report a Due Diligence investigation on all applicants using the Due Diligence Checklist. **Unless expressly authorized by the County Mayor or the County Mayor's designee (R-630-13, Section 3), any entity NOT clearing the Due Diligence Investigation will NOT be recommended to the Board for funding.** ***This is a minimum threshold requirement.***

Resolution No. R-1080-14: HCD will encourage development teams to include a diversified team of professionals to be reflective of the Miami-Dade population.

Resolution No. R-345-15: HCD will adhere to compliance guidelines pursuant to Resolution No. R- 345-15 establishing a cap on the number of funding applications that an agency may submit for Documentary Stamp Surtax Funds, if the project has already been awarded GAP funding for its first application; and require that all applications for additional funding be approved for funding only under extenuating circumstances. Those extenuating circumstances are at the sole discretion of the County. ***This is a minimum threshold requirement.***

Resolution No. R-780-15: HCD will adhere to compliance guidelines pursuant to Resolution No. R- 780-15 establishing County policy to set aside no less than $2,500,000 in Documentary Stamp Surtax Funds on an annual basis for elderly housing developments.

Resolution No. R-219-18: The Mayor of Miami-Dade County has the authority to waive due diligence requirements to preserve needed affordable housing projects, and negotiate penalties where applicable, when it is in the best interest of the county.

Resolution No. R-617-18: HCD will require as a condition of receipt of State Housing Initiatives Partnership, Documentary Stamp Surtax, Home Investment Partnerships, Community Development Block Grant, Building Better Communities General Obligation Bond Programs, and other affordable housing funds for the development of ***elderly housing***, that all developers, borrowers, or grantees of such funds have a natural disaster plan and meet other requirements.

COUNTYWIDE - MULTIFAMILY RENTAL				
General Section Total Points: 108				
Applicant Must Properly Label Each Attachment Number in the Attachment # Field				
1	**Ability to Proceed**		**32 points**	
A.	**Does Applicant have documented Site Control THRESHOLD?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
B.	**Has public approval, such as land use, zoning and variances been obtained to carry out the project?**			**Attachment #:**
	Yes		10 points	
	No		0 points	
C.	**Is there appropriate infrastructure or access to infrastructure for this project? (i.e., water and sewer connections, roadway access, and electric service)**			**Attachment #:**
	Yes		10 points	
	No		0 points	
	Select either D or E			
D.	**Permit Documents (New Construction)**			**Attachment #:**
	Master Permit Issuance		10 points	
	Permit ready letter with approved construction plans		8 points	
	Copy of approved ASPR		6 points	
	Copy of building process number		4 points	
	No evidence		0 points	
E.	**Permit Documents (Rehabilitation of existing structures)**			**Attachment #:**
	Master Permit Issuance		8 points	
	Permit ready letter with approved construction plans		6 points	
	Copy of approved ASPR		4 points	
	Copy of building process number		2 points	
	No evidence		0 points	
F.	**Copy of fully executed GC contract**			**Attachment #:**
	Copy of fully executed GC contract		2 points	
	No evidence		0 points	
2	**Subsidy**		**16 points**	
	County Subsidy including Surtax, CDBG, HOME, GOB or other County resources and funding requested in current application on a per unit basis.			**Attachment #:**
	Less than or equal to $25,000 per unit		16 points	
	$25,001 – $40,000 per unit		12 points	
	$40,001 - $50,000 per unit		8 points	
	Greater than $50,000 per unit		4 points	
3	**Mixed Income Projects**		**14 points**	
	Mixed Income Projects – Ratio of Low-Moderate to Market Rate Rental Units Provided			**Attachment #:**
	Greater than or equal to 80% Workforce without FHFC funding		14 points	
	50% unrestricted and 50% Workforce/Affordable		10 points	
	80% unrestricted and 20% Workforce/Affordable		8 points	
	100% Workforce/Affordable (0%-140% AMI) with FHFC funding		6 points	
	Does not qualify		0 points	
4	**Experience of Development Team**		**21 points**	
	Experience of Development Team (based on RFA submittal)			
	For purposes of scoring, to receive points for developer experience applicant must provide proof of unit development including certificate of occupancy. If a developer can demonstrate proof of "recent experience" additional points will be awarded. Specify if the experience on a development-by-development basis is for multi-family rental or homeownership.			
A.	**Units completed with Certificate of Occupancy**			**Attachment #:**
	More than 1000 units		15 points	
	700-999 units		12 points	
	500-699 units		9 points	
	200-499 units		7 points	
	100-199 units		5 points	
	50-99 units		3 points	
	25-49 units		2 points	
	1-24 units		1 point	
	No evidence		0 points	

COUNTYWIDE - MULTIFAMILY RENTAL				
B.	**Recent Experience – Units completed within the last 4 years (based on units counted above)**			**Attachment #:**
	700 or more units		6 points	
	200-699 units		4 points	
	25-199 units		2 points	
	10-24 units		1 point	
	9 units or less		0 points	
5	**Set-Asides**		**20 points**	
	Set-Asides: Does the Development provide additional units for Disabled/ ELI households, beyond what is required by federal, state or local fair housing laws? Confirmation will occur during the credit underwriting process.			
A.	**Greater than 6% set-aside units for disabled households**		10 points	**Attachment #:**
			0 points	
B.	**Set-aside units for ELI households at or below 33% AMI**			**Attachment #:**
	16% or more of units		10 points	
	11%-15% of total units		4 points	
	10% or less of total units		0 points	
6	**Development Team**		**5 points**	
	Not-for-Profit and/or Public Housing projects as member of development team. Not-for-Profit must be at least 51% owner.			**Attachment #:**
	Yes		5 points	
	No		0 points	
Total Points for General Section: 108				
	Applicant General Score: _____ of 108			
	Must obtain a score of 70 base points in the general section before bonus points can be considered.			

