FY 2026

MIAMI-DADE COUNTY
REQUEST FOR APPLICATIONS

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

FY 2026 Eligible Multifamily Rental New Construction, Redevelopment, and Rehabilitation Activities

Countywide Multifamily Rental Developments
Countywide Rental Rehabilitation
Elderly Multifamily Rental Developments
Small Developments
Public Housing Multifamily Rental Developments
Faith-Based Developments
HOME CHDO Housing Set-Aside
HOME CHDO Operating Support

Final: July 6, 2026
Addendum #1: July 31, 2026
Addendum #2: August 6, 2026

Miami-Dade County
Department of Housing and Community Development
701 NW 1st Court, 16th Floor
Miami, FL 33136

EQUAL HOUSING OPPORTUNITY

Daniella Levine Cava
Mayor

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District 11

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District 12

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District 13

Geri Bonzon Keenan
County Attorney

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

Updates to the FY 2026 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 2026 REQUEST FOR APPLICATIONS (RFA)
SURTAX, SHIP AND HOME

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MIAMI-DADE COUNTY
FY 2026 REQUEST FOR APPLICATION SURTAX/SHIP/HOME/HOME CHDO FUNDING

SECTION A

Introduction

Miami-Dade County Department of Housing and Community Development (HCD) is soliciting applications under a competitive Request for Application (RFA) process for gap financing to support the development and preservation of affordable and workforce units to increase the supply of rental housing across the County. Funds awarded under this RFA are to be used for approved development activities and are funded with Documentary Stamp Surtax (Surtax), State Housing Initiatives Partnership (SHIP), and Home Investment Partnerships (HOME) funds.

This FY 2026 Surtax/SHIP/HOME RFA is seeking proposals to address unmet needs in affordable housing including *multifamily rental housing countywide, rental rehabilitation, 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.

For purposes of this RFA, gap financing:

- **Limited to $5,000,000.00 per Application/project.**
- **There is a maximum allocation cap of $10,000,000.00 per Developer.**
- **The gap cannot represent more than 25% of the total project cost.**

Deferred Developer Fee is not considered a gap.

Under this 2026 Surtax/SHIP/HOME RFA, HCD is not accepting applications for proposed projects financed with 9% Low Income Housing Tax Credits (LIHTC).

ESTIMATED FUNDING AMOUNTS & DEVELOPMENT CATEGORIES

A. NEW CONSTRUCTION & REDEVELOPMENT ONLY	
CATEGORIES	**SURTAX/SHIP**
1. Multifamily Rental Countywide	$ 10,000,000.00
2. Elderly Housing Developments	$ 3,000,000.00
3. Small Developments	$ 1,000,000.00
4. Public Housing Rental Assistance Demonstration Developments	$ 3,000,000.00
5. Faith-Based Developments	$ 1,000,000.00
TOTAL	**$ 18,000,000.00**

B. REHABILITATION ONLY	
CATEGORY	**SURTAX/SHIP**
1. Rental Rehabilitation Countywide	$ 2,000,000.000
TOTAL	**$ 2,000,000.000**

C. HOME & HOME CHDO		
CATEGORIES	**HOME**	**HOME CHDO**
1. HOME New Construction or Rehabilitation Countywide	$ 2,420,587.00	-
2. HOME CHDO Housing Set-Aside	-	$ 708,364.00
3. HOME CHDO Operating Support	-	$ 50,000.00
TOTAL	**$ 2,420,587.00**	**$ 758,364.00**

- Applicants must only choose one (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.
- Applications for rehabilitation projects will only be considered if submitted under the “Rental Rehabilitation Countywide” or “HOME Rental Rehabilitation” categories.
- 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 2026 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 2026 awarded Surtax/SHIP funds that are subsequently recaptured shall be added to the funds available for the 2026 RFA or a future year dependent on the date of recapture.

SECTION B

Definitions

Accessory Dwelling Units (ADU): ADU refers to a unit that is located on the same lot, and considered ancillary to, a primary residence. 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, or as amended in the Code. The appearance of the structures containing the primary and accessory units shall maintain an appearance consistent with the character of the neighborhood.

- An ADU may be a potential solution for providing affordable housing in certain residential areas, where zoning may allow for construction or renovation of a 400 to 800 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 (and will be consistent as amended in the Code). 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.

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 up to 140% AMI or below and when households are paying 30% or less ~~less than 30%~~ of their income toward housing expenses.

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

Application Checklist: HCD form titled "Application Checklist" that identifies specific documents required for submission to complete this application.

Area Median Income (AMI): The median annual adjusted gross income for households within a specific geographic area used to determine affordability and eligibility for affordable housing programs.

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

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 (CPA). Single asset entity applicants may provide audited financial statements for the parent/developer. Audited financial statements are to be accompanied by a signed letter from the independent third-party CPA attesting to the examination and verification of the Applicant's financial reports.

Available Cash Flow: 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.

Bond: Municipal bonds are debt instruments issued by cities, counties and states to raise money from capital markets for public purposes, including affordable housing. Governments issue three main types of bonds: general obligation bonds, revenue bonds, and private activity bonds. This includes among others, multifamily mortgage revenue bonds (MMRB, taxable and tax-exempt bonds) and private activity bonds (PAB) issued to finance construction of multifamily 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.

Certificate of Occupancy (CO): A CO is a document issued by local government authorities confirming that a property is safe, structurally sound, and legally compliant for its intended use. This confirmation that the building and structure meets all applicable safety, zoning, and construction regulations makes it legally permissible to occupy.

Certified Financial Statements: Financial statements to include four core components, balance sheet, income statement (Profit & Loss), statement of cash flows, and notes to the financial statements that have been certified by an independent third party certified public accountant (CPA) and provides assurance from a CPA that the information is materially correct. Single asset entity applicants may provide audited financial statements for the parent/develop company. The act of “certification” means these statements have been examined by an independent third party, specifically a CPA. This independent examination is essential for lending credibility to management’s assertions. Certified financial statements are to be accompanied by a signed letter from the CPA and a formal report or opinion on the statements’ fairness and adherence to the chosen accounting framework.

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.

Community Housing Development Organization (CHDO): A private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience.

Community Land Trust (CLT): 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.

Debt Service Coverage Ratio (DSCR): The minimum and maximum allowable ratio of net operating income/cash flow to total debt service obligations in one year.

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

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

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. Under this RFA, the parent company under a Single/Special Purpose Entity is considered the Developer.

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.

- Projects not financed by FHFC (including LIHTC) will be evaluated to ensure that the Developer Fee is commensurate with the level of risk.

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 (GAAP), 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 34 will apply.

Development Size: A multifamily development that consists 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 fees, architectural fees, construction related engineering fees, and other predevelopment 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.

Elderly Housing: As defined by the United States Department of Housing and Urban Development (HUD), Elderly Housing is considered 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 aged 55 or older per Resolution No. R-780-15.**

Eligible Basis: Eligible basis is a component of the qualified basis of an LIHTC project. It is generally equal to the adjusted basis of the building, excluding land but including amenities and common areas.

Environmental Review: A HUD Environmental Review (ER) is a federally required process (24 CFR Part 58) to assess a project's potential environmental and health impacts before HUD funding is approved. An environmental review involves reviewing a project and its potential environmental impacts to determine whether it meets federal, state, and local environmental standards and is required for all HUD-assisted projects to ensure that the proposed project does not negatively impact the surrounding environment, that the property site itself will not have an adverse environmental or health effect on end users, and ensure compliance with the National Environmental Policy Act (NEPA). 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 Applicant Entity.

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. 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.

Florida Housing Finance Corporation (FHFC): The State of Florida's Housing Finance Agency (HFA). Operating as a quasi-governmental agency, FHFC is the Allocating Agency for the annual federal tax credit allocation, administers state-funded housing programs to expand affordable rental and for-sale housing across the state, and provides strategic oversight and ensures compliance with statutory requirements.

GAP Funding: Funds that fill the GAP between existing firm financing commitments to a project and the overall Total Development Cost (TDC) of the housing project.

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, often referred to as costs associated the "sticks and bricks" during the construction phase of development.

HOME Investment Partnerships Program (HOME or HOME Program): The HOME Investment Partnerships Program (HOME) is administered by HCD pursuant to 24 CFR Part 92 and 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 nonprofit 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 shall be the HUD maximum subsidy limit in effect on the date HOME funds are committed, as established pursuant to 24 CFR Part 92.

- **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 are designed to ensure affordability on the HOME-assisted Units.

Homeless: Title I of the McKinney-Vento Act, as detailed within 24 CFR Part 578, establishes the definition of *homeless*, which is used by US HUD. Miami-Dade County Homeless Trust is the lead agency of the Continuum of Care (CoC). Within the definition of *homeless* there are four categories:

- **Category 1 - Literally Homeless:** Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
  1. Has a primary nighttime residence that is a public or private place not meant for human habitation; **or**
  2. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); **or**
  3. Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

  Note: Includes individuals and families who are within 14 days of losing their housing, including housing they own, rent, are sharing with others, or are living in without paying rent.

- **Category 2 - Imminent Risk of Homelessness:** Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
  1. Has a primary nighttime residence that is a public or private place not meant for human habitation; or
  2. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
  3. Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

- **Category 3 - Homeless Under Other Federal Statutes:** Unaccompanied youth under 25 years of age, or families with Category 3 children and youth, who do not otherwise qualify as homeless under this definition, but who:

1. Are defined as homeless under the other listed federal statutes;
2. Have not had a lease, ownership interest in permanent housing during the 60 days prior to the homeless assistance application;
3. Have experienced persistent instability as measured by two moves or more during in the preceding 60 days; and
4. Can be expected to continue in such status for an extended period of time due to special needs or barriers

Note: HUD has not authorized any CoC to serve the homeless under Category 3. HUD determines and approves the use of CoC Program funds to serve this population based on each CoC's Consolidated Application. See **24 CFR 578.89**. Individuals and families that qualify as homeless under Category 3 may be served by the ESG program if they meet required eligibility criteria for certain ESG components.

- **Category 4 - Fleeing/Attempting to Flee Domestic Violence:** Any individual or family who:

1. Is fleeing, or is attempting to flee, domestic violence;
2. Has no other residence; and
3. Lacks the resources or support networks to obtain other permanent housing

Note: For the purposes of this binder, "Domestic Violence" includes dating violence, sexual assault, stalking, and other dangerous or life-threatening conditions that relate to violence against the individual or family member that either takes place in, or him or her afraid to return to, their primary nighttime residence (including human trafficking).

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

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 Housing Credit minimum set-aside requirements. To satisfy the Average Income Test, 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 is 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.

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.

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. 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. In Florida, the Florida Housing Finance Corporation is the Allocating Agency of federal housing tax credits and distribution is guided by the Qualified Allocation Plan (QAP).

- **4% LIHTC:** The 4% LIHTCs are non-competitive housing credits that are administered by FHFC. Affordable development projects financed with tax-exempt and taxable bonds, including Multifamily Mortgage Revenue Bonds (MMRB), awarded through a housing financing agency (HFA) apply to FHFC for the 4% housing credits. This financing instrument is intended to provide roughly up to a 30% subsidy.

- **9% LIHTC:** Allocated to Florida a per-capita basis, the 9% housing credits are required to be deployed by FHFC through a competitive process and are generally used for new construction and rehabilitation. The 9% credits provide a deep subsidy of up to 70%, providing the Developer with the additional resource so lower income households and specialized demographic populations with limited income can occupy the units while creating financial feasibility for the affordability period.

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.

Micro Housing Units: Micro unit refers to a residential dwelling unit that functions as a self-contained living space located in a multifamily 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.

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.**

Neighborhood Area: All U.S. Census Block Groups that are wholly or partially located within a two-mile radius of the boundaries of the proposed development site. For the purposes of this RFA, HCD will utilize this definition to evaluate the Neighborhood AMI in accordance with this definition.

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 Jurisdiction (PJ): 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 assists 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 Miami-Dade County 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, executive director, or shareholder of any applicant or shareholder of any general partner Applicant corporation.

Private Nonprofit Organization: A private nonprofit 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 nonprofit organization does not include a governmental organization, such as a public housing agency or housing finance agency.

Project Stabilization: When a project has reached 85% occupancy for three (3) 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 HUD administered program that allows Public Housing Agencies (PHAs) 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 nonprofit 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. For the purposes of this RFA, reconstruction is considered rehabilitation.

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 multifamily rental rehabilitation, 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 (RRA) in all multifamily 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 are 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 by a third party that verifies the availability of funds and a formal and firm commitment documenting a legal commitment of the funds to a project must be included in the 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 Purpose Entity/Special Purpose Entity (SPE): The primary function of an SPE in real estate financing is to isolate the financed asset from other business ventures and potential liabilities. This is a legal structure created to hold a single asset or carry out one specific project, deliberately isolated from its parent company's other debts and liabilities. Under this RFA, the parent company is considered the Developer.

Single Room Occupancy (SRO): Housing consisting of single room dwelling units in which each unit is the primary residence of its occupant(s). 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 at minimum through December 31, 2026) 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.**

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

Special Needs Population: Per FL Statute in Chapter 420.0004: (13) "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services 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.

Specialized Demographic: A defined group of residents whose housing needs, income limitations, or supportive service requirements warrant targeted strategies for households experiencing barriers such as extremely low income, disabilities, aging-related needs, homelessness or risk of homelessness, or other circumstances recognized by Surtax/SHIP and HOME. Developments serving specialized populations must incorporate appropriate design features, supportive services, and long-term affordability measures to ensure equitable access to housing.