COUNTYWIDE - MULTIFAMILY RENTAL			
BONUS POINTS			
Please Refer to Page 23 - Bonus Point Guidelines			*Maximum Points – 102*
B1	**Proximity to Community Services and/or Rapid Transit Services**		**14 points**
	Choose the appropriate answer: a, b, c, d, or e		**Attachment #:**
	a. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		9 points
	b. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		7 points
	c. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		5 points
	d. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (map of SMART plan can be found on HCD website)		2 points
	e. Does not qualify		0 points
	Recreation & Health Facilities		
	Choose the appropriate answer: a, b, or c		**Attachment #:**
	a. On site or within 1 mile of development		5 points
	b. On site or within 1.25 miles		4 points
	c. Does not qualify		0 points
B2	**Project Completion and Compliance Points**		**8 points**
	Completed projects choose up to 3:		**Attachment #:**
	a. Completed the initial project within 24 months		2 points
	b. Completed the initial project within the original budget		2 points
	c. Completed the initial project and is currently in compliance		2 points
	d. Does not qualify		0 points
	Projects still in progress:		**Attachment #:**
	a. The initial project if still in progress and if previously awarded Surtax/SHIP funding is currently in compliance		2 points
	b. Does not qualify		0 points
B3	**Other Financing**		**30 points**
A.	**Other Non-County firm commitments** (Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc.)		**Attachment #:**
	a. Firm aggregate commitments totaling $50,000 or more per unit		10 points
	b. Firm aggregate commitments totaling $40,000- $49,999 per unit		6 points
	c. Firm aggregate commitments totaling $25,000- $39,999 per unit		3 points
	d. Firm aggregate commitments totaling $1,000 - $24,999 per unit		1 point
	e. No evidence		0 points
	Select either B or C		
B.	**Non-Competitive 4% LIHTC Projects with Bonds** (Florida Housing Finance Corporation or Miami-Dade Housing		**Attachment #:**
	a. Must provide verification of bond inducement		5 points
	b. No evidence provided		0 points
C.	**Competitive FHFC development projects selected for award through solicitation and invited to enter credit underwriting** (Example: 9% LIHTC, SAIL, etc.)		**Attachment #:**
	a. Must provide verification of invitation to enter credit underwriting from Florida Housing Finance Corporation		10 points
	b. No evidence provided		0 points
D.	**Projects with Self-Sourcing/Developer Cash must be committed to the project through project stabilization. Documentation must be evidenced in the application.**		**Attachment #:**
	a. $3,500,000 or more		10 points
	b. $2,500,000 - $3,499,999		8 points
	c. $1,500,000 - $2,499,999		6 points
	d. Less than $1,500,000 or no evidence		0 points
B4	**Efficient Building Costs for New Developments**		**5 points** **Attachment #:**
	To achieve points, the proposed development must incorporate solar energy systems that generate on-site renewable electricity for common areas and/or residential units. Applicant must upload a statement of commitment that identifies the solar feature with the application.		
	Yes		5 points
	No		0 points

COUNTYWIDE - MULTIFAMILY RENTAL				
B5	**Project meets the criteria of an Innovative Affordable Housing**		**5 points**	**Attachment #:**
	Yes		5 points	
	No		0 points	
B6	**RER Pre-Application Meeting**		**2 points**	**Attachment #:**
	To achieve points, applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting.			
	Yes		2 points	
	No		0 points	
B7	**Crime Preventative Measures**		**10 points**	**Attachment #:**
	a. Real-time Security Integration System that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans.		5 points	
			0 points	
	b. License Plate Recognition (LPR) camera equipment with built in capability of capturing pictures and video of license plates.		4 points	
			0 points	
	c. Crime Prevention Through Environmental Design (CPTED) plan is incorporated in development design.		1 point	
			0 points	
B8	**Developments that Provide Free Internet and Cable Service**		**11 points**	
	a. Bonus points may be achieved when developments provide free Wi-Fi, cable and internet connection in **each unit**, for the life of the loan.		8 points	**Attachment #:**
			0 points	
	b. Bonus points may be achieved when the development provides free Wi-Fi, cable and internet connection in **common spaces**, for the life of the loan.		3 points	**Attachment #:**
			0 points	
B9	**Diversity in Development Teams**		**5 points**	**Attachment #:**
	To achieve points, developers should provide evidence (through narrative and other documentation – 4 pages maximum) of the team's diversity in this project. Diversity can be achieved either through the Developer's own internal hiring practices, planned mentoring activities or through inclusion of these practices within the required development team components in the application such as Architect, Engineer, Attorney and other essential staff/professionals. Diversity can also be achieved through MBE/WBE/DBE contracting practices specific to this application for which Surtax/SHIP funds are being requested.			
	Community Breakdown Chart from Resolution R-1080-14			
	Example of Miami-Dade's Diverse Community: *65.6% Hispanic / Latino, 16.8% Non-Hispanic Black or African American, 15.0% Non-Hispanic White, 1.6% Non-Hispanic Asian, 1.0% Other*	_____	5 points	
		_____	0 points	
B10	**Sea Level Rise**		**2 points**	**Attachment #:**
	Bonus points may be achieved by providing documentation within the application that the development will prepare for sea level rise and natural environmental hazards, such as elevating AC units, or raising the building.		2 points	
			0 points	
B11	**LINK Units**		**2 points**	**Attachment #:**
	Bonus points may be achieved for applicants dedicating all FHFC LINK Units to the Miami-Dade County Homeless Trust. An executed Memorandum of Understanding between the Applicant and the Miami-Dade County Homeless Trust must be provided.		2 points	
			0 points	

COUNTYWIDE - MULTIFAMILY RENTAL				
B12 Multi-Rental Fees for Affordable Rental Applicants			**2 points**	**Attachment #:**
	Bonus points may be achieved when developments limit application fees to $50 for each affordable applicant.		2 points	
			0 points	
B13 Elderly Set-Aside Unit Fixture			**3 points**	**Attachment #:**
	Automatic Shut off feature for ALL water fixtures/faucets in units designated as elderly set-aside.		3 points	
			0 points	
B14 CAC Community Support			**3 points**	**Attachment #:**
	Bonus points may be achieved for projects that coordinate and solicit from local County designated Community Action Committees (CAC) when planning to develop affordable housing in targeted CAC areas.		3 points	
			0 points	
	Bonus Section Max Points = 102 **Applicant Bonus Score = _____ of 102** **Applicant General Section & Bonus Score = _____ of 210**			

ELDERLY HOUSING - MULTIFAMILY RENTAL				
General Section Total Points: 104				
Applicant Must Properly Label Each Attachment Number in the Attachment # Field				
1	**Ability to Proceed**		**32 points**	
A.	**Does Applicant have documented Site Control THRESHOLD?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
B.	**Has public approval, such as land use, zoning and variances been obtained to carry out the project?**			**Attachment #:**
	Yes		10 points	
	No		0 points	
C.	**Is there appropriate infrastructure or access to infrastructure for this project? (i.e., water and sewer connections, roadway access, and electric service)**			**Attachment #:**
	Yes		10 points	
	No		0 points	
	Select either D or E			
D.	**Permit Documents (New Construction)**			**Attachment #:**
	Master Permit Issuance		10 points	
	Permit ready letter with approved construction plans		8 points	
	Copy of approved ASPR		6 points	
	Copy of building process number		4 points	
	No evidence		0 points	
E.	**Permit Documents (Rehabilitation of existing structures)**			**Attachment #:**
	Master Permit Issuance		8 points	
	Permit ready letter with approved construction plans		6 points	
	Copy of approved ASPR		4 points	
	Copy of building process number		2 points	
	No evidence		0 points	
F.	**Copy of fully executed GC contract**			**Attachment #:**
	Copy of fully executed GC contract		2 points	
	No evidence		0 points	
2	**Subsidy**		**12 points**	
	County Subsidy including Surtax, CDBG, HOME, GOB or other County resources and funding requested in current application on a per unit basis.			**Attachment #:**
	Less than or equal to $25,000 per unit		12 points	
	$25,001 – $40,000 per unit		10 points	
	$40,001 - $50,000 per unit		8 points	
	Greater than $50,000 per unit		6 points	
	No evidence		0 points	
3	**Elderly Units**		**14 points**	
	Number of Elderly Units per Development			**Attachment #:**
	191 units or more		14 points	
	126 units to 190 units		12 points	
	61 units to 125 units		10 points	
	60 units or less		8 points	
	No evidence		0 points	
4	**Experience of Development Team**		**21 points**	
	Experience of Development Team (based on RFA submittal)			
	For purposes of scoring, to receive points for developer experience applicant must provide proof of unit development including certificate of occupancy. If a developer can demonstrate proof of "recent experience" additional points will be awarded. Specify if the experience on a development-by-development basis is for multi-family rental or homeownership.			
A.	**Units completed with Certificate of Occupancy**			**Attachment #:**
	More than 1000 units		15 points	
	700-999 units		12 points	
	500-699 units		9 points	
	200-499 units		7 points	
	100-199 units		5 points	
	50-99 units		3 points	
	25-49 units		2 points	
	1-24 units		1 point	
	No evidence		0 points	

ELDERLY HOUSING - MULTIFAMILY RENTAL				
B.	**Recent Experience – Units completed within the last 4 years (based on units counted above)**			**Attachment #:**
	700 or more units		6 points	
	200-699 units		4 points	
	25-199 units		2 points	
	10-24 units		1 point	
	9 units or less		0 points	
5	**Set-Asides**		**20 points**	
	Set-Asides: Does the Development provide additional units for Disabled/ ELI households, beyond what is required by federal, state or local fair housing laws? Confirmation will occur during the credit underwriting process.			
A.	**Greater than 6% set-aside units for disabled households**		10 points	**Attachment #:**
			0 points	
B.	**Set-aside units for ELI households at or below 33% AMI**			**Attachment #:**
	16% or more of units		10 points	
	11%-15% of total units		4 points	
	10% or less of total units		0 points	
6	**Development Team**		**5 points**	
	Not-for-Profit and/or Public Housing projects as member of development team. Not-for-Profit must be at least 51% owner.			**Attachment #:**
	Yes		5 points	
	No		0 points	
Total Points for General Section: 104				
	Applicant General Score: _____ of 104			
	Must obtain a score of 70 base points in the general section before bonus points can be considered.			

ELDERLY HOUSING - MULTIFAMILY RENTAL				
BONUS POINTS				
Please Refer to Page 23 - Bonus Point Guidelines			*Maximum Points – 98*	
B1	**Proximity to Community Services and/or Rapid Transit Services**		**14 points**	
	Choose the appropriate answer: a, b, c, d, or e			**Attachment #:**
	a. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		9 points	
	b. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		7 points	
	c. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		5 points	
	d. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (map of SMART plan can be found on HCD website)		2 points	
	e. Does not qualify		0 points	
	Recreation & Health Facilities			**Attachment #:**
	Choose the appropriate answer: a, b, or c			
	a. On site or within 1 mile of development		5 points	
	b. On site or within 1.25 miles		4 points	
	c. Does not qualify		0 points	
B2	**Project Completion and Compliance Points**		**8 points**	
	Completed projects choose up to 3:			**Attachment #:**
	a. Completed the initial project within 24 months		2 points	
	b. Completed the initial project within the original budget		2 points	
	c. Completed the initial project and is currently in compliance		2 points	
	d. Does not qualify		0 points	
	Projects still in progress:			**Attachment #:**
	a. The initial project if still in progress and if previously awarded Surtax/SHIP funding is currently in compliance		2 points	
	b. Does not qualify		0 points	
B3	**Other Financing**		**30 points**	
A.	**Other Non-County firm commitments** (Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc.)			**Attachment #:**
	a. Firm aggregate commitments totaling $50,000 or more per unit		10 points	
	b. Firm aggregate commitments totaling $40,000- $49,999 per unit		6 points	
	c. Firm aggregate commitments totaling $25,000- $39,999 per unit		3 points	
	d. Firm aggregate commitments totaling $1,000 - $24,999 per unit		1 point	
	e. No evidence		0 points	
	Select either B or C			
B.	**Non-Competitive 4% LIHTC Projects with Bonds** (Florida Housing Finance Corporation (FHFC) or Miami-Dade Housing Finance Authority (HFA))			**Attachment #:**
	a. Must provide verification of bond inducement		5 points	
	b. No evidence provided		0 points	
C.	**Competitive FHFC development projects selected for award through solicitation and invited to enter credit underwriting.** Must provide invitation to enter credit underwriting from FHFC as verification (Example: 9% LIHTC, SAIL, etc.).			**Attachment #:**
	a. Must provide verification of invitation to enter credit underwriting from Florida Housing Finance Corporation		10 points	
	b. No evidence provided		0 points	
D.	**Projects with Self-Sourcing/Developer Cash must be committed to the project through project stabilization. Documentation must be evidenced in the application.**			**Attachment #:**
	a. $3,500,000 or more		10 points	
	b. $2,500,000 - $3,499,999		8 points	
	c. $1,500,000 - $2,499,999		6 points	
	d. Less than $1,500,000 or no evidence		0 points	