Sponsor: 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 nonprofit 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 nonprofit 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 Surtax funding awarded to any affordable housing development expressed as the percentage of the total development cost. Subsidy Caps for 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 conducted by HUD, or a state or local entity, that determines the amount of Government (public) financing necessary and the reasonableness of cost allocations.

- **Developer will be responsible for the cost of the SLR analysis.**

Substantial Completion: Stage in construction when the work is sufficiently complete for the owner to occupy or use the building for its intended purpose, even if minor items remain unfinished.

Total Development Cost (TDC): The TDC 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 TDC. 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.

Transit Oriented Communities (TOC): Transit Oriented Communities (TOC) are neighborhoods and business districts designed around rapid transit stations. TOC integrates economic development and urban design principles with regional mobility via rapid transit. TOC is characterized by medium-to-high density, mixed-use development and a well-connected network of streets providing local connectivity for pedestrians and bicyclists. These elements combine to create thriving communities supporting non-motorized travel, providing connected streets enhancing automobile travel and stimulating development that is easily connected via transit.

Transit Oriented Development (TOD): A residential or commercial area designed to maximize access to public transportation that incorporates features to encourage transit ridership. TODs are recognized as compact, mixed-use development near transit facilities and high-quality walking environments. This type of urban development maximizes the amount of residential, business, and leisure space within walking distance from public transportation. Typically, TOD includes a central transit stop surrounded by high-density, mixed use development and is designed to be more walkable.

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).

Unrestricted: ~~Units within a proposed development that are not designated as assisted affordable housing units and are not being used to satisfy the Applicant's required affordability commitment, set-aside requirement, income targeting requirement, or unit production obligation.~~ Unrestricted market-rate units are units that are not subject to income, rent, occupancy, affordability, regulatory, tax-exemption, or other governmental restrictions. Units subject to a regulatory agreement, land use restriction agreement, funding agreement, affordability covenant, Florida Housing Finance Corporation Middle Market Certification, Live Local Act tax exemption, or similar restriction shall not be classified as unrestricted market-rate units.

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 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

Points will **<u>only</u>** be awarded when supporting documentation outlined in the Application Checklist is **<u>both accurately labeled and attached to your electronic application</u>**. **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 **<u>ALL</u>** 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 Department of Regulatory and Economic Resources. **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

Application Review, Score/Rank & Award Recommendation, and Credit Underwriting Analysis Processes

Step 1: Preliminary Analysis

Upon closing of the RFA application submission period (application window), HCD will procure a third-party credit underwriter to conduct a preliminary analysis of all submitted applications. The preliminary analysis consists of an evaluation of the Minimum Threshold Requirements (identified in Section C) utilizing documentation supplied in the submitted application.

Applications that do not include evidence to support the Minimum Threshold items are deemed ineligible to proceed with the General Section scoring. **No opportunity to cure is provided**. Only documentation supplied as part of the initial application is eligible for review. There is no cure period (opportunity to cure or submit additional documentation) once the RFA solicitation window has closed.

Applications that have satisfied all Minimum Threshold Requirements are deemed eligible to proceed to the next step, which is the scoring of the General Section.

Step 2: General Section

Upon receiving a passing Preliminary Analysis report, HCD will convene a formal Selection Committee to conduct a review, score, and then rank of the remaining eligible applications.

Applications must be submitted under the matching development category to be considered for review.

- As an example, if a Rehabilitation project is submitted under a New Construction development category, it will be deemed ineligible and the General Section will not be scored.

The General Section requires a minimum score of 70 points to be eligible for the application to proceed to the scoring of the Bonus Point section.

If an application does not achieve a minimum of 70 points in the General Section, then it is deemed ineligible to proceed with scoring of the Bonus Point section and will not be ranked. The application is not eligible to be considered for a funding award recommendation.

General Section Scoring Descriptions – Points as Applicable by Funding Category
Refer to the General Section Score Sheet specific to the project type to determine which potential points and scoring criteria.

Ability to Proceed: Applicants must demonstrate site control, as defined in Section B of this RFA.

Public Approval: At the time of application, the Applicant must prove that the land entitlement phase of the predevelopment process is completed. This may involve securing approvals from the County or other applicable local jurisdictions ensuring that the project's development plans comply with zoning laws, land use regulations, and community standards. Applications seeking funding must have all variances and rezoning approved at the time of application to ensure feasibility that the proposed project can be developed as planned. To demonstrate that public approval has been obtained, the Applicant must provide:

- Verification of site plan approval; *or*
- Formal verification from the approving jurisdiction; *or*
- FHFC Form, *Local Government Verification that Development is Consistent with Zoning and Land Use Regulations* Form signed by the regulating jurisdiction.

Infrastructure: The Application must demonstrate that there is appropriate infrastructure for this project. Applicants may submit a letter from the associated jurisdiction and/or the FHFC form, "Verification of Availability of Infrastructure" form signed by the associated jurisdiction/entity providing service. Verification of availability of infrastructure applies to the following:

- Electricity
- Water
- Sewer Capacity
- Roads

Readiness to Proceed: This RFA is seeking projects that are permit ready and can commence construction expeditiously upon closing on financing.

HCD reserves the right to verify supplied documentation with the issuing jurisdiction/agency to verify the project's readiness to proceed. Documentation supplied must be dated within 12 months of the Application, unless specified otherwise.

If a scattered site project, verification of readiness to proceed for each individual building must be provided. This applies to both new construction and rehabilitation projects. Submission of evidence of sub-permits without verification of master permits for rehabilitation projects does not suffice.

Documentation must match the project address(es) and include the name entity associated with this Application, a principal, Developer, or other associate of the project's development team.

To achieve points, the Application must demonstrate that it is nearing or ready to proceed by submitting the following applicable information:

- <u>Permits issued for Mechanical, Electrical, and Plumbing Systems (MEPS)</u> – Verifiable documentation of MEP permits (Mechanical, Electrical, and Plumbing), which are separate from building permits and are required for work involving the installation, alteration, repair, or replacement of systems such as HVAC, ductwork, boilers, gas lines, water lines, drainage, electrical connections, and refrigeration.

    - **MEPS permits are specific to the Countywide Rental Rehabilitation category only.**

- <u>Master Permit Issuance</u> –Verifiable documentation of master permit issuance may include copies of the master permit, permit history/issuance from the issuing jurisdiction/agency permitting portal, or verifiable communication from the issuing jurisdiction/agency (such as a letter or email) confirming master permit issuance).

    - Permit issuance must be current and dated within one year of this Application.

- <u>Permit Ready Letter with Approved Construction Plans</u> - A Permit-Ready Letter is an official document issued by the issuing jurisdiction's development or building services department that confirms a permit application has been approved and is ready for issuance, subject only to the payment of required fees and the completion of any remaining administrative steps.

    - To obtain points, approved construction plans must be included within the Application and a formal letter from the issuing jurisdiction/agency must be provided.

- <u>Approved Site Plan Review/Administrative Site Plan Review (ASPR)</u> – An approved administrative site plan review is the formal process by which a municipality or local authority evaluates and approves a proposed layout of a development site to ensure it complies with local zoning, design, environmental, and engineering standards before construction begins. Evidence is this approval may include the one of the following:

    - FHFC Form, *Local Government of Status of Site Plan Approval for Multifamily Developments*, signed by the regulating jurisdiction.
    - Copy of ASPR approval - Documentation from the issuing jurisdiction/agency such as a printout from the government website, screenshot of the online permit portal, an email from an issuing

jurisdiction/agency with the building process number, or a letter on letterhead.

- Copy of Building Process Number – Applicants seeking points for submitting a building process number must provide formal documentation that is verifiable which may include one of the following:

    - Documentation from the issuing jurisdiction/agency such as a printout from the government website, screenshot of the online permit portal, an email from an issuing jurisdiction/agency with the building process number, or a letter on letterhead.

  Points will **not be awarded** for Applications that submit a word document or PDF containing an informal, self-documented building process number.

General Contractor (GC) Contract: To receive points, the Application must include a fully executed contract with the project's General Contractor.

County Subsidy: Applications receive points based on the amount of subsidy per unit that 1) is being requested through this RFA and 2) Miami-Dade County has committed to the development project.

County Subsidy includes Surtax, CDBG, HOME, GOB, CNI, and all other County resources dedicated to or requested for the project.

County funding committed/requested in current application will be cumulatively calculated to determine a per unit basis.

The greater the amount of subsidy being requested and/or committed by the County, the less points the Application is eligible to receive under this scoring criteria.

Elderly Units: To obtain points, proposed Elderly development projects cannot exceed 250 units and must have a minimum of 30 units.

Mixed Income Development Projects: Mixed-income housing is a residential development that includes a mix of income levels amongst its residents. Miami-Dade County is committed to reducing concentrations of poverty and providing opportunities for low-income households to achieve economic mobility through the development of mixed-income housing.

To receive points under this scoring criteria, the Developer must demonstrate a commitment to mixed income development projects. Applicants will score a greater number of points for development projects with a unit mix and/or capital stack that demonstrates a commitment toward incorporating workforce and unrestricted units into the overall project.

- Greater than or equal to 80% Unrestricted and 20% Affordable - Projects that do not have any FHFC financing. Twenty percent (20%) of the units provide housing for households whose income is at or below 80% AMI.

- 50% Unrestricted and 50% Workforce/Affordable – Projects may have HFA financing (including 4% LIHTC/Bonds). The 50% Workforce/Affordable units must provide housing for households whose income is between 60% AMI and 100% AMI only.

- 20% Unrestricted and 80% Affordable – Projects may have FHFC financing. The 80% of units for Affordable must provide housing units for households whose income is at or below 80% AMI only.

- 100% Affordable – Projects that provide housing for households whose income is at or below 80% AMI only. This includes and is not limited to FHFC financed projects.

Experience of the Developer: To receive points under this scoring criteria, the Developer must demonstrate experience with the development process, resulting in completed development projects as evidenced with copies of Certificate of Occupancy (CO). Projects used to demonstrate experience must be similar in size and scope as that identified for gap funding in this Application. Only projects completed by the Applicant/Developer or parent organization are subject to consideration. Projects completed by an associate part of the Applicant Entity but completed while employed under another firm are not considered.

Proof of unit development must include the following:

- HCD *Proof of Unit Development* Form
- Copies of COs for cited projects on the *Proof of Unit Development* Form

Recent Experience:

- Applicants may achieve additional points based on the number of units constructed within the last four (4) years of the Surtax/SHIP/HOME RFA application year (example: 2025 RFA – years 2021-2025 will be taken into consideration). HCD will determine the unit count utilizing the Proof of Unit Development form that will be verified by the copies of COs submitted to verify Developer experience.

- Points for Developer experience and number of units constructed in the last four (4) years will only be issued if the COs are verifiable.

- Projects that failed under the Applicant Entity/Developer will not be considered toward the unit count. HCD reserves the right to disallow units proposed for consideration in the Application.

Set Asides:

Disabled Households

- The Applicant is eligible to receive maximum points if the unit mix sets aside 7% or more of the units for households with a disability.

- Applicants seeking points under this scoring criteria must complete the *Set Aside of Disabled Households* form, firmly committing units to this demographic.

- Set Aside units for people with disabilities must include ADA modifications to the unit to accommodate tenants with hearing or vision impairments, the use of mobility aids, and other general ADA compliant accessibility features for people with disabilities.

Extremely Low-Income Households at or Below 33% AMI

- Applicants seeking points under this scoring criteria must complete the Set Aside of Units for ELI Households at or below 33% AMI form, firmly committing units to this demographic.

Nonprofit Ownership: To obtain points for this scoring criteria, the Applicant Entity must provide evidence that the Nonprofit Applicant Entity owns at least 51% of ownership interest in Development provided and that the Nonprofit will receive at least 50% of the Developer overhead.

- This must be demonstrated by the organizational chart
- An operating agreement must be provided

For Faith Based Developments to obtain points under this category, the Faith-Based Organization must be a member of development team and must hold at least 51% ownership interest of Managing Member.

Public Housing Redevelopment: Points will be achieved when the proposed project detailed in the Application is a redevelopment or rehabilitation of a public housing site.

Step 3: Bonus Point Section

Once an application has achieved a minimum of 70 points in the General Section, the Selection Committee will proceed with scoring the Bonus Point Section. Upon completion of the Bonus Point scoring, applications are then ranked according to the number of total points received, cumulative between the General Section and Bonus Point section.

Bonus Point Descriptions

Proximity to Community Services and/or Rapid Transit Services: Applicants may be eligible for bonus points depending on the project's walkable proximity to available Rapid Transit, Recreational and Health Services. **HCD does not consider "as the crow flies" an acceptable demonstration of walkability and it is not used to determine walkable distance under this RFA.**

Rapid Transit is defined as the Tri-Rail, Metrorail, Metro-Mover, or the South Miami-Dade Transitway.

The distance between the development project and transit or services location 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 and/or services.

Additional Bonus points may be achieved by providing documentation that the proposed development is located:

- Within 1/10 mile of rapid transit
- Within ¼ mile of rapid transit
- Within ½ mile of rapid transit
- Within a ½ mile of the Strategic Miami Area Rapid Transit Corridors
- Within a ½ mile of a Metrobus Service Area Transit Center as developed or shown on the Future Mass Transit Map in the Comprehensive Development Master Plan (CDMP). Must have a minimum of three (3) bus bays.