ELDERLY HOUSING - MULTIFAMILY RENTAL				
B4	**Efficient Building Costs for New Developments**		**5 points**	**Attachment #:**
	To achieve points, the proposed development must incorporate solar energy systems that generate on-site renewable electricity for common areas and/or residential units. Applicant must upload a statement of commitment that identifies the solar feature with the application.			
	Yes		5 points	
	No		0 points	
B6	**RER Pre-Application Meeting**		**2 points**	**Attachment #:**
	To achieve points, applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting.			
	Yes		2 points	
	No		0 points	
B7	**Crime Preventative Measures**		**10 points**	**Attachment #:**
	a. Real-time Security Integration System that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans.		5 points	
			0 points	
	b. License Plate Recognition (LPR) camera equipment with built in capability of capturing pictures and video of license plates.		4 points	
			0 points	
	c. Crime Prevention Through Environmental Design (CPTED) plan is incorporated in development design.		1 point	
			0 points	
B8	**Providing Direct Services to the Elderly** (Transportation or Meals)		**1 point**	**Attachment #:**
	Direct services, such as transportation and meals, are provided to the elderly		1 point	
	Does not quality		0 points	
B9	**Developments that Provide Free Internet and Cable Service**		**11 points**	
	a. Bonus points may be achieved when developments provide free Wi-Fi, cable and internet connection in **each unit**, for the life of the loan.		8 points	**Attachment #:**
			0 points	
	b. Bonus points may be achieved when the development provides free Wi-Fi, cable and internet connection in **common spaces**, for the life of the loan.		3 points	**Attachment #:**
			0 points	
B10	**Diversity in Development Teams**		**5 points**	**Attachment #:**
	To achieve points, developers should provide evidence (through narrative and other documentation – 4 pages maximum) of the team's diversity in this project. Diversity can be achieved either through the Developer's own internal hiring practices, planned mentoring activities or through inclusion of these practices within the required development team components in the application such as Architect, Engineer, Attorney and other essential staff/professionals. Diversity can also be achieved through MBE/WBE/DBE contracting practices specific to this application for which Surtax/SHIP funds are being requested.			
	Community Breakdown Chart from Resolution R-1080-14			
	Example of Miami-Dade's Diverse Community: *65.6% Hispanic / Latino, 16.8% Non-Hispanic Black or African American, 15.0% Non-Hispanic White, 1.6% Non-Hispanic Asian, 1.0% Other*	_____ _____	5 points 0 points	
B11	**Sea Level Rise**		**2 points**	**Attachment #:**
	Bonus points may be achieved by providing documentation within the application that the development will prepare for sea level rise and natural environmental hazards, such as elevating AC units, or raising the building.		2 points	
			0 points	
B12	**LINK Units**		**2 points**	**Attachment #:**
	Bonus points may be achieved for applicants dedicating all FHFC LINK Units to the Miami-Dade County Homeless Trust. An executed Memorandum of Understanding between the Applicant and the Miami-Dade County Homeless Trust must be provided.		2 points	
			0 points	

ELDERLY HOUSING - MULTIFAMILY RENTAL				
B13	**Multi-Rental Fees for Affordable Rental Applicants**		**2 points**	**Attachment #:**
	Bonus points may be achieved when developments limit application fees to $50 for each affordable applicant.		2 points	
			0 points	
B14	**Elderly Set-Aside Unit Fixture**		**3 points**	**Attachment #:**
	Automatic Shut off feature for ALL water fixtures/faucets in elderly units.		3 points	
			0 points	
B15	**CAC Community Support**		**3 points**	**Attachment #:**
	Bonus points may be achieved for projects that coordinate and solicit from local County designated Community Action Committees (CAC) when planning to develop affordable housing in targeted CAC areas.			
			3 points	
			0 points	
	Bonus Section Max Points = 98 **Applicant Bonus Score = _____ of 98** **Applicant General Section & Bonus Score = _____ of 202**			

PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL				
General Section Total Points: 100				
Applicant Must Properly Label Each Attachment Number in the Attachment # Field				
1	**Ability to Proceed**		**32 points**	
A.	**Does Applicant have documented Site Control THRESHOLD?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
B.	**Has disposition of the site been approved by HUD in form of a CHAP?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
C.	**Has public approval, such as land use, zoning and variances been obtained to carry out the project?**			**Attachment #:**
	Yes		10 points	
	No		0 points	
	Select either D or E			
D.	**Is there appropriate infrastructure or access to infrastructure for this project? (i.e., water and sewer connections, roadway access, and electric service)**			**Attachment #:**
	Yes		10 points	
	No		0 points	
E.	**Permit Documents (New Construction)**			**Attachment #:**
	Master Permit Issuance		10 points	
	Permit ready letter with approved construction plans		8 points	
	Copy of approved ASPR		6 points	
	Copy of building process number		4 points	
	No evidence		0 points	
F.	**Permit Documents (Rehabilitation of existing structures)**			**Attachment #:**
	Master Permit Issuance		8 points	
	Permit ready letter with approved construction plans		6 points	
	Copy of approved ASPR		4 points	
	Copy of building process number		2 points	
	No evidence		0 points	
G.	**Copy of fully executed GC contract**			**Attachment #:**
	Copy of fully executed GC contract		2 points	
	No evidence		0 points	
2	**Subsidy**		**16 points**	
	County Subsidy including Surtax, CDBG, HOME, GOB or other County resources and funding requested in current application on a per unit basis.			**Attachment #:**
	Less than or equal to $25,000 per unit		16 points	
	$25,001 – $40,000 per unit		12 points	
	$40,001 - $50,000 per unit		8 points	
	Greater than $50,000 per unit		4 points	
3	**Experience of Development Team**		**21 points**	
	Experience of Development Team (based on RFA submittal)			
	For purposes of scoring, to receive points for developer experience applicant must provide proof of unit development including certificate of occupancy. If a developer can demonstrate proof of "recent experience" additional points will be awarded. Specify if the experience on a development-by-development basis is for multi-family rental or homeownership.			
A.	**Units completed with Certificate of Occupancy**			**Attachment #:**
	More than 1000 units		15 points	
	700-999 units		12 points	
	500-699 units		9 points	
	200-499 units		7 points	
	100-199 units		5 points	
	50-99 units		3 points	
	25-49 units		2 points	
	1-24 units		1 point	
	No evidence		0 points	
B.	**Recent Experience – Units completed within the last 4 years (based on units counted above)**			**Attachment #:**
	700 or more units		6 points	
	200-699 units		4 points	
	25-199 units		2 points	
	10-24 units		1 point	
	9 units or less		0 points	

PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL				
4	**Ground Lease**		**11 points**	
	Has the developer been awarded and negotiated a ground lease and a master development agreement with HCD?			**Attachment #:**
	Yes		11 points	
	No		0 points	
5	**Set-Asides**		**20 points**	
	Set-Asides: Does the Development provide additional units for Disabled/ ELI households, beyond what is required by federal, state or local fair housing laws? Confirmation will occur during the credit underwriting process.			
A.	**Greater than 6% set-aside units for disabled households**		10 points	**Attachment #:**
			0 points	
B.	**Set-aside units for ELI households at or below 33% AMI**			**Attachment #:**
	16% or more of units		10 points	
	11%-15% of total units		4 points	
	10% or less of total units		0 points	
Total Points for General Section: 100				
	Applicant General Score: _____ of 100			
	Must obtain a score of 70 base points in the general section before bonus points can be considered.			

PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL				
BONUS POINTS				
Please Refer to Page 23 - Bonus Point Guidelines			*Maximum Points – 102*	
B1	**Proximity to Community Services and/or Rapid Transit Services**		**14 points**	
	Choose the appropriate answer: a, b, c, d, or e			**Attachment #:**
	a. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		9 points	
	b. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		7 points	
	c. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		5 points	
	d. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (map of SMART plan can be found on HCD website)		2 points	
	e. Does not qualify		0 points	
	Recreation & Health Facilities			
	Choose the appropriate answer: a, b, or c			**Attachment #:**
	a. On site or within 1 mile of development		5 points	
	b. On site or within 1.25 miles		4 points	
	c. Does not qualify		0 points	
B2	**Project Completion and Compliance Points**		**8 points**	
	Completed projects choose up to 3:			**Attachment #:**
	a. Completed the initial project within 24 months		2 points	
	b. Completed the initial project within the original budget		2 points	
	c. Completed the initial project and is currently in compliance		2 points	
	d. Does not qualify		0 points	
	Projects still in progress:			**Attachment #:**
	a. The initial project if still in progress and if previously awarded Surtax/SHIP funding is currently in compliance		2 points	
	b. Does not qualify		0 points	
B3	**Other Financing**		**30 points**	
A.	**Other Non-County firm commitments** (Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc.)			**Attachment #:**
	a. Firm aggregate commitments totaling $50,000 or more per unit		10 points	
	b. Firm aggregate commitments totaling $40,000- $49,999 per unit		6 points	
	c. Firm aggregate commitments totaling $25,000- $39,999 per unit		3 points	
	d. Firm aggregate commitments totaling $1,000 - $24,999 per unit		1 point	
	e. No evidence		0 points	
	Select either B or C			
B.	**Non-Competitive 4% LIHTC Projects with Bonds** (Florida Housing Finance Corporation (FHFC) or Miami-Dade Housing Finance Authority (HFA))			**Attachment #:**
	a. Must provide verification of bond inducement		5 points	
	b. No evidence provided		0 points	
C.	**Competitive FHFC development projects selected for award through solicitation and invited to enter credit underwriting.** Must provide invitation to enter credit underwriting from FHFC as verification (Example: 9% LIHTC, SAIL, etc.).			**Attachment #:**
	a. Must provide verification of invitation to enter credit underwriting from Florida Housing Finance Corporation		10 points	
	b. No evidence provided		0 points	
D.	**Projects with Self-Sourcing/Developer Cash must be committed to the project through project stabilization. Documentation must be evidenced in the application.**			**Attachment #:**
	a. $3,500,000 or more		10 points	
	b. $2,500,000 - $3,499,999		8 points	
	c. $1,500,000 - $2,499,999		6 points	
	d. Less than $1,500,000 or no evidence		0 points	

PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL				
B4	**Efficient Building Costs for New Developments**		**5 points**	**Attachment #:**
	To achieve points, the proposed development must incorporate solar energy systems that generate on-site renewable electricity for common areas and/or residential units. Applicant must upload a statement of commitment that identifies the solar feature with the application.			
	Yes		5 points	
	No		0 points	
B5	**Property Management Training for the RAD Project Based Voucher (PBV) Program**		**5 points**	**Attachment #:**
	Property Management company/staff have been formally trained on administering and operating the RAD PBV program. Must supply evidence of completed training (such as a certificate).		5 points	
	Property Management company/staff has scheduled training on administering and operating the RAD PBV program. Must supply evidence of scheduled training (such as proof of registration or confirmation from training firm, no later than six (6) months of RFA).		3 points	
			0 points	
B6	**RER Pre-Application Meeting**		**2 points**	**Attachment #:**
	To achieve points, applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting.			
	Yes		2 points	
	No		0 points	
B7	**Crime Preventative Measures**		**10 points**	**Attachment #:**
	a. Real-time Security Integration System that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans.		5 points	
			0 points	
	b. License Plate Recognition (LPR) camera equipment with built in capability of capturing pictures and video of license plates.		4 points	
			0 points	
	c. Crime Prevention Through Environmental Design (CPTED) plan is incorporated in development design.		1 point	
			0 points	
B8	**Developments that Provide Free Internet and Cable Service**		**11 points**	**Attachment #:**
	a. Bonus points may be achieved when developments provide free Wi-Fi, cable and internet connection in **each unit**, for the life of the loan.		8 points	
			0 points	
	b. Bonus points may be achieved when the development provides free Wi-Fi, cable and internet connection in **common spaces**, for the life of the loan.		3 points	
			0 points	
B9	**Diversity in Development Teams**		**5 points**	**Attachment #:**
	To achieve points, developers should provide evidence (through narrative and other documentation – 4 pages maximum) of the team's diversity in this project. Diversity can be achieved either through the Developer's own internal hiring practices, planned mentoring activities or through inclusion of these practices within the required development team components in the application such as Architect, Engineer, Attorney and other essential staff/professionals. Diversity can also be achieved through MBE/WBE/DBE contracting practices specific to this application for which Surtax/SHIP funds are being requested. **Community Breakdown Chart from Resolution R-1080-14**			
	Example of Miami-Dade's Diverse Community: *65.6% Hispanic / Latino, 16.8% Non-Hispanic Black or African American, 15.0% Non-Hispanic White, 1.6% Non-Hispanic Asian, 1.0% Other*	_____	5 points 0 points	
B10	**Sea Level Rise**		**2 points**	**Attachment #:**
	Bonus points may be achieved by providing documentation within the application that the development will prepare for sea level rise and natural environmental hazards, such as elevating AC units, or raising the building.		2 points	
			0 points	

PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL				
B11	**LINK Units**		**2 points**	**Attachment #:**
	Bonus points may be achieved for applicants dedicating all FHFC LINK Units to the Miami-Dade County Homeless Trust. An executed Memorandum of Understanding between the Applicant and the Miami-Dade County Homeless Trust must be provided.		2 points	
			0 points	
B12	**Multi-Rental Fees for Affordable Rental Applicants**		**2 points**	**Attachment #:**
	Bonus points may be achieved when developments limit application fees to $50 for each affordable applicant.		2 points	
			0 points	
B13	**Elderly Set-Aside Unit Fixture**		**3 points**	**Attachment #:**
	Automatic Shut off feature for ALL water fixtures/faucets in elderly units.		3 points	
			0 points	
B14	**CAC Community Support**		**3 points**	**Attachment #:**
	Bonus points may be achieved for projects that coordinate and solicit from local County designated Community Action Committees (CAC) when planning to develop affordable housing in targeted CAC areas.		3 points	
			0 points	
	Bonus Section Max Points = 102			
	Applicant Bonus Score = _____ **of 102**			
	Applicant General Section & Bonus Score = _____ **of 202**			

FAITH-BASED DEVELOPMENTS				
General Section Total Points: 108				
Applicant Must Properly Label Each Attachment Number in the Attachment # Field				
1	**Ability to Proceed**		**32 points**	
A.	**Does Applicant have documented Site Control THRESHOLD?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
B.	**Has public approval, such as land use, zoning and variances been obtained to carry out the project?**			**Attachment #:**
	Yes		10 points	
	No		0 points	
C.	**Is there appropriate infrastructure or access to infrastructure for this project? (i.e., water and sewer connections, roadway access, and electric service)**			**Attachment #:**
	Yes		10 points	
	No		0 points	
	Select either D or E			
D.	**Permit Documents (New Construction)**			**Attachment #:**
	Master Permit Issuance		10 points	
	Permit ready letter with approved construction plans		8 points	
	Copy of approved ASPR		6 points	
	Copy of building process number		4 points	
	No evidence		0 points	
E.	**Permit Documents (Rehabilitation of existing structures)**			**Attachment #:**
	Master Permit Issuance		8 points	
	Permit ready letter with approved construction plans		6 points	
	Copy of approved ASPR		4 points	
	Copy of building process number		2 points	
	No evidence		0 points	
F.	**Copy of fully executed GC contract**			**Attachment #:**
	Copy of fully executed GC contract		2 points	
	No evidence		0 points	
2	**Subsidy**		**16 points**	
	County Subsidy including Surtax, CDBG, HOME, GOB or other County resources and funding requested in current application on a per unit basis.			**Attachment #:**
	Less than or equal to $25,000 per unit		16 points	
	$25,001 – $40,000 per unit		12 points	
	$40,001 - $50,000 per unit		8 points	
	Greater than $50,000 per unit		4 points	
3	**Mixed Income Projects**		**14 points**	
	Mixed Income Projects – Ratio of Low-Moderate to Market Rate Rental Units Provided			**Attachment #:**
	Greater than or equal to 80% Workforce without FHFC funding		14 points	
	50% unrestricted and 50% Workforce/Affordable		10 points	
	80% unrestricted and 20% Workforce/Affordable		8 points	
	100% Workforce/Affordable (0%-140% AMI) with FHFC funding		6 points	
	Does not qualify		0 points	
4	**Experience**		**21 points**	
	Experience of Development Team (based on RFA submittal)			
	For purposes of scoring, to receive points for developer experience applicant must provide proof of unit development including certificate of occupancy. If a developer can demonstrate proof of "recent experience" additional points will be awarded. Specify if the experience on a development-by-development basis is for multi-family rental or homeownership.			
A.	**Units completed with Certificate of Occupancy**			**Attachment #:**
	More than 1000 units		15 points	
	700-999 units		12 points	
	500-699 units		9 points	
	200-499 units		7 points	
	100-199 units		5 points	
	50-99 units		3 points	
	25-49 units		2 points	
	1-24 units		1 point	
	No evidence		0 points	

FAITH-BASED DEVELOPMENTS				
B.	**Recent Experience – Units completed within the last 4 years (based on units counted above)**			**Attachment #:**
	700 or more units		6 points	
	200-699 units		4 points	
	25-199 units		2 points	
	10-24 units		1 point	
	9 units or less		0 points	
5	**Set-Asides**		**20 points**	
	Set-Asides: Does the Development provide additional units for Disabled/ ELI households, beyond what is required by federal, state or local fair housing laws? Confirmation will occur during the credit underwriting process.			
A.	**Greater than 6% set-aside units for disabled households**		10 points	**Attachment #:**
			0 points	
B.	**Set-aside units for ELI households at or below 33% AMI**			**Attachment #:**
	16% or more of units		10 points	
	11%-15% of total units		4 points	
	10% or less of total units		0 points	
6	**Development Teams**		**5 points**	
	Not-for-Profit and/or Public Housing projects as member of development team. Not-for-Profit must be at least 51% owner.			**Attachment #:**
	Yes		5 points	
	No		0 points	
Total Points for General Section: 108				
	Applicant General Score: _____ of 108			
	Must obtain a score of 70 base points in the general section before bonus points can be considered.			

FAITH-BASED DEVELOPMENTS				
BONUS POINTS				
Please Refer to Page 23 - Bonus Point Guidelines			*Maximum Points - 102*	
B1	**Proximity to Community Services and/or Rapid Transit Services**		**14 points**	
	Choose the appropriate answer: a, b, c, d, or e			**Attachment #:**
	a. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		9 points	
	b. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		7 points	
	c. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		5 points	
	d. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (map of SMART plan can be found on HCD website)		2 points	
	e. Does not qualify		0 points	
	Recreation & Health Facilities			
	Choose the appropriate answer: a, b, or c			**Attachment #:**
	a. On site or within 1 mile of development		5 points	
	b. On site or within 1.25 miles		4 points	
	c. Does not qualify		0 points	
B2	**Project Completion and Compliance Points**		**8 points**	
	Completed projects choose up to 3:			**Attachment #:**
	a. Completed the initial project within 24 months		2 points	
	b. Completed the initial project within the original budget		2 points	
	c. Completed the initial project and is currently in compliance		2 points	
	d. Does not qualify		0 points	
	Projects still in progress:			**Attachment #:**
	a. The initial project if still in progress and if previously awarded Surtax/SHIP funding is currently in compliance		2 points	
	b. Does not qualify		0 points	
B3	**Other Financing**		**30 points**	
A.	**Other Non-County firm commitments** (Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc.)			**Attachment #:**
	a. Firm aggregate commitments totaling $50,000 or more per unit		10 points	
	b. Firm aggregate commitments totaling $40,000- $49,999 per unit		6 points	
	c. Firm aggregate commitments totaling $25,000- $39,999 per unit		3 points	
	d. Firm aggregate commitments totaling $1,000 - $24,999 per unit		1 point	
	e. No evidence		0 points	
	Select either B or C			
B.	**Non-Competitive 4% LIHTC Projects with Bonds** (Florida Housing Finance Corporation (FHFC) or Miami-Dade Housing Finance Authority (HFA)**)**			**Attachment #:**
	a. Must provide verification of bond inducement		5 points	
	b. No evidence provided		0 points	
C.	**Competitive FHFC development projects selected for award through solicitation and invited to enter credit underwriting.** Must provide invitation to enter credit underwriting from FHFC as verification (Example: 9% LIHTC, SAIL, etc.).			**Attachment #:**
	a. Must provide verification of invitation to enter credit underwriting from Florida Housing Finance Corporation		10 points	
	b. No evidence provided		0 points	
D.	**Projects with Self-Sourcing/Developer Cash must be committed to the project through project stabilization. Documentation must be evidenced in the application.**			**Attachment #:**
	a. $3,500,000 or more		10 points	
	b. $2,500,000 - $3,499,999		8 points	
	c. $1,500,000 - $2,499,999		6 points	
	d. Less than $1,500,000 or no evidence		0 points	