Scattered Site Projects - 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, within ½ mile of a Metrobus Service Area Transit Center, 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.

The final determination of actual walkable distance will be determined by HCD to measure distance from the proposed development application site to a transit stop.

- SMART Plan Corridor Map: https://www.miamidade.gov/global/transportation/corridor-plans.page
- Interactive Land Management Map: https://gisweb.miamidade.gov/landmanagement/
- CDMP Transportation Element: https://www.miamidade.gov/resources/economy/planning/documents/cdmp-transportation-element.pdf

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

- Applicants are responsible for providing evidence of the phased project. HCD will verify the project's status and compliance.
- Non-contiguous Redevelopment projects on the same footprint may be exempt and considered for bonus points under this scoring criteria.

Occupancy: The proposed project is at occupied and the Applicant has a relocation plan prepared. The relocation plan must be supplied as part of the Application to obtain points. Points may be obtained if the existing affordable development is at least 75% occupied and has a relocation plan for existing tenants.

This bonus point is specific to the Countywide Rental Rehabilitation category.

Other Financing: Bonus points may be achieved under the following activities. Documentation of the firm financial commitment must be included in the application to receive points.

- Amount and type of non-traditional funding (excluding private traditional lending mechanisms, County funds, and other government funding) that is available and committed to the project. This may include Federal Home Loan Bank (FHLB), Community Development Financial Institutions (CDFI), Opportunity Zones resources, HUD Multifamily Loans, Philanthropic donations, etc.
    - HCD does not consider “other financing” as self-sourced, traditional construction or permanent financing from a private lender.

- Separate bonus points are available for projects that are awarded non-County subsidies from other local government entities.
    - Non-County Subsidy from other Local Government, including but not limited to: CDBG, HOME, CRA/TIF, General Funds, GOB, and/or grants on a per unit basis.

- Separate bonus points are available for 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.
        - Both Miami-Dade County MFA Bonds and FHFC Multifamily Mortgage Revenue Bonds apply.
    - Applications with projects awarded 9% LIHTC are not eligible for gap financing under this 2026 Surtax/SHIP/HOME RFA.
    - Application must include a bond inducement and/or invitation to enter credit underwriting that verifies a commitment of these funds.

The greater the amount of HCD and government subsidy relative to other funding, the lower the points awarded under this category.

Self-Sourced 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 the application.

- The Applicant must demonstrate financial capacity and ability to commit self-sourced funds to the project.
- Third party verification is required to demonstrate financial capacity to commit funds. This can be achieved by a signed letter on letterhead from a financial institution or certified and/or audited financials that confirm that the financial capacity of the individual or entity is equal to or greater than the amount committed for self-sourcing.
- HCD’s standard *Self-Sourced* form included in this application must be executed by the applicant and submitted with evidence to achieve bonus points.

Applicants electing to use Self-Sourced/Developer cash commitments for financial backing must demonstrate their commitment of 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.

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.

- HCD’s standard *Efficient Building Costs Commitment* form included in this application must be executed by the applicant in response to this bonus point question.

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).

- Application must include documentation of the completed meeting and a completed Zoning Pre-Application Closeout Checklist form from the Department of Regulatory and Economic Resources (RER) or other applicable municipal issuing agency, as evidence of attending a Pre-Application Meeting, or communication from the government entity to verify the meeting took place.

Crime Preventative Measures: Bonus points for Crime Preventative Measures may be achieved when documentation to confirm one or more of the elements listed below are incorporated into the project by providing evidence through plans, a verification letter from the architect/engineer, a budget/operating pro forma clearly incorporating these specific elements, or other verification as part of the application:

- 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.

HCD’s standard *Crime Prevention Measures Commitment* form included in this application must be executed by the applicant and submitted with evidence in response to this bonus point question.

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 Wi-Fi, cable, and internet services in each unit, for the life of the loan. To receive these bonus points, the Applicant must complete the standard *Free Wi-Fi, Cable, And Internet for Each Unit* form committing to this provision of services within the unit, in its entirety.
    - Bonus points will not be provided to applications citing “connections” to the unit without the commitment of services.

- Additional bonus points may be achieved when the development includes residents with access to free Wi-Fi, cable, and internet services in common spaces for the life of the loan, including the business center, lobby areas, and community rooms. To receive these bonus points, the Applicant must complete the standard *Free Wi-Fi, Cable, and Internet in Common Spaces* form committing to provision of this amenity.

Sustainability: Bonus points may be achieved for applicants committing to incorporating hazard mitigation and resilience measures into the proposed development project for Sea Level Rise and natural environmental hazards. Examples may include but are not limited to elevating electrical equipment and/or AC units, using flood resistant materials, elevating the foundation higher than required, incorporating permeable pavement, or utilizing cool or green roof techniques in the development project.

- 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 a) that dedicate all FHFC LINK Units to the Miami-Dade

County Homeless Trust, b) if the project was selected for an award under a competitive FHFC RFA, and all FHFC LINK Units are dedicated to the specialized demographic in accordance with the specific FHFC RFA requirements, or c) if the Applicant Entity voluntarily elects to set aside 5% of the units to Miami-Dade County Homeless Trust as the referral agency.

~~Developers must provide Memorandum of Understanding between Applicant Entity and Miami-Dade County Homeless Trust or the Applicant Entity and the identified referral agency as required under the specific FHFC RFA as evidence of the dedicated set aside and selected referral agency.~~ Developers must provide the LINK Units Commitment form as evidence that all FHFC LINK units are dedicated to the Miami-Dade County Homeless Trust or voluntarily elect to set aside 5% of the units for the Miami-Dade County Homeless Trust, as the referral agency.

Entities required to provide LINK units to a designated Continuum of Care (CoC) must submit either the RFA award letter documenting the commitment or an executed Memorandum of Understanding (MOU) between the developer and the agency receiving the set-aside units. All documentation must clearly identify the number of LINK units committed and the CoC to which the units are dedicated.

Multifamily 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 85% of the units being leased.

- HCD's standard *Maximum Application Fee* form included in this application must be executed by the Applicant and submitted in response to this bonus point question.

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.

- HCD's standard *Elderly Automatic Shut-off Commitment* form included in this application must be executed by the applicant and submitted in response to this bonus point question.

Bonus points may be achieved for applicants that install roll-in showers for at least 20% of the units and/or horizontal grab bars in showers and around toilets.

Elderly Laundry: Bonus points may be achieved for applicants that install washers and dryers in elderly set-aside units.

Community Support: Bonus points may be achieved for projects that coordinate and solicit support from established local community groups or County designated CACs when planning to develop affordable housing in targeted CAC areas.

- To receive bonus points, a signed letter of support, dated within the last 12 months, from the community group or CAC must be included with the application.
- Community groups must be related to the geographic location of the development project.

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

- HCD's standard *Elderly Direct Services Commitment* form included in this application must be executed by the applicant and direct service provider and submitted in response to this bonus point question.

Neighborhood AMI: An applicant may receive up to two (2) additional evaluation points where at least fifty percent (50%) of the proposed workforce housing units are targeted to households earning AMI levels that are at least five percent (5%) below the median AMI level identified within the Neighborhood Area, as determined by the County based on the Applicant's submitted market study, as-built appraisal, and/or other available data sources.

Neighborhood Area means all U.S. Census Block Groups that are wholly or partially located within a two-mile radius of the boundaries of the proposed development site. HCD will analyze neighborhood median household income as it relates to the HUD-established AMI limits.

Applicants shall provide a neighborhood-level market and affordability analysis for the Neighborhood Area as part of their proposal submission. At a minimum, the analysis shall include: (i) median household income data; (ii) housing cost burden indicators; (iii) prevailing rental market conditions; (iv) existing affordable and workforce housing inventory; and (v) any other demographic, economic, or market data reasonably requested by the County to evaluate the appropriateness of the proposed affordability mix and AMI targeting.

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. Evidence of training must be provided either in the form of certificates of completion, verification of course completion, and/or documentation of registration for an upcoming course.

Refer to the Bonus Points Score Sheet specific to the project type to determine which potential points and scoring criteria.

Participation in Community Programming: ***Specific to the Small Scale Development category*****,** the Applicant may be awarded bonus points for their participation in community programming that includes:

- FHFC's Predevelopment Loan Program (PLP) - the project must have an approved Development Plan and has closed on the PLP loan for this proposed project.
- Applicant Entity has executed agreements for referral network services to provide coordinated services and specialized support to the population being served. (Agreement(s) must not be expired)

Step 4: Ranking & Tie Breakers

Developments will be recommended for funding will be ranked in order based on highest score. Scores are evaluated based upon an individual category ranking and overall ranking. 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.

Commitments to project elements that garnered points under the General Section and/or Bonus Point Section shall be formally documented and incorporated into the credit underwriting analysis as well as the contract or funding agreement. Any reduction or withdrawal of such commitments by the Applicant may constitute a material change, which could subject the project to recapture of the recommended funding award and/or revocation of the conditional loan commitment. HCD reserves the right to cancel the conditional loan commitment and recapture funding if the Applicant modifies any commitments to project elements or amenities included in the application, resulting in a material change to the application and its scoring process.

Step 5: Administrative Review

Once the Selection Committee has completed the scoring and ranking of submitted applications, HCD will engage the Applicants to provide the score of the Applications. HCD staff will offer meetings to walk through the score sheet, review submitted documentation, show deficiencies (as needed) to the Applicant, and explain the scoring methodology with decisions made as to how the application was scored.

Applicants will be offered an opportunity to request a formal Administrative Review. The request must be placed in writing and within 24 hours of the meeting with HCD to review the application's score. An Administrative Review consists of a secondary review of the submitted application and documentation to confirm that no errors in review or scoring occurred.

No additional or supplemental information or documentation will be accepted. Modifications of scores will only occur if HCD incorrectly scored the Application, due to an administrative error. The review and score will remain based on the original application documents submitted during the application window.

Step 6: Legislative Process & Conditional Loan Commitment

HCD will prepare an agenda item detailing the process of the competitive solicitation, selection committee, score and rank, and funding award recommendations.

The agenda item will be routed through the legislative process to obtain approval from the County Mayor and, when necessary, sponsorship from a County Commissioner. The item will go before the Housing Committee for approval, then before the Board of County Commissioners (BCC) for approval.

Once approved by the BCC, there is a 10-day veto waiver waiting period. Then, the County Clerk and Recorder signs and records the resolution.

During this time, HCD prepares and routes Conditional Loan Commitment letters for development projects that were approved for a funding award by the BCC. The letters are then routed to the Office of the Mayor for signature.

Step 7: Credit Underwriting Analysis

Upon approval by the BCC and release of executed Conditional Loan Commitment letters to the Applicants, all projects awarded under this Surtax/SHIP/HOME funds under this RFA will undergo a full Credit Underwriting analysis to analyze the project, determine feasibility, and to verify that the actual gap in financing matches the funding request under this RFA. Awards shall be contingent upon favorable full and final Credit Underwriting Reports being completed. 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.

Within the authority of Resolution No. R-232-14, each Applicant will have an initial six (6) months to complete the credit underwriting analysis resulting in a positive recommendation and close on financing. The conditional loan commitment letter will allow for extensions for six (6) months with a maximum of two (2) extensions for up to a (1) year period, providing for a total of 18 months for a loan closing to occur. Upon the need for a third extension, HCD will prepare an agenda item recommending to the Board an approval of a third conditional loan commitment extension or the denial of the extension and recapture of funds.

Obtaining a favorable credit underwriting recommendation is an essential factor to receiving the approval of the Board of County Commissioners (BCC) and the subsequent firm loan commitment. A credit underwriting analysis may be conducted either internally or using a third-party credit underwriting firm during the scoring process to determine the proposed project's feasibility based on the documents and exhibits presented in the Application. Applicants must be prepared to pay fees associated with credit underwriting services and be responsive to requests made by the credit underwriter.

Whether an application undergoes a credit underwriting analysis will be determined based on funding source(s) and the type of construction financing requested/presented in the Application. This analysis will assist in determining if the Applicant is eligible or ineligible to receive a recommendation for a contingent funding award.

All approved recommendations for contingent awards will undergo a full 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 final Credit Underwriting Report (CUR) in favor of or opposed to proceeding with awarding funds to the proposed project.

A credit underwriting analysis that results in a favorable review/recommendation is required to effectuate awards for applicable projects.

The credit underwriting analysis includes, but is not limited to, consideration of the following factors:

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, as applicable).
- The targeted demographic (i.e. family, elderly, veteran, homeless, persons with disability).
- Income restrictions imposed by the financing sources identified within the Application.
- Development Team expertise in relation to scope and scale of proposed development project.

<u>Economic Feasibility of the Applicant/Borrower, General Partner, Guarantors, Developer, and General Contractor</u>

- Financing and equity sources represented in the Application are available to the Applicant.
- The terms of the financing and equity sources meet the County's program requirements.
- DSC/DSCR is within the required range.
- Applicant/Borrower can guarantee the debt.
- Market study, if applicable. **<u>Market studies must be dated no more than 18 months prior to the RFA application submittal deadline.</u>**
- Repayment plan to County incorporated into pro forma and is in accordance with loan term for funds borrowed under this program.

<u>Development Project Budget</u>

- Hard cost and soft cost contingencies meet County program requirements.
- Able to provide schedule of values to support development costs and sales price.
- Represented sources are adequate to complete and sufficiently finance the construction of the proposed homeownership project.
- Funds requested from the County meet the program guidelines and limitations based on the information available.
- Financing plan, including County funding and other lenders, will fully fund the proposed project within the County's program guidelines requiring the homebuyer to be subject to loan qualifications of lenders licensed to provide mortgage financing as to the amount of the loan.