FAITH-BASED DEVELOPMENTS				
B4	**Efficient Building Costs for New Developments**		**5 points**	**Attachment #:**
	To achieve points, the proposed development must incorporate solar energy systems that generate on-site renewable electricity for common areas and/or residential units. Applicant must upload a statement of commitment that identifies the solar feature with the application.			
	Yes		5 points	
	No		0 points	
B5	**Project meets the criteria of an Innovative Affordable Housing**		**5 points**	**Attachment #:**
	Yes		5 points	
	No		0 points	
B6	**RER Pre-Application Meeting**		**2 points**	**Attachment #:**
	To achieve points, applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting.			
	Yes		2 points	
	No		0 points	
B7	**Crime Preventative Measures**		**10 points**	**Attachment #:**
	a. Real-time Security Integration System that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans.		5 points	
			0 points	
	b. License Plate Recognition (LPR) camera equipment with built in capability of capturing pictures and video of license plates.		4 points	
			0 points	
	c. Crime Prevention Through Environmental Design (CPTED) plan is incorporated in development design.		1 point	
			0 points	
B8	**Developments that Provide Free Internet and Cable Service**		**11 points**	**Attachment #:**
	a. Bonus points may be achieved when developments provide free Wi-Fi, cable and internet connection in **each unit**, for the life of the loan.		8 points	
			0 points	
	b. Bonus points may be achieved when the development provides free Wi-Fi, cable and internet connection in **common spaces**, for the life of the loan.		3 points	
			0 points	
B9	**Diversity in Development Teams**		**5 points**	**Attachment #:**
	To achieve points, developers should provide evidence (through narrative and other documentation – 4 pages maximum) of the team's diversity in this project. Diversity can be achieved either through the Developer's own internal hiring practices, planned mentoring activities or through inclusion of these practices within the required development team components in the application such as Architect, Engineer, Attorney and other essential staff/professionals. Diversity can also be achieved through MBE/WBE/DBE contracting practices specific to this application for which Surtax/SHIP funds are being requested. **Community Breakdown Chart from Resolution R-1080-14**			
	Example of Miami-Dade's Diverse Community: *65.6% Hispanic / Latino, 16.8% Non-Hispanic Black or African American, 15.0% Non-Hispanic White, 1.6% Non-Hispanic Asian, 1.0% Other*	_____ _____	5 points 0 points	
B10	**Sea Level Rise**		**2 points**	**Attachment #:**
	Bonus points may be achieved by providing documentation within the application that the development will prepare for sea level rise and natural environmental hazards, such as elevating AC units, or raising the building.		2 points	
			0 points	
B11	**LINK Units**		**2 points**	**Attachment #:**
	Bonus points may be achieved for applicants dedicating all FHFC LINK Units to the Miami-Dade County Homeless Trust. An executed Memorandum of Understanding between the Applicant and the Miami-Dade County Homeless Trust must be provided.		2 points	
			0 points	

FAITH-BASED DEVELOPMENTS				
B12	**Multi-Rental Fees for Affordable Rental Applicants**		**2 points**	**Attachment #:**
	Bonus points may be achieved when developments limit application fees to $50 for each affordable applicant.		2 points	
			0 points	
B13	**Elderly Set-Aside Unit Fixture**		**3 points**	**Attachment #:**
	Automatic Shut off feature for ALL water fixtures/faucets in elderly units.		3 points	
			0 points	
B14	**CAC Community Support**		**3 points**	**Attachment #:**
	Bonus points may be achieved for projects that coordinate and solicit from local County designated Community Action Committees (CAC) when planning to develop affordable housing in targeted CAC areas.		3 points	
			0 points	
	Bonus Section Max Points = 102			
		Applicant Bouns Score =	_____ **of 102**	
		Applicant General Section & Bonus Score =	_____ **of 210**	

SMALL DEVELOPMENTS				
General Section Total Points: 108				
Applicant Must Properly Label Each Attachment Number in the Attachment # Field				
1	**Ability to Proceed**		**32 points**	
A.	**Does Applicant have documented Site Control THRESHOLD?**			**Attachment #:**
	Yes		Pass Threshold	
	No		Fail Threshold	
B.	**Has public approval, such as land use, zoning and variances been obtained to carry out the project?**			**Attachment #:**
	Yes		10 points	
	No		0 points	
C.	**Is there appropriate infrastructure or access to infrastructure for this project? (i.e., water and sewer connections, roadway access, and electric service)**			**Attachment #:**
	Yes		10 points	
	No		0 points	
	Select either D or E			
D.	**Permit Documents (New Construction)**			**Attachment #:**
	Master Permit Issuance		10 points	
	Permit ready letter with approved construction plans		8 points	
	Copy of approved ASPR		6 points	
	Copy of building process number		4 points	
	No evidence		0 points	
E.	**Permit Documents (Rehabilitation of existing structures)**			**Attachment #:**
	Master Permit Issuance		8 points	
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	No evidence		0 points	
F.	**Copy of fully executed GC contract**			**Attachment #:**
	Copy of fully executed GC contract		2 points	
	No evidence		0 points	
2	**Subsidy**		**16 Points**	
	County Subsidy including Surtax, CDBG, HOME, GOB or other County resources and funding requested in current application on a per unit basis.			**Attachment #:**
	Less than or equal to $25,000 per unit		16 points	
	$25,001 – $40,000 per unit		12 points	
	$40,001 - $50,000 per unit		8 points	
	Greater than $50,000 per unit		4 points	
3	**Mixed Income Projects**		**14 Points**	
	Mixed Income Projects – Ratio of Low-Moderate to Market Rate Rental Units Provided			**Attachment #:**
	Greater than or equal to 80% Workforce without FHFC funding		14 points	
	50% unrestricted and 50% Workforce/Affordable		10 points	
	80% unrestricted and 20% Workforce/Affordable		8 points	
	100% Workforce/Affordable (0%-140% AMI) with FHFC funding		6 points	
	Does not qualify		0 points	
4	**Experience**		**21 Points**	
	Experience of Development Team (based on RFA submittal)			
	For purposes of scoring, to receive points for developer experience applicant must provide proof of unit development including certificate of occupancy. If a developer can demonstrate proof of "recent experience" additional points will be awarded. Specify if the experience on a development-by-development basis is for multi-family rental or homeownership.			
A.	**Units completed with Certificate of Occupancy**			**Attachment #:**
	More than 250 units		15 points	
	150-249 units		12 points	
	50-149 units		9 points	
	25-49 units		6 points	
	10-24 units		3 points	
	9 units or less		0 points	

	SMALL DEVELOPMENTS			
B.	**Recent Experience – Units completed within the last 4 years (based on units counted above)**			**Attachment #:**
	More than 250 units		6 points	
	150-249 units		5 points	
	50-149 units		4 points	
	25-49 units		2 point	
	10-24 units		1 point	
	9 units or less		0 points	
5	**Set-Asides**		**20 Points**	
	Set-Asides: Does the Development provide additional units for Disabled/ ELI households, beyond what is required by federal, state or local fair housing laws? Confirmation will occur during the credit underwriting process.			**Attachment #:**
A.	**Greater than 6% set-aside units for disabled households**		10 points	
			0 points	
B.	**Set-aside units for ELI households at or below 33% AMI**			**Attachment #:**
	16% or more of units		10 points	
	11%-15% of total units		4 points	
	10% or less of total units		0 points	
6	**Not-for-Profit**		**5 Points**	
	Not-for-Profit and/or Public Housing projects as member of development team. Not-for-Profit must be at least 51% owner.			**Attachment #:**
	Yes		5 points	
	No		0 points	
Total Points for General Section: 108				
	Applicant General Score: _____ of 108			
	Must obtain a score of 70 base points in the general section before bonus points can be considered.			