<u>Step 8: Loan Closing and Recapture of Funds</u>

The Applicant will be assigned to a HCD Loan Closing Officer to prepare for and facilitate the closing of the loan. Upon issuance of a final credit underwriting report (CUR) with a positive recommendation, the HCD Loan Closing Officer will engage the County Attorney's Office to facilitate the loan closing in coordination with the HCD Manager of the Construction Loan Unit.

If the Applicant closes on loans with other lenders and/or commences construction prior to closing Surtax/SHIP/HOME loan awarded under this RFA, HCD may assume that there was no financing gap and HCD funds are no longer needed.

Under this Surtax/SHIP/HOME/HOME CHDO RFA, within the authority of Resolution No. R-232-14 HCD will implement the following policy:

- Each Applicant will have an initial six (6) months to close on financing.
- The conditional loan commitment letter will allow for extensions for six (6) months with a maximum of two (2) extensions for up to a (1) year period, providing for a total of 18 months for a loan closing to occur.
- Upon the need for a third extension, HCD will prepare an item recommending to the Board the approval of a third conditional loan commitment extension or the denial of the extension and recapture of funds.

Application of Repaid Loan Funds Toward New Development 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:
    a. Extensions and modifications may be granted when in the best interest of the County.
    b. Federal Fund (HOME) loans may be granted only one extension and only when in the best interest of the County.
    c. 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.

SECTION E

Comprehensive Policies

General Policies

Funding Limits, Allocation & Partial Funding:

1. 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 development category in this RFA and are fully funded until the funding in that category is exhausted.

   HCD reserves the right to reallocate funding between development categories.

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

   - Gap funding shall be determined by HCD, taking into consideration the credit underwriting analysis. This limitation shall not apply to HOME CHDO applications.

   - If construction projects that have been underwritten by an entity qualified to perform underwriting and subsidy layering analysis have received a favorable funding recommendation based on a prior allocation of HCD funding to the project and have had a loan closing for all committed funding sources, then the project may not be eligible to receive gap funding.

   - At HCD's discretion, funding requests may be denied for Applicants that have previously received gap funding from HCD and have demonstrated poor performance. Evidence of poor performance may include, but is not limited to, development project(s) that have stalled or failed, resulting in the repayment of funds to HUD or the State of Florida, or the execution of a settlement agreement with the County due to project failure.

   - HCD reserves the right to limit awards to one Application per Developer due to limited funding availability.

3. 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 included as part of the Application.

4. HCD reserves the right to rescind or reduce awarded funds for projects that present significant material changes after being awarded funds for the project proposed in the Application. The material change may include but is not limited to financing, financing terms, development type, a reduction in the number of units, change of the unit AMI mix, changes to Developer commitments such as amenities or elements proposed to be included in the development at the time of application.

   - The number of ELI units cannot be decreased from what was submitted in the RFA.

Conditional Loan Commitments & Financing Deadlines:

5. 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 2026 Request for Applications.

6. Awardees must close on financing for the awarded projects within six (6) months of the issuance of the conditional loan commitment.

    - Within the authority of Resolution No. R-232-14, each applicant will have an initial six (6) months to close on financing. The conditional loan commitment letter will allow for extensions for six (6) months with a maximum of two (2) extensions for up to a (1) year period, providing for a total of 18 months for a loan closing to occur. Upon the need for a third extension, HCD will prepare an item recommending to the Board the approval of a third conditional loan commitment extension or the denial of the extension and recapture of funds.

Application Eligibility, Thresholds, Scoring & Tiebreakers:

7. 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 <u>minimum of 70 points in the General Section</u> before the addition of bonus points, to be recommended for funding. Applications that do not achieve a minimum of 70 points in the General Section are not eligible to have the Bonus Point section to be scored will not ranked, and will be considered ineligible for funding.

8. Points will <u>only</u> be awarded when supporting documentation outlined in the Application Checklist is <u>both accurately labeled and attached to the electronic application</u>. Points will not be awarded in cases where supporting documentation is inaccurately labeled or uploaded and/or attached to the wrong question.

9. Supporting documentation must be supplied in the form of a PDF attachment. Links to external files, shared collaborative folders, or websites will not be accepted, and no points will be issued.

10. Applications will be scored according to the project information submitted as part of the application in the application portal on or before the deadline set forth in this RFA.

11. When 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.

Soft Cost Limitation and Determination:

12. No more than 15 percent of the awarded HCD funding can be used towards soft costs.

13. 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 reimbursements/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 Priority:

14. 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.

Applicant Performance, Compliance & Disqualification:

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

16. 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.

17. 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.

18. 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.

Loan Documents:

19. 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 Application portal's Library section. Refer to Reference 19-24.

Debt Service Coverage Ratio (DSCR):

20. The Debt Service Coverage Ratio (DSCR) must demonstrate that the Applicant's income is sufficient to support the debt for the proposed project. The DSCR is subject to waiver or modification at the discretion of HCD.

Unit Classification, Subsidy & Financial Penalties:

21. 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.

Income Averaging Requirements:

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

    a) FHFC Total Set-Aside Breakdown Chart if committing to the Average Income Test submitted by the Applicant to FHFC.
    b) If the underwriting report has already completed, the report must be updated to reflect the new AMI.

23. HCD refers to FHFC income averaging policies and guidance in reference to Applications received under this RFA.

Tenant Amenities, Parking Requirements & Fees:

24. Tenants residing in HCD-assisted units must be provided access to community amenities without being charged additional fees.

25. Charging parking for HCD assisted units generally is not an allowed fee associated with an affordable project, HCD reserves the right to disallow parking fees for tenants residing in HCD-assisted rental units. Considerations such as cost burden analysis (maximum rent allowable according to AMI plus additional parking fees), local development regulations governing mandatory parking requirements, FHFC policy, and credit underwriter analysis are considered when making this determination.

    If the development project requires parking to be constructed in accordance with local zoning and development regulations, then income-eligible tenants living in HCD assisted units may not incur fees to park. If the development project has received waivers to reduce the number of stalls required, the Developer must ensure that parking stalls are available to the assisted units at no additional fee.

    When parking stalls are required by code, if the Developer opts for valet parking and/or automated parking for a fee to the tenant, an on-site no-cost alternative must be provided to the tenants residing in HCD assisted units.

    If the zoning/development regulations do not require parking stalls to be developed/available on-site, such as in a TOD, but chooses to incorporate parking as an amenity to the tenants. In this case, income eligible tenants residing in HCD assisted units may incur a charge for use of an optional amenity.

Credit Underwriting & Fees:

26. 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.

Documentation Date Requirements:

27. Applicant documentation must be dated within a timeframe of 120 days from the actual date of submission of proposals for consideration, unless explicitly stated otherwise.

Release of Funding:

28. Funding is deployed through a reimbursement process.

29. HCD reserves the right to hold 10% of the awarded funds as retainage to be released upon completion and approval of the Final Cost Certification Report.

Development/Funding Category Specific Policies

1. **Countywide Rental Rehabilitation** - All applications seeking gap funding for a rehabilitation project must submit under the Multifamily Rental Rehabilitation category. Rehabilitation projects submitted under all other categories will not be considered for funding.

2. **Elderly Housing** - 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.

3. **HOME** – HOME funding is available under this RFA 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.

   In addition to HOME gap funding for multifamily construction/rehabilitation, HCD encourages Community Housing Development Organizations (CHDOs) to apply for HOME CHDO Operating Support and HOME CHDO Set Aside funding.

   Refer to the HOME Guidebook (Appendix A) and/or the HOME CHDO Guidebook (Appendix B), which is provided as a supplement to this RFA for detailed HOME policies and RFA requirements.

   Commitment: Per 24 CFR 92.2 – Home Investment Partnerships Program, 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**.

4. **Public 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:

   a) Project site must be an HCD-owned public housing site.
   b) Developers shall have site control provided by HCD.
   c) 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.
   d) 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.

   If all units have already been replaced in a prior phase as contemplated in C, then D is not applicable.

5. **Faith Based Development –** Joint ventures between a faith-based organization and developer to construct affordable and workforce housing rental units will be expected to provide documentation to demonstrate the faith-based entity's role in the deal. While some faith-based groups may contribute land only, the true purpose of this type of venture is to uplift the community through preservation of community culture and economic opportunity through housing stabilization of income eligible tenants.

   The faith based organization is expected to remain an active partner in the development to not only preserve the foundational purpose of the development project, but to offer a voice as an advocate for tenants residing at the proposed development project.

6. **Small Scale Development –** Projects proposing to develop 60 units or less may apply under the Small Scale Development category within this RFA.

Miami-Dade County Regulatory Policies

1. 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.

2. 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.

3. 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.

4. 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.

   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: <u>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.</u>

5. 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.

6. 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.

7. As per Resolution No. R-232-14, Surtax/SHIP/HOME/HOME CHDO conditional loan commitment extensions can be granted for up to one (1) year to an Agency to perform or develop an activity. Resolution No. R-232-14 provides that after two (2) extensions for up to two (2) additional years have been granted, the Mayor shall bring a recapture/reallocation item to the Board making either (a) a recommendation to extend the contract or conditional loan commitment granting more time for the Agency

to perform and explain why that is the recommendation, or (b) a recommendation to recapture and reallocate the Housing and Community Development funds.

- Under this Surtax/SHIP/HOME/HOME CHDO RFA, HCD's implemented policy, which is within the authority of Resolution No. R-232-14, is as follows: Each applicant will have an initial six (6) months to close on financing. The conditional loan commitment letter will allow for extensions for six (6) months with a maximum of two (2) extensions for up to a (1) year period, providing for a total of 18 months for a loan closing to occur. Upon the need for a third extension, HCD will prepare an item recommending to the Board an approval of a third conditional loan commitment extension or the denial of the extension and recapture of funds.

8. 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.

SECTION F

Submission Guidelines

<u>Grants Management System</u>

- Applicants must submit an Online Application using the HCD grants management system, ZoomGrants. A direct access link is made available on HCD's webpage along with resources for Neighborly such as the User Guide and technical assistance for the platform.

<u>Application Entity and Developer Requirements</u>

- Each Applicant Entity may only submit one application per project.

- Developers are limited to a maximum of two (2) Applications for the entire RFA. This applies to Developers applying for multiple projects under different special purpose entities (SPEs) and through joint ventures.

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

<u>Application Category Selection Rules</u>

- Applicants must select only <u>one</u> 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.).

- All projects seeking funding for rehabilitation must apply under the Countywide Rental Rehabilitation category.

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

<u>Application Funding Source Requirements</u>

- Applicants may only apply for HOME funding in the categories identified in this RFA (see page 7), up to the amount of HOME funding available in this RFA.

- 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.

- Proposed Multifamily projects MUST be clearly indicated in the application "OPTION 1" or "OPTION 2" (see loan terms on page 41).

- To ensure equitable distribution of limited funding resources, HCD reserves the right to limit funding award recommendations to a maximum of one project per Developer.

<u>Application Supporting Documentation</u>

- Applicants must use a cover sheet identifying EACH attachment separately.

- Points will <u>only</u> be awarded when supporting documentation outlined in the Application Checklist is attached to your electronic application. If supporting documentation is too large for upload, the Applicant may upload attachments in multiple submissions. Supporting documentation must be supplied in the form of a PDF attachment. Links to external files, shared collaborative folders, or websites will not be accepted and no points will be issued.

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

Scoring Evaluation Phase

- The Selection Committee members will review and score all questions separately and **ONLY** consider documentation that has been correctly uploaded and labeled for specified corresponding questions.
- Applications will only be scored by the categories outlined in this RFA (see page 7), not funding sources.
- Points will only be awarded when requisite supporting documentation is provided for corresponding questions.

Non-Complaint Applications

- 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.
- Links to external files, shared collaborative folders, or websites will not be accepted and no points will be issued.

The application period is July 6, 2026, through August 14, 2026, 11:59 PM EST. Comments and 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 13, 2026, to the attention of: Nathan Kogon, AICP, Director, HCD. Questions and comments must be emailed to: CommunityDevelopmentServices@miamidade.gov

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

Nathan Kogon, AICP, 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
Loan Terms and Conditions for FY 2026 SURTAX/SHIP/HOME Loans
Financing Options

Final loan terms remain subject to Credit Underwriting and federal requirements.

Multifamily Rental Option 1	For-Profit and Nonprofit Developers
Rate	*A. <u>Tax-exempt bond financed projects with 4% LIHTC transactions and all other financing</u>* • <u>Construction:</u> 0% during construction, years 1-2. • <u>Permanent:</u> 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.

Multifamily Rental Option 2	For-Profit and Nonprofit Developers
Rate	*<u>For 4% LIHTC</u>* • <u>Construction:</u> 0% interest during construction years 1-2. • <u>Permanent:</u> 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.

Multifamily Rental Option 3	Specialized Demographic 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 housing for persons experiencing homelessness or another specialized demographic, 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.

Multifamily Rental Option 4	Specialized Demographic and Public Housing Nonprofit 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 housing for persons experiencing homelessness or another specialized demographic, 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.

Repaid Loan Terms In accordance with Section 17-02 of the Code Multifamily Rental Applicants	
Rate	• 0% interest during construction years 1-2 • 0.75% interest only payments from Development Cash Flow years 3-30 • Full principal due at maturity
Term	• 1–2-year construction – 30-year perm
Notes	• Proposed development must meet Minimum Threshold requirements. • REPAID loan funds will be included in the total County funding for the leveraging calculation.

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

SECTION H

Features and Amenities

Construction Features (2025 RFA for SAIL with 4% LIHTC & Bonds)

All units are expected to meet all requirements as outlined below.

All features and amenities committed to and proposed by the Applicant that are not unit specific shall be located on each of the Scattered Sites, or no more than 1/16 mile from the Scattered Site with the most units, or a combination of both.

a. Federal Requirements and State Building Code Requirements for all Developments

All proposed Developments must meet all federal requirements and state building code requirements, including the following, incorporating the most recent amendments, regulations and rules:

- Florida Accessibility Code for Building Construction as adopted pursuant to Section 553.503, F.S.;
- The Fair Housing Act as implemented by 24 CFR 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 35.

The above documents are available on the RFA Webpage.

*All Developments must comply with Section 504 of the Rehabilitation Act of 1973, as implemented by 24 CFR Part 8 ("Section 504 and its related regulations"). All Developments must meet accessibility standards of Section 504. Section 504 accessibility standards require a minimum of 5 percent of the total dwelling units, but not fewer than one unit, to be accessible for individuals with mobility impairments. An additional 2 percent of the total units, but not fewer than one unit, must be accessible for persons with hearing or vision impairments. All of the accessible units must be equally distributed among different unit sizes and Development types and must be dispersed on all accessible routes throughout the Development.

To the extent that a Development is not otherwise subject to Section 504 and its related regulations, the Development shall nevertheless comply with Section 504 and its related regulations as requirements of the Corporation funding program to the same extent as if the Development were subject to Section 504 and its related regulations in all respects. To that end, all Corporation funding shall be deemed "Federal financial assistance" within the meaning of that term as used in Section 504 and its related regulations for all Developments.

b. General Features

(1) The following General Features must be provided for all proposed Developments:

- Broadband infrastructure which includes cables, fiber optics, wiring, or other infrastructure, as long as the installation results in at least 100 Mbps download and 20 Mbps upload accessibility in each unit; Termite prevention;
- Pest control;
- Window covering for each window and glass door inside each unit;
- Wireless, cable or satellite TV hook-up in each unit and, if the Development offers cable or satellite TV service to the residents, the price cannot exceed the market rate for service of similar quality available to the Development's residents from a primary provider of cable or satellite TV;
- Washer and dryer hook ups in each of the Development's units or an on-site laundry facility open 7 days a week for resident use. If the proposed Development will have an on-site laundry facility,

the following requirements must be met:

  - There must be a minimum of one Energy Star certified washer and one Energy Star certified or commercial grade dryer per every 15 units. To determine the required number of washers and dryers for the on-site laundry facility; divide the total number of the Development's units by 15, and then round the equation's total up to the nearest whole number;
  - At least one washing machine and one dryer shall be front loading that meets the accessibility standards of Section 504;
  - If the proposed Development consists of Scattered Sites, the laundry facility shall be located on each of the Scattered Sites, or no more than 1/16 mile from the Scattered Site with the most units, or a combination of both;
- At least two full bathrooms in all 3 bedroom or larger new construction units;
- Bathtub with shower in at least one bathroom in at least 90 percent of the new construction non-Elderly units; and
- Elderly Developments must have a minimum of one elevator per residential building provided for all Elderly Set-Aside Units that are located on a floor higher than the first floor.

(2) All Family Demographic Developments must provide a full-size range and oven in all units.

(3) All Developments with the Elderly (ALF or Non-ALF) Demographic, must also provide the following:

For new construction units, a full-size range and oven must be incorporated in all units.

c. Required Accessibility Features, regardless of the age of the Development Federal and state law and building code regulations requires that programs, activities, and facilities be readily accessible to and usable by persons with disabilities. The Corporation requires that the design, construction, or alteration of its financed Developments be in compliance with federal and state accessibility requirements. When more than one law and accessibility standard applies, the Applicant shall comply with the standard (2010 ADA Standards, Section 504, Fair Housing Act, or Florida Building Code, Accessibility) whichever affords the greater level of accessibility for the residents and visitors. Areas required to be made accessible to mobility-impaired residents and their visitors, including those in wheelchairs, shall include, but not be limited to, accessible routes and entrances, (including all dwelling units that can be accessed by elevators), paths of travel, primary function areas, parking, trash bins, mail and package receiving areas for residents, pool and other amenities, including paths of travel to amenities and laundry rooms, including washers and dryers. If a pool is made available for residents' use, it must meet accessibility requirements under federal regulation, which include a securely anchored pool lift.

(1) Required Accessibility Features in all Units

- Primary entrance doors on an accessible route shall have a threshold with no more than a ½-inch rise;
- All door handles on primary entrance door and interior doors must have lever handles;
- Lever handles on all bathroom faucets and kitchen sink faucets;
- Mid-point on light switches and thermostats shall not be more than 48 inches above finished floor level; and
- Cabinet drawer handles and cabinet door handles in bathroom and kitchen shall be lever or D-pull type that operate easily using a single closed fist.

(2) In addition to the 5 percent mobility requirement outlined above, all Family Demographic Developments must provide reinforced walls for future installation of horizontal grab bars in place around each tub/shower and toilet, or a Corporation-approved alternative approach for grab bar installation. The installation of the grab bars must meet or exceed the 2010 ADA Standards for Accessible Design.

At the request of and at no charge to a resident household, the Development shall purchase and install grab bars around each tub/shower unit and toilet in the dwelling unit. The product specifications and installation must meet or exceed 2010 ADA Standards for Accessible Design. The Development shall inform a prospective resident that the Development, upon a resident household's request and at no charge to the household, will install grab bars around a dwelling unit's tub/shower unit and toilet, pursuant to the 2010 ADA Standards. At a minimum, the Development shall inform each prospective lessee by including language in the Development's written materials listing and describing the unit's features, as well as including the language in each household's lease.

(3) Accessibility Features in all Developments with the Elderly (ALF or Non-ALF)

Demographic must also provide the following features:

- 20 percent of the new construction units must have roll-in showers.

- Horizontal grab bars in place around each tub and/or shower, or a Corporation-approved alternative approach for grab bar installation. The installation of the grab bars must meet or exceed the 2010 ADA Standards for Accessible Design, Section 609. In addition, the following standards for grab bars are required:
    - If a bathtub/shower combination with a permanent seat is provided, grab bars shall be installed to meet or exceed the 2010 ADA Standards for Accessible Design, Section 607.4.1.
    - If a bathtub/shower combination without a permanent seat is provided, grab bars shall be installed to meet or exceed the 2010 ADA Standards for Accessible Design, Section 607.4.2.
    - If a roll-in shower is provided, grab bars shall be installed to meet or exceed the 2010 ADA Standards for Accessible Design, Section 608.3.2;

- Reinforced walls for future installation of horizontal grab bars in place around each toilet, or a Corporation-approved alternative approach for grab bar installation. The installation of the grab bars must meet or exceed the 2010 ADA Standards for Accessible Design;
- All bathrooms in all new construction units must have vanity cabinets with at least one roll-out shelf or drawer in bottom of cabinet;
- Adjustable shelving in master bedroom closets (must be adjustable by resident); and
- In one of the kitchen's base cabinets, there shall be a large bottom drawer that opens beyond full extension, also referred to as an "over-travel feature." Drawers with the over-travel feature allow drawers to extend completely past the cabinet front so all the contents can be accessed. The
- drawer shall be deep and wide enough to store pots and pans and the drawer slides shall have a weight load rating of a minimum of 100 pounds. The drawers shall be mounted on a pair of metal side rails that are ball bearing.

d. Emergency Operations for all Elderly Developments (ALF and Non-ALF)

The following Emergency Operations Features must be provided in Elderly Developments (ALF and Non-ALF):

- There must be a community building/dedicated space within the Development; and
- There must be a minimum of one permanent, standby generator that meets or exceeds the following performance expectations:
    - Operates at least one elevator per residential building serving residents that are located on a floor higher than the first floor;
    - Operates all life safety systems, such as emergency lighting, exit signage, and fire alarm systems;
    - Operates all lights, HVAC and other electrical appliances in the community room/dedicated space throughout the duration of a power outage.
- Emergency Generators shall comply with 2702.1.1 through 2702.2.18 of the Florida Building Code;

- The generator(s) must be maintained and tested in accordance with the Florida Fire Prevention Code;
- The generator(s) and system must be installed, serviced, and tested with a certified vendor; and
- The Applicant must maintain an executed written contract with the certified vendor to service and test the generator(s) and system at least annually.

e. Required Green Building Features in all Developments

(1) All new construction units and, as applicable, all common areas must have the features listed below and all rehabilitation units are expected to have all of the following required Green Building features unless found to be not appropriate or feasible within the scope of the rehabilitation work utilizing a capital needs assessment as further explained in Exhibit F of this RFA:

- Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat; 150 grams per liter or less for non-flat paint);
- Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
  - Toilets: 1.28 gallons/flush or less,
  - Urinals: 0.5 gallons/flush,
  - Lavatory Faucets: 1.5 gallons/minute or less at 60 psi flow rate,
  - Showerheads: 2.0 gallons/minute or less at 80 psi flow rate;
- Energy Star certified refrigerator;
- Energy Star certified dishwasher;
- Energy Star certified ventilation fan in all bathrooms;
- Water heater minimum efficiency specifications:
  - Residential Electric:
    - Up to 55 gallons = 0.95 EF or 0.92 UEF; or
    - More than 55 gallons = Energy Star certified; or
    - Tankless = 0.97 EF and Max GPM of ≥ 2.5 over a 77◦ rise or 0.87 UEF and GPM of ≥ 2.9 over a 67◦ rise;
  - Residential Gas (storage or tankless/instantaneous): Energy Star certified,
  - Commercial Gas Water Heater: Energy Star certified;
- Energy Star certified ceiling fans with lighting fixtures in bedrooms and living rooms;
- Air Conditioning (in-unit or commercial):
  - Air-Source Heat Pumps – Energy Star certified:
    - ≥ 7.8 HSPF2/ ≥15.2 SEER2/ ≥11.7 EER2 for split systems
    - ≥ 7.2 HSPF2 ≥15.2 SEER2/ ≥10.6 EER2 for single package equipment including gas/electric package units
  - Central Air Conditioners – Energy Star certified:
    - ≥15.2 SEER2/ ≥12.0 EER2 for split systems
    - ≥15.2 SEER2/ ≥11.5 EER2* for single package equipment including gas/electric package units.

    NOTE: Window air conditioners and portable air conditioners are not allowed. Package Terminal Air Conditioners (PTACs) / Package Terminal Heat Pumps (PTHPs) are allowed in studio and one-bedroom units.

(2) In addition to the required Green Building features outlined in (1) above, proposed Developments with the Development Category of New Construction must select one of the following Green Building Certification programs: Leadership in Energy and Environmental Design (LEED); Florida Green Building Coalition (FGBC); Enterprise Green Communities; or ICC 700 National Green Building Standard (NGBS).

(3) In addition to the required Green Building features outlined in (1) above, proposed Developments with a Development Category of Rehabilitation, with or without Acquisition, must select enough additional

Green Building features in Exhibit A so that the total point value of the features selected equals at least 10 points. Failure to select at least 10 points worth of the features will result in the Application failing to meet this requirement.

Note: If Energy Star certified products referenced above are no longer available at the time of implementation, the Applicant may request a substitute option that meets or exceeds the most recent Energy Star requirements.

f. Items to be included in the rehabilitation scope of work~~.~~

(1) All Applicants will be required to address the following required items:

(a) Required features outlined in a. and c. above. If the CNA provider determines that the required items cannot be addressed within the contemplated budget, the proposed Development will be deemed infeasible and the Corporation will rescind funding from the proposed Development;
(b) All items outlined in b. and d. above;
(c) Immediate repair items as identified in the CNA report that threaten the health and safety of the residents, as well as items identified as being in violation of recorded building and/or fire codes;
(d) Critical repair items identified in the CNA report that require immediate remediation to prevent additional substantial deterioration to a particular system, address an immediate need observed by the CNA consultant, or extend the life of a system critical to the operation of the property;
(e) Green building items outlined in 8.e. above, considering the appropriateness and feasibility of the features and the remaining useful life, as outlined in the CNA provider's final report. For the additional Green Building features selected by the Applicant at question 8.d.(3) of Exhibit A, a total of 10 points must be maintained; and
(f) Items identified in the CNA report as having a remaining useful life of 5 years or less.

(2) Once items in (1) above have been addressed in the Rehabilitation Scope of Work, the following items may be added to the scope, if within the remaining available budget.

(a) Items identified in the CNA report as having a remaining useful life of 6-15 years.
(b) Features and amenities that add to the marketability of the Development.

Federal, State, & Local Development Rules and Regulations

The proposed development must meet all state and local building code requirements. The development project may also be required to adhere to specific federal regulations.

This may include, but is not limited to the following requirements:

- Florida Building Code 8^{th} Edition 2023
- 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)
- Local Land Development Regulations as codified in County or municipal Code of Ordinances

Developer/Owner Obligations

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.

Sustainable Development Requirements

Proposed development projects under this RFA must comply with Sustainable building requirements, which may incorporate energy and green features.