SMALL DEVELOPMENTS				
BONUS POINTS				
Please Refer to Page 23 - Bonus Point Guidelines			*Maximum Points – 98*	
B1	**Proximity to Community Services and/or Rapid Transit Services**		**14 Points**	
	Choose the appropriate answer: a, b, c, d, or e			**Attachment #:**
	a. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		9 points	
	b. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		7 points	
	c. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metro-mover or South Miami-Dade Transitway)		5 points	
	d. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (map of SMART plan can be found on HCD website)		2 points	
	e. Does not qualify		0 points	
	Recreation & Health Facilities			
	Choose the appropriate answer: a, b, or c			**Attachment #:**
	a. On site or within 1 mile of development		5 points	
	b. On site or within 1.25 miles		4 points	
	c. Does not qualify		0 points	
B2	**Project Completion and Compliance Points**		**8 Points**	
	Completed projects choose up to 3:			**Attachment #:**
	a. Completed the initial project within 24 months		2 points	
	b. Completed the initial project within the original budget		2 points	
	c. Completed the initial project and is currently in compliance		2 points	
	d. Does not qualify		0 points	
	Projects still in progress:			**Attachment #:**
	a. The initial project if still in progress and if previously awarded Surtax/SHIP funding is currently in compliance		2 points	
	b. Does not qualify		0 points	
B3	**Other Financing**		**30 Points**	
A.	**Other Non-County firm commitments** (Subsidy from other Local Government, including but not limited to: CDBG, HOME, Non-County HOME, CRA, TIF, General Funds, or GOB. Additionally, Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, Philanthropic donations, etc.)			**Attachment #:**
	a. Firm aggregate commitments totaling $50,000 or more per unit		10 points	
	b. Firm aggregate commitments totaling $40,000- $49,999 per unit		6 points	
	c. Firm aggregate commitments totaling $25,000- $39,999 per unit		3 points	
	d. Firm aggregate commitments totaling $1,000 - $24,999 per unit		1 point	
	e. No evidence		0 points	
	Select either B or C			
B.	**Non-Competitive 4% LIHTC Projects with Bonds** (Florida Housing Finance Corporation (FHFC) or Miami-Dade Housing Finance Authority (HFA))			**Attachment #:**
	a. Must provide verification of bond inducement		5 points	
	b. No evidence provided		0 points	
C.	**Competitive FHFC development projects selected for award through solicitation and invited to enter credit underwriting.** Must provide invitation to enter credit underwriting from FHFC as verification. (Example: 9% LIHTC, SAIL, etc.)			**Attachment #:**
	a. Must provide verification of invitation to enter credit underwriting from Florida Housing Finance Corporation		10 points	
	b. No evidence provided		0 points	
D.	**Projects with Self-Sourcing/Developer Cash must be committed to the project through project stabilization. Documentation must be evidenced in the application.**			**Attachment #:**
	a. $3,500,000 or more		10 points	
	b. $2,500,000 - $3,499,999		8 points	
	c. $1,500,000 - $2,499,999		6 points	
	d. Less than $1,500,000 or no evidence		0 points	
B4	**Efficient Building Costs for New Developments**		**5 Points**	**Attachment #:**
	To achieve points, the proposed development must incorporate solar energy systems that generate on-site renewable electricity for common areas and/or residential units. Applicant must upload a statement of commitment that identifies the solar feature with the application.			
	Yes		5 points	
	No		0 points	
B5	**Project meets the criteria of an Innovative Affordable Housing**		**5 Points**	**Attachment #:**
	Yes		5 points	
	No		0 points	

SMALL DEVELOPMENTS				
B6	**RER Pre-Application Meeting**		**2 Points**	**Attachment #:**
	To achieve points, applicants may submit a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) as evidence of attending a RER Pre-Application Meeting.			
	Yes		2 points	
	No		0 points	
B7	**Crime Preventative Measures**		**10 Points**	**Attachment #:**
	a. Real-time Security Integration System that integrates with local law enforcement agencies. Proof of security system integration must be included in approved development plans.		5 points	
			0 points	
	b. License Plate Recognition (LPR) camera equipment with built in capability of capturing pictures and video of license plates.		4 points	
			0 points	
	c. Crime Prevention Through Environmental Design (CPTED) plan is incorporated in development design.		1 point	
			0 points	
B8	**Developments that Provide Free Internet and Cable Service**		**11 Points**	**Attachment #:**
	a. Bonus points may be achieved when developments provide free Wi-Fi, cable and internet connection in **each unit**, for the life of the loan.		8 points	
			0 points	
	b. Bonus points may be achieved when the development provides free Wi-Fi, cable and internet connection in **common spaces**, for the life of the loan.		3 points	
			0 points	
B9	**Diversity in Development Teams**		**5 Points**	**Attachment #:**
	To achieve points, developers should provide evidence (through narrative and other documentation – 4 pages maximum) of the team's diversity in this project. Diversity can be achieved either through the Developer's own internal hiring practices, planned mentoring activities or through inclusion of these practices within the required development team components in the application such as Architect, Engineer, Attorney and other essential staff/professionals. Diversity can also be achieved through MBE/WBE/DBE contracting practices specific to this application for which Surtax/SHIP funds are being requested. **Community Breakdown Chart from Resolution R-1080-14**			
	Example of Miami-Dade's Diverse Community: *65.6% Hispanic / Latino, 16.8% Non-Hispanic Black or African American, 15.0% Non-Hispanic White, 1.6% Non-Hispanic Asian, 1.0% Other*	_____	5 points 0 points	
B10	**Multi-Rental Fees for Affordable Rental Applicants**		**2 Points**	**Attachment #:**
	Bonus points may be achieved when developments limit application fees to $50 for each affordable applicant.		2 points	
			0 points	
B11	**Elderly Set-Aside Unit Fixture**		**3 points**	**Attachment #:**
	Automatic Shut off feature for ALL water fixtures/faucets in elderly units.		3 points	
			0 points	
B12	**CAC Community Support**		**3 Points**	**Attachment #:**
	Bonus points may be achieved for projects that coordinate and solicit from local County designated Community Action Committees (CAC) when planning to develop affordable housing in targeted CAC areas.		3 points	
			0 points	
	Bonus Section Max Points = 103			
	Applicant Bonus Score =	_____	**of 98**	
	Applicant General Section & Bonus Score =	_____	**of 206**	