1. HOME Program Requirements – Sustainable Development
   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 were approved by Miami-Dade County's Department of Regulatory and Economic Resources through MDC 9-71 through 9-75 and IO 8-8 for sustainability and energy efficiency efforts in the building design and construction.

2. Surtax, SHIP, and HOME Program Requirements – Sustainable Development
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.

Florida Housing Finance Corporation Funded Development Projects

Proposed development projects financed by the Florida Housing Finance Corporation must include:

- 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.
- 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.

Single Room Occupancy (SRO) Requirements

- 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

Elderly Development Requirements Features for Elderly Housing Developments

When developing units for elderly households, there are specific 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 FORMS

DOCUMENTARY STAMP SURTAX FUNDING (SURTAX)

STATE HOUSING INITIATIVES PARTNERSHIP FUNDING (SHIP)

HOME INVESTMENT PARTNERSHIPS FUNDING (HOME)

APPLICATION COVER SHEET

FY 2026 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.

Multifamily 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.*

☐ Multifamily Rental Option 1, For Profit and Nonprofit Developers

☐ Multifamily Rental Option 2, For Profit and Nonprofit Developers

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

☐ Multifamily Rental Option 4, Homeless, and/or Public Housing Nonprofit Developers

With my signature below, I attest to the accuracy of the information provided on the cover page. The information above summarizes my RFA 2026 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 ________________, 2026, 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 2026 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: ____

Title of Authorized Representative: ____

Signature: ____________________________________ Date: ______________________

EQUAL HOUSING OPPORTUNITY

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 Department of Regulatory and Economic Resources.

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

HOUSING AND COMMUNITY DEVELOPMENT
ELDERLY AFFORDABLE HOUSING
AFFIDAVIT

Project Name: ______________________________

Applicant Entity: ______________________________

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

HOUSING AND COMMUNITY DEVELOPMENT
APPLICATION CHECKLIST

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

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

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	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			
8	☐	***Development Team*** - Include name and prior experience for each principal.	Attachment _____
	☐	***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	☐	Qualifications of Developer Entity – Applicant Supplied ****Developer Experience Form and COs submitted under Development Category Specific Scoring Section.***	Attachment _____
10	☐	Management agent's prior experience chart	Attachment _____
11	☐	General Contractor's name and prior experience chart	Attachment _____
12	☐	Architect or Engineer Certification Form & FHFC Architect Certification	Attachment _____

Checklist Item	Labeled & Uploaded	Document	Include Cover Sheet & Attachment Number
13	☐	General Contractor or Qualifying Agent of General Contractor Certification Form	Attachment _____
14	☐	Accountant Certification Form	Attachment _____
15	☐	Evidence of experience of Service Provider for target demographic, including but not limited to ALF, Elderly, People with Disabilities, or Specialized Demographic Population. – ***IF APPLICABLE***	Attachment _____
16	☐	Service Provider's Prior Experience Chart – ***IF APPLICABLE***	Attachment _____
Part III - Development Information			
17	☐	**Scope of Project** – Including a Description, Location, Proposed Project Site and Features and Amenities.	Attachment _____
18	☐	Renderings or color photos of proposed development site – ***IF APPLICABLE***	Attachment _____
19	☐	Market Study/Analysis, Appraisal (as-is/as-built) – ***IF APPLICABLE***	Attachment _____
Part IV - Ability to Proceed			
20	☐	**Site Control –** 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 at minimum through December 31, 2026, 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).** ***This is a minimum threshold requirement.***	Attachment _____
21	☐	Approved Construction Plans and Specifications – ***Required IF project is submitting a permit ready letter, or documentation of permits issued.***	Attachment _____
22	☐	Color Photos of Existing Site Structures – ***IF APPLICABLE***	Attachment _____
23	☐	**Evidence of Infrastructure Availability Forms** – Electricity, Water, Sewer, and Roads.	Attachment _____
24	☐	**Evidence of Appropriate Zoning** is demonstrated by verification of site plan approval or formal verification from the approving jurisdiction, or FHFC Form *Local Government Verification that Development is Consistent with Zoning and Land Use Regulations Form* signed by the regulating jurisdiction.	Attachment _____
Part V – Demographic Targets, Income Targeting, and Set-Aside Commitments			
25	☐	Unit mix table, Income Averaging documentation (FHFC Total Set Aside Breakdown Chart), and documentation to demonstrate a commitment to units set aside to a targeted population.	Attachment _____
Part VI - Financing (Budget)			
26	☐	~~Total Budget~~ **Construction Allocation Financial Breakdown Report**	Attachment _____
27	☐	Sources and Uses Statement	Attachment _____
28	☐	Leverage of Funds	Attachment _____
29	☐	Credit Underwriting Report or evidence of initial credit underwriting conducted by lender who issued a firm commitment – ***IF APPLICABLE***	Attachment _____

Checklist Item	Labeled & Uploaded	Document	Include Cover Sheet & Attachment Number
30	☐	**Self-Sourced Commitments Only** - Evidence of funding availability to demonstrate capacity for financial commitment. – ***IF APPLICABLE***	Attachment _____
31	☐	Additional documentation such as local government resolutions, HFA information, or other information related to firm commitments. ***– IF APPLICABLE*** ****FIRM COMMITMENTS TO BE UPLOADED IN DEVELOPMENT CATEGORY SPECIFIC SCORING SECTIONS.***	Attachment _____
Part VII – Financial Beneficiaries			
32	☐	Organizational chart detailing ownership interest and membership in the organizational structure.	Attachment _____
Part VIII – Multifamily Rental Forms & Pro Forma			
33	☐	Multifamily Rental Form	Attachment _____
34	☐	Development Cost 30-Year Pro Forma – ***APPLICANT SUPPLIED***	Attachment _____
Part IX - Additional Documents			
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 nonprofit status - ***IF APPLICABLE***	Attachment _____
37	☐	**Governing Board** - Names and addresses and role of nonprofit. – ***CHDO APPLICANTS ONLY***	Attachment _____
38	☐	Current Articles of Incorporation and Corporate Documents – ***CHDO APPLICANTS ONLY***	Attachment _____
39	☐	Current By-Laws – ***CHDO APPLICANTS ONLY***	Attachment _____
40	☐	HOME CHDO Certification Application **– *CHDO APPLICANTS ONLY***	Attachment _____
41	☐	Trade and Banking References **–** ***~~NOT REQUIRED~~ OPTIONAL***	Attachment _____
42	☐	Marketing Plan **– *APPLICABLE TO HOME FUNDING***	Attachment _____
43	☐	Appeals or Other Pending Issues	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	☐	Applicant Income Averaging Acknowledgement and Certification – ***IF APPLICABLE***	Attachment _____
49	☐	Elderly Affordable Housing Affidavit – ***IF APPLICABLE***	Attachment _____
50	☐	Self-Evaluated Score Sheet – ***DEVELOPMENT CATEGORY SPECIFIC***	Attachment _____

APPENDIX A

SAMPLE ZOOMGRANTS

SURTAX/SHIP/HOME APPLICATION

SUBJECT TO CHANGE

Powered by ZoomGrants™ and

Miami-Dade County Department of Housing and Community Development

FY 2026 Surtax/SHIP/HOME/HOME CHDO Multifamily Rental RFA
Deadline: 8/7/2026

Print Preview Prop

Jump to: Part I. General Information   Parts: II-Development Team , III-Development Information, IV-Ability to Proceed, and V-Demographic Targets   PARTS VI-Financing and VIII-Rents And Operating Pro Forma   PARTS VII-Financial Beneficiaries and VIII-Rents And Operating Pro Forma   Required Documents for Upload

USD$ 0.00 Requested

Additional Contacts
none entered

printpreview@printpreview.com
Tel: 888-867-5309

Part I. General Information *top*

Applicant/Developer

---

1. What is your Federal Employer Identification Number (FEIN)?
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 ____" in the Required Documents.
-no answer-

2. 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 in the Required Documents section.
☐ Yes
☐ No

3. Is the Applicant a limited partnership or limited liability company?
☐ Limited Partnership
☐ Limited Liability Company

4. Is the Applicant applying as a not-for-profit organization?
If yes, you must provide the following information in the Required Documents section: Attorney's Opinion Letter and IRS Determination Letter. Documents must uploaded as attachments and clearly identified.

☐ Yes
☐ No

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

☐ Yes
☐ No

6. 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

7. 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

8. 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
☐ N/A

9. 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

10. 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

11. If "Yes," state the percentage owned in the general partnership interest: ______ % and the Percentage of Developer's fee that will go to the not-for-profit entity: _____ %
-no answer-

12. Provide the description/explanation of the role of the not-for-profit entity including a list of names and addresses of the members of the governing board.
Upload as a labeled attachment in the Required Section.
-no answer-

13. Year not-for-profit entity was incorporated.
Provide the Articles of Incorporation demonstrating that one of the purposes of the not-for-profit entity is to foster low-income housing as and uploaded clearly labeled attachment in the Required Section.
-no answer-

14. 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? If "Yes," state name of the for-profit entity and what is the percentage of partnership.
-no answer-

Documents Requested *	Required?	Attached Documents *
Provide the names and addresses of the members of the governing board of the not-for-profit entity. If not applicable, upload document as N/A.	☑	
Provide the Articles of Incorporation demonstrating that one of the purposes of the not-for-profit entity is to foster low-income housing. If not applicable, upload document as N/A.	☑	
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. If not applicable, upload document as N/A.	☑	
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. If not applicable, upload document as N/A	☑	
For all other entities, provide a list of the officers and directors as of the application deadline.	☑	

Parts: II-Development Team , III-Development Information, IV-Ability to Proceed, and V-Demographic Targets *top*

Part II - Development Team

1. Name and contact information for Developer or principal of developer:
Please include street address, city, state, zip, telephone, fax, and email address.
-no answer-

2. Developer's Federal Employer Identification Number (FEIN)?
Also, provide the Developer's Unique Entity Identifier (UEI) Number for federal funds only.

-no answer-

3. Corporate name(s) of each Developer (include all co-Developers):
Provide the prior experience for each developing entity in a chart and upload as an attachment.
-no answer-

4. Provide the General Contractor's name and prior experience. Is the construction company a subsidiary of the developing entity or does the Developer have an ownership interest in the construction company?
Prior experience chart must be uploaded and clearly as an identified attachment.
-no answer-

Part III - Development (Scope)

5. Name of Development and description of the proposed project:
-no answer-

6. Location of Development Site. Please include address and Folio #.
If there are multiple sites, please list all separately below with addresses and folio numbers.
-no answer-

7. Please provide the number of total units in the project.
-no answer-

8. Please provide the total number of HCD units.
-no answer-

9. Will the development consist of scattered sites?
☐ Yes
☐ No

10. If "Yes," for each of the sites provide the address, total number of units, and a latitude and longitude coordinate
If "No," please insert "N/A."
-no answer-

11. Name of local jurisdiction where development is located:
-no answer-

Development Category

12. Will this development require rehabilitation as a historic building?
☐ Yes
☐ No

Development Type

13. If you answered "Yes" to Question 10 above, please list: Date the development originally placed in service (mm/dd/yyyy), Date of last rehabilitation, and the Cost of last rehabilitation.

If no answered "No" to Question 10, please insert "N/A."
-no answer-

Part IV - Ability to Proceed

Site Control

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14. Select one Development 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 (demolition of existing structures and new construction)
- ☐ Reconstruction (rebuilding of an existing structure, usually on the same footprint)

Part V - Demographic Commitment and Set-Asides

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15. 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:

Demographic Targets

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16. Does the organization/applicant have documented site control?
Please note that multiple documents must be submitted in the "Required Documents" tab to demonstrate site control.

- ☐ Yes
- ☐ No

17. Elderly - Is the proposed development an Assisted Living Facility (ALF)?

- ☐ Yes
- ☐ No

18. Elderly - Will the proposed Development serve Elderly residents 55 or over?

- ☐ Yes
- ☐ No

19. Homeless - Will the proposed Development set aside units for homeless persons?

- ☐ Yes

☐ No

20. Homeless - Who will be served?
☐ Singles only
☐ Families only
☐ Singles and Families
☐ N/A

21. Percentage set-aside for Homelessness:
-no answer-

22. Family - Will the development serve the general population?
☐ Yes
☐ No

Income Targeting

23. Disability - Will the proposed Development serve persons with disabilities?
☐ Yes
☐ No

24. If yes, specify the number of units and percentage of units set-aside for disabled persons.

	Number of units
	Percentage of units
0.00	**TOTAL**

Set-Aside Commitments

25. 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
☐ Housing units located within ½ mile of rapid transit facilities, (i.e., Metrorail); ½ mile of the South Miami-Dade Transitway; and/or ½ mile of a corridor shown on the SMART Plan.

Commission District(s)

26. Specify the number of units reserved for management or service units, which are not affordable units.
-no answer-

27. For mixed-income residential housing, indicate the number of units being provided for each category:

	Market rate units
	Workforce units
	Moderate income units

	Low income units
	Very low income units
	Extremely low income units
0.00	**SUBTOTAL**
0.00	**TOTAL**

28. 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 must set aside 10% or more of the units for households at 33% or less of AMI (the operating reserve must be itemized in project capital budget with a source to fund the reserve. RFA funds can't be utilized for an operating reserve).
- ☐ HOME set-asides. HOME set-asides must be identified and included in 30-year Pro Forma.
- ☐ None

29. County Commission District(s) where activity is located.

Please check District number(s) or Countywide.

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

30. County Commission District (s) where clients reside.

Please check District number(s) or Countywide

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ 7
- ☐ 8
- ☐ 9

☐ 10
☐ 11
☐ 12
☐ 13
☐ Countywide

Funding Amounts Requested

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31. County Commission District (s) where Developer/applicant's business is located
Please check District number(s)

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

32. Surtax/SHIP Amount only
Include the amount of Surtax/SHIP funding being requested. Each application will be evaluated by category, not by funding source. If applicant is not soliciting Surtax/SHIP funding, respond as N/A.

	Multi-family Countywide Developments
	Faith Based Developments
	Elderly Developments
	Small Developments
	Public Housing/ RAD Developments
0.00	**TOTAL**

33. HOME Amount Only
Include the amount of HOME funding being requested. Each application will be evaluated by category, not by funding source. If applicant is not soliciting HOME funding, respond as N/A.

	Multi-Family Rental - Countywide
	Elderly Housing Developments
	Public Housing and/or RAD Developments
	Faith-Based Developments
	Small Developments
0.00	**TOTAL**

34. HOME CHDO Amounts only
Indicate the amount of HOME CHDO funding being requested. Each application will be evaluated by category, not by funding source. If applicant is not soliciting HOME CHDO funding, respond as N/A.

	Multifamily Countywide Developments
	Elderly Developments
	Faith-Based Developments
	Public Housing and/or RAD Developments
	Small Developments
0.00	**TOTAL**

35. Select the applicable Surtax SHIP and HOME or HOME CHDO Financing Option below, based on the project type. Financial underwriting will be based on the option selected.
See the Loan Terms and Conditions for FY 2026 SURTAX SHIP and HOME or HOME CHDO in the Library Section 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 Homeless and Public Housing For-Profit Developers
- ☐ Multi-Family Rental Homeless and Public Housing Not-For-Profit Developers

36. Please identify the Management agent or principal of management agent.
Provide a chart of the management agent's prior experience as an attachment.
-no answer-

37. Developer Experience - provide a list of all completed developments within the lat 10 years as an attachment.
include the developer and development complete address, folio number, year completed, number of units, certificates of occupancy (CO) and color photographs uploaded as an attachment. CO's must clearly identify number of units and location.
-no answer-

PARTS VI-Financing and VIII-Rents And Operating Pro Forma *top*

INCOME	Income
-none-	**USD$ 0.00**

OPERATING EXPENSES	Expenses
-none-	**USD$ 0.00**

Net Operating Income **USD$ 0.00**

PARTS VII-Financial Beneficiaries and VIII-Rents And Operating Pro Forma *top*

Financial Beneficiaries

Name of financial beneficiary

Units and Rental Rates - Miami-Dade County Assisted Units

# of Bedrooms	A - Target Tenant *	B - % of Median Income	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	_	%	_	_	$	$	$	$
6	_	%	_	_	$	$	$	$
7	_	%	_	_	$	$	$	$
8	_	%	_	_	$	$	$	$
9	_	%	_	_	$	$	$	$
Total	0	0 %	0	0	$ 0.00	$ 0.00	$ 0.00	$ 0.00

Units and Rental Rates - NON Miami-Dade County Assisted Units

# of Bedrooms	A - Target Tenant *	B - % of Median Income	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	0	0 %	0	0	$ 0.00	$ 0.00	$ 0.00	$ 0.00

Debt Service Coverage

Project Name	Net Operating Income	Annual Debt Service for all Mortgages	Debt Service Ratio
	$	$	Error Occured: 13 - Type mismatch

Required Documents for Upload *top*

Documents Requested *	Required?	Attached Documents *
1 - Application Cover Sheet download template	☑	
2 - Applicant Certification and Acknowledgment Form download template	☑	
3 - Due Diligence Affidavit download template	☑	
4 - Certification of Accuracy download template	☑	
5 - Responsible Contractor Form (if applicable) download template		
6 - Application Checklist - Please upload your completed checklist here. download template	☑	
7 - Part I - General Information FEIN and/or Unique Entity Identifier Number (UEI) Number of applicant.		
8 - Part II - Development Team and Organizational & Financial Cpacity		
9 - 16 - Part II Development Team - Experience		
17 - 19 - Part III - Development Information Upload all checklist items from number 17-19 here.		
20 - 24 Part IV - Ability to Proceed Upload all checklist items from 20 to 24 here. Use a cover page in between documents to identify the checklist items.		
20 - 24 Part IV - Ability to Proceed - Additional Information Upload section.		
25 - Part V - Demographic Targets, Income Targeting and Set-Aside Commitments Upload all checklist items from 25 here.		
26 - 31 Part VI - Financing (Budget) Upload all checklist items from 26 to 31 here.		

26 - 31 Part VI - Financing (Budget) Additional Information Upload section.	
32 - Part VII - Financial Beneficiaries (organizational chart) Upload all checklist items from 32 here.	
33 - 34 Part VIII - Multifamily Rental Form, if applicable Upload all checklist items from 33 to 34 here. Use a cover page in between documents to clearly identify the checklist items. download template	
35 - 39 Checklist Items - Additional Documents Upload all checklist items here. Use a cover page in between documents to clearly identify the checklist items.	
40 - HOME CHDO Certification Application - CHDO Applicants Only	
42 - Marketing Plan - Applicable to HOME Funding	
43 - 50 Checklist Items - Additional Documents Upload all checklist items here. Use a cover page in between documents to clearly identify the checklist items.	
43 - 50 - Checklist Items Additional Documents Upload section Upload all checklist items here. Use a cover page in between documents to clearly identify the checklist items.	
COUNTYWIDE - MULTIFAMILY RENTAL NEW CONSTRUCTION AND REDEVELOPMENT - SCORING CRITERIA BELOW **Check RFA Book for Definitions**	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A to 1E here. Separate each response with a cover sheet clearly identifying each upload.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 3 - Mixed	

Income Redevelopment Upload documents related to Section 3 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 4 - Experience of Developer Upload documents related to 4A to 4B here. Separate each response with a cover sheet clearly identifying each upload.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 5 - Set-Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 6 - Nonprofit Ownership Upload documents related to Section 6 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment GENERAL Scoring Section 7 - Redevelopment of a Public Housing Site Upload documents related to Section 7 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B1 – Proximity to Community Services and/or Rapid Transit Services Upload documents related to B1a to B1c here. Separate each response with a divider.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B2 – Project Completion and Compliance points. Upload documents related to Section B2 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B3 – Other Financing. Upload documents related to B3A to B3E here. Separate each response with a cover sheet clearly identifying each upload.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B4 – Efficient Building Costs for New Developments	

Upload documents related to Section B4 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B5 – Crime Preventative Measures. Upload documents related to Section B5 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B6 – Crime Preventative Measures Upload documents related to B6a to B6c here. Separate each response with a cover sheet clearly identifying each upload.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B7 – Developments that Provide Free Internet and Cable Service. Upload documents related to B7a to B7b here. Separate each response with a cover sheet.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B8 – Sustainability Upload documents related to Section B8 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B9 – LINK Units Upload documents related to B9 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B10 - Multifamily Rental Fees for Affordable Rental Applicants Upload documents related to Section B10 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B11 - Elderly Set-Aside Unit Fixture Upload documents related to Section B11 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B12 - Community Support Upload documents related to B12 here.	
COUNTYWIDE - Multifamily Rental - New Construction & Redevelopment BONUS Points Section B13 -	

Neighborhood AMI Upload documents related to Section B13 here.
COUNTYWIDE - REHABILITATION - SCORING CRITERIA BELOW **Check RFA Book for Definitions**
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A to 1E here. Separate each response with a cover sheet clearly identifying each upload.
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 3 - Mixed Income Development Upload documents related to Section 3 here.
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 4 - Experience of Developer Upload documents related to 4A to 4B here. Separate each response with a cover sheet clearly identifying each upload.
COUNTYWIDE - Rehabilitation General Section 5 - Set-Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 6 - Nonprofit Ownership Upload documents related to Section 6 here.
COUNTYWIDE - Rehabilitation GENERAL Scoring Section 7 - Rehabilitation of a Public Housing Site Upload documents related to Section 7 here.
COUNTYWIDE - Rehabilitation BONUS Points Section B1 - Proximity to Commnity Services and/or Rapid Transit Services Upload documents related to B1a to B1c here. Separate each response with a cover sheet clearly identifying each upload.
COUNTYWIDE - Rehabilitation BONUS Points Section B2 - Occupancy Upload documents related to B2 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B3 – Other Financing Upload documents related to B3A to B3B here. Separate each response with a cover sheet clearly identifying each upload.

COUNTYWIDE - Rehabilitation BONUS Points Section B4 – Efficient Building Costs for New Developments Upload documents related to Section B4 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B5 – Pre-Application Meeting Upload documents related to Section B5 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B6 – Crime Preventative Measures Upload documents related to B6a to B6c here. Separate each response with a cover sheet clearly identifying each upload.

COUNTYWIDE - Rehabilitation BONUS Points Section B7 – Developments that Provide Free Internet and Cable Service Upload documents related to B7a to B7b here. Separate each response with a cover sheet clearly identifying each upload.

COUNTYWIDE - Rehabilitation BONUS Points Section B8 – Sustainability Upload documents related to Section B8 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B9 – LINK Units Upload documents related to Section B9 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B10 - Multifamily Rental Fees for Affordable Rental Applicants Upload documents related to B10 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B11 - Elderly Set-Aside Unit Fixture Upload documents related to Section B11 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B12 - Community Support Upload documents related to Section B12 here.

COUNTYWIDE - Rehabilitation BONUS Points Section B13 - Neighborhood AMI Upload documents related to Section B13 here.	
ELDERLY HOUSING - MULTIFAMILY RENTAL - SCORING CRITERIA BELOW **Check RFA Book for Definitions**	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A through 1E here. Separate each response with a cover sheet clearly identifying each upload.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 3 - Elderly Units Upload documents related to Section 3 here.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 4 - Experience of Developer Upload documents related to 4A to 4B here. Separate each response with a cover sheet clearly identifying each upload.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 5 - Set-Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 6 - Nonprofit Ownership Upload documents related to Section 6 here.	
ELDERLY Housing - Multifamily Rental New Construction GENERAL Scoring Section 7 - Redevelopment of a Public Housing Site Upload documents related to Section 7 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B1 – Proximity to Community Services and/or Rapid Transit Services Upload documents related to B1a to	

B1c here. Separate each response with a divider.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B2 – Project Completion and Compliance Points Upload documents related to B2 here. Separate each response with a cover sheet clearly identifying each upload.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B3 – Other Financing Upload documents related to B3A to B3E here. Separate each response with a cover sheet clearly identifying each upload.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B4 – Efficient Building Costs for New Developments Upload documents related to Section B4 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B5 – Pre-Application Meeting Upload documents related to B5 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B6 – Crime Preventative Measures Upload documents related to Section B6 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B7 – Providing Direct Services to the Elderly Upload documents related to Section B7 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B8 – Developments that Provide Free Internet and Cable Service Upload documents related to B8a to B8b here. Separate each response with a divider.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B9 – Sustainability Upload documents related to Section B9 here.	
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B10 - LINK Units Upload documents related to Section B10 here.	

ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B11 - Multi-Rental Fees for Affordable Rental Applicants Upload documents related to B11 here.
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B12 - Elderly Set-Aside Unit Features Upload documents related to Section B12 here.
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B13 - Laundry Upload documents related to B13 here.
ELDERLY Housing - Multifamily Rental New Construction BONUS Points Section B14 - Neighborhood AMI Upload documents related to Section B14 here.
PUBLIC HOUSING/RENTAL ASSISTANCE DEMONSTRATION - MULTIFAMILY RENTAL - SCORING CRITERIA BELOW **Check RFA Book for Definitions**
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A to 1F here. Separate each response with a cover sheet clearly identifying each upload.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental GENERAL Scoring Section 3 - Experience of Developer Upload documents related to 3A to 3B here. Separate each response with a cover sheet clearly identifying each upload.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental GENERAL Scoring Section 4 - Ground Lease Upload documents related to Section 4 here.
PUBLIC HOUSING Assistance Demonstration Multifamily Rental GENERAL Scoring Section 5 - Set-

Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B1 - Proximity to Community Services and Rapid Transit Services Upload documents related to B1a to B1c here. Separate each response with a divider.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B2 - Project Completion and Compliance Points. Upload documents related to Section B2 here.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B3 - Other Financing Upload documents related to B3A to B3E here. Separate each response with a cover sheet clearly identifying each upload.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B4 - Efficient Building Costs for New Developments Upload documents related to Section B4 here.	
PUBLIC HOUSING Assistance Demonstration Multifamily Rental BONUS Points Section B5 - Property Management Training for the RAD Project Based Voucher (PBV) Program Upload documents related to Section B5 here.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B6 - Pre-Application Meeting Upload documents related to Section B6 here.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B7 - Crime Preventative Measures Upload documents related to B7a to B7c here. Separate each response with a cover sheet clearly identifying each upload.	
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental	

BONUS Points Section B8 - Developments that Provide free Internet and Cable Services Upload documents related to B8a to B8b here. Separate each response with a divider.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B9 - Sustainability Upload documents related to Section B9 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B10 - LINK Units Upload documents related to Section B10 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B11 - Multi-Rental Fees for Affordable Rental Upload documents related to Section B11 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B12 - Elderly Set-Aside Unit Fixture Upload documents related to Section B12 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B13 - Commnity Support Upload documents related to Section B13 here.
PUBLIC HOUSING/Rental Assistance Demonstration Multifamily Rental BONUS Points Section B14 - Neighborhood AMI Upload documents related to Section B14 here.
FAITH-BASED DEVELOPMENTS - SCORING CRITERIA BELOW **Check RFA Book for Definitions**
FAITH-BASED Developments GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A to 1E here. Separate each response with a cover sheet clearly identifying each upload.
FAITH-BASED Developments GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.

FAITH-BASED Developments GENERAL Scoring Section 3 - Mixed Income Projects Upload documents related to Section 3 here.	
FAITH-BASED Developments GENERAL Scoring Section 4 - Experience of Developer Upload documents related to 4A to 4B here. Separate each response with a cover sheet clearly identifying each upload.	
FAITH-BASED Developments GENERAL Scoring Section 5 - Set-Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.	
FAITH-BASED Developments GENERAL Scoring Section 6 - Nonprofit Ownership Upload documents related to Section 6 here.	
FAITH-BASED Developments GENERAL Scoring Section 7 - Redevelopment of a Public Housing Site Upload documents related to Section 7 here.	
FAITH-BASED Developments BONUS Points Section B1 - Proximity to Community Services and/or Rapid Transit Services Upload documents related to B1a to B1c here. Separate each with response with a divider.	
FAITH-BASED Developments BONUS Points Section B2 - Project Completion and Compliance Points Upload documents related to Section B2 here.	
FAITH-BASED Developments BONUS Points Section B3 - Other Financing Upload documents related to B3A to B3E here. Separate each with response with a cover sheet clearly identifying each upload.	
FAITH-BASED Developments BONUS Points Section B4 - Efficient Building Costs for New Developments Upload documents related to Section B4 here.	
FAITH-BASED Developments BONUS Points Section B5 - Pre-Application Meeting Upload documents related to Section B5 here.	
FAITH-BASED Developments BONUS Points Section B6 - Crime Preventative	

Measures Upload documents related to B6a to B6c here. Separate each response with a cover sheet clearly identifying each upload.	
FAITH-BASED Developments BONUS Points Section B7 - Developments that Provide Free Internet and Cable Service Upload documents related to B7a to B7b here. Separate each response with a cover sheet.	
FAITH-BASED Developments BONUS Points Section B8 - Sustainability Upload documents related to Section B8 here.	
FAITH-BASED Developments BONUS Points Section B9 - LINK Units Upload documents related to Section B9 here.	
FAITH-BASED Developments BONUS Points Section B10 - Multi-Rental Fees for Affordable Rental Applicants Upload documents related to Section B10 here.	
FAITH-BASED Developments BONUS Points Section B11 - Elderly Set-Aside Unit Fixture Upload documents related to Section B11 here.	
FAITH-BASED Developments BONUS Points Section B12 - Community Support Upload documents related to Section B12 here.	
FAITH-BASED Developments BONUS Points Section B13 - Neighborhood AMI Upload documents related to Section B13 here.	
SMALL DEVELOPMENTS - SCORING CRITERIA BELOW **Check RFA Book for Definitions**	
SMALL DEVELOPMENTS GENERAL Scoring Section 1 - Ability to Proceed Upload documents related to 1A to 1E here. Separate each response with a cover sheet clearly identifying each upload.	
SMALL DEVELOPMENTS GENERAL Scoring Section 2 - County Subsidy Upload documents related to Section 2 here.	
SMALL DEVELOPMENTS GENERAL Scoring Section 3 - Mixed Income	

Projects Upload documents related to Section 3 here.	
SMALL DEVELOPMENTS GENERAL Scoring Section 4 - Experience of Developer Upload documents related to 4A to 4B here. Separate each response with a cover sheet clearly identifying each upload.	
SMALL DEVELOPMENTS GENERAL Scoring Section 5 - Set-Asides Upload documents related to 5A to 5B here. Separate each response with a cover sheet clearly identifying each upload.	
SMALL DEVELOPMENTS GENERAL Scoring Section 6 - Not-for-Profit Upload documents related to Section 6 here.	
SMALL DEVELOPMENTS GENERAL Scoring Section 7 - Redevelopment of a Public Housing Site Upload documents related to Section 7 here.	
SMALL DEVELOPMENTS BONUS Points Section B1 - Proximity to Community Services and/or Rapid Transit Services Upload documents related to B1a to B1c here. Separate each response with a divider.	
SMALL DEVELOPMENTS BONUS Points Section B2 - Other Financing Upload documents related to B2A to B2E here. Separate each response with a divider.	
SMALL DEVELOPMENTS BONUS Points Section B3 - Efficient Building Costs for New Developments Upload documents related to Section B3 here.	
SMALL DEVELOPMENTS BONUS Points Section B4 - Pre-Application Meeting Upload documents related to Section B4 here.	
SMALL DEVELOPMENTS BONUS Points Section B5 - Crime Preventative Measures Upload documents related to B5a to B5c here. Separate each response with a divider.	

SMALL DEVELOPMENTS BONUS Points Section B6 - Developments that Provide Free Internet and Cable Service Upload documents related to B6a to B6b here. Separate each response with a divider.	
SMALL DEVELOPMENTS BONUS Points Section B7 - Multi-Rental Fees for Affordable Rental Applicants Upload documents related to Section B7 here.	
SMALL DEVELOPMENTS BONUS Points Section B8 - Elderly Set-Aside Unit Fixture Upload documents related to Section B8 here.	
SMALL DEVELOPMENTS BONUS Points Section B9 - Community Support Upload documents related to Section B9 here.	
SMALL DEVELOPMENTS BONUS Points Section B10 - Participation in Community Programming Upload documents related to Section B10 here.	
SMALL DEVELOPMENTS BONUS Points Section B11 - Neighborhood AMI Upload documents related to Section B11 here.	

APPENDIX B

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

GUIDEBOOK

POLICIES SPECIFIC TO HOME FUNDING

1. **Build America Buy America (BABA) Act:** For all infrastructure projects involving construction, the Awardee shall comply with the Build America Buy America Act (BABA) enacted as part of the Infrastructure Investment and Jobs Act, which establishes a domestic content procurement preference for all federal financial assistance obligated for infrastructure projects. Awardee shall comply with the Build America Buy America Act to the extent applicable and as required by HUD guidance in effect at the time of the award or obligation of HOME funds.

2. **Uniform Relocation Act (URA):** 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.

   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.

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

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

5. 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.).

6. 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.

7. **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.**

8. **Accessibility, Universal Design and Visibility Features**: HOME-assisted projects shall comply with the property standards contained in 24 CFR §92.251, as amended. 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.

9. **Environmental Review**: All HOME funded projects are required to comply with the 24 CFR Part 58 - Environmental Review Procedures statutes. Environmental review forms must be completed in their entirety and submitted with the FY 2026 RFA applications. The submission of Environmental Site Assessment (ESA) reports (Phase I and/or II) are required.

   Miami-Dade County will not be responsible for expenses associated with the Environmental Review process including associated advertisement costs and/or ESAs. The Developer will be responsible for this cost which is reimbursable through the inclusion in the development's budget.

10. **<u>Conflict of Interest</u>**: Applicants shall comply with the HOME conflict of interest provisions contained in 24 CFR §92.356, as amended. 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.

11. **HOME AMI Unit Mix:** 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 2026, Miami-Dade County's area median income is $89,800 with adjustments made for 80% AMI and 50% AMI, by family size, as follows:

80% AMI Family of 1 - $76,300	50% AMI Family of 1 - $47,700
80% AMI Family of 2 - $87,200	50% AMI Family of 2 - $54,500
80% AMI Family of 3 - $98,100	50% AMI Family of 3 - $61,300
80% AMI Family of 4 - $109,000	50% AMI Family of 4 - $68,100

12. **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.

13. **HOME Rent Limits:** For 2026, 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	$1,192	$1,277	$1,532	$1,770	$1,975	$2,179
HIGH HOME Rent Limit	$1,530	$1,641	$1,971	$2,269	$2,511	$2,752

* Effective date: June 1, 2026

Bedrooms	Home Maximum Per-Unit Subsidy*
0 BR	$187,658
1 BR	$215,122
2 BR	$261,595
3 BR	$338,419
4+ BR	$371,477

Note: Effective date of May 11, 2026 per U.S. HUD Notice - HOME Investment Partnerships Program -Maximum Per-Unit Subsidy Limit Methodology and Amount dated on 04/10/2026

The foregoing limits are subject to revision by HUD and the applicable limits in effect at the time of commitment shall control.

14. **Davis Bacon Act and Section 3:** 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.

15. **Miami-Dade County Ordinance 14-26:** 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.

16. Owners shall comply with all tenant protections required under 24 CFR §92.253, as amended, including any HUD guidance applicable to HOME-assisted rental housing.

APPENDIX C

HOME

COMMUNITY HOUSING
DEVELOPMENT ORGANIZATION
(CHDO)

HOME CHDO
GUIDEBOOK & CERTIFICATION FORM

Section A

HOME Community Housing Development Organization (HOME CHDO) Set-Aside Application Guidelines

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 Department of 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 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. HCD deploys funds through a competitive solicitation where applications are submitted through a formal Request for Applications (RFA) process. This is to allow for sufficient time to review each proposal and make recommendations to the Board of County Commissioners (BCC), which allocates the available funds accordingly. Agencies requesting CHDO funds are required to submit an application on a yearly basis to ensure their continued status as a CHDO.

Community Housing Development Organization (CHDO)

A CHDO is a private nonprofit 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.**

CHDO 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; and
- 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.

If the organization is unable to provide sufficient evidence to certify its status as a CHDO, the organization will not be eligible to receive any funds and/or services reserved for CHDOs until recertification is achieved.

CHDO Applicant Entity Categories

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.

HCD may permit the CHDO to sell or otherwise convey the housing to a nonprofit organization other than a CHDO if HCD determines and documents that the developer-CHDO no longer has the capacity to own and manage the housing for the full affordability period and that there are no other CHDOs within the jurisdiction with the capacity to own and manage the project for the full affordability period.

CHDO as Sponsor

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. Additionally, 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 the 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.

Sponsoring Homebuyers:

- For a HOME-assisted first-time homebuyer program, the CHDO owns and develops a property and transfers the title and the HOME loan obligations and resale requirements to a HOME-qualified first-time homebuyer within a specified timeframe.
- The HOME funds are invested in the property owned by the CHDO. The CHDO sponsor acquires and completes the rehabilitation or construction of the property. At completion of the rehabilitation or construction, the CHDO is required to sell (transfer) the property along with the HOME loan

obligations to a first-time homebuyer. CHDO operating support will only be funded in connection with an application for a specific housing project.

Section B

Application Qualifications and Funding Priorities

Application Process

HCD will accept applications for CHDO Operating Support once a year alongside the Request for Applications (RFA) 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).

Applicants will be provided with a CHDO Qualifications Checklist outlining relevant HUD regulatory requirements and regulations. Applicants will be prompted to submit relevant documentation certifying their status as a CHDO, which will be reviewed by HCD staff and used to inform HCD's decision to certify/re-certify or deny the applicant's request for certification and request for funding.

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 RFA process.

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.

CHDO Qualification Considerations

1. **Experience:** 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.
2. **Capacity:** Applicant has demonstrated capacity for carrying out activities assisted with HOME funds, as evidenced by the experience of paid employees who will support the day-to-day execution and management of the HOME-assisted project. Organizations may supplement paid staff experience with the expertise of volunteer board members or officers, provided those volunteers are not compensated by any outside entity. For applicants receiving their first round of CHDO

funding, the capacity requirement may be met by contracting a consultant to train key staff members.

3. **Board Structure:** Applicant maintains at least one-third of its governing board's membership as residents of low-income neighborhoods, low-income community residents, or designees of low-income neighborhood organizations/nonprofit organizations that address housing or supportive service needs of low-income residents and neighborhoods (including homeless providers, Fair Housing Initiatives Program providers, Legal Aid, disability rights organizations, and victim service providers), and/or low-income beneficiaries of HUD programs as evidenced by the organization's By-Laws, Charter, or Articles of Incorporation.

    a. A list of board members must be provided indicating which members are low-income representatives and how they qualify to meet eligibility requirements.

4. **Community:** 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.
5. **Participant/Community Engagement:** 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.

6. **Government Formed Organization:** Organizations created by a governmental entity may qualify as CHDOs; however, no more than one-third of the board members of the organization may be officials or employees of the participating jurisdiction or governmental entity that created the community housing development organization. Further, no governmental entity may appoint more than one-third of the organization's board members. The board members appointed by a governmental entity and the board members that are officials or employees of the participating jurisdiction or governmental entity that created the organization may not appoint any of the remaining two-thirds of the board members. The officers or employees of a governmental entity may not be officers or employees of a community housing development organization.

7. **Arm's Length Principles for 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.

8. **For-Profit Entities Board Appointments**: 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.

9. **Financial Management:** 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 ensure 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 of 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.

Required Documentation

1. Provide a copy of the organization's most current certified financial statements.
2. Provide a copy of the organization's most current audit.
3. Certify the low-income designations of each low-income Board member and complete the attached Low-Income Board Member Certification Form (Attachment).
4. Applicant is to complete the attached Board Membership Information Form (Attachment). Applicant is to provide supplemental documentation listing each Board Member and contact information.
5. 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, specifically outlining the past experience of employees who will work on HOME-funded CHDO activities.
   d. Evidence of payment to currently employed staff, which may include payroll, W-2, W-4 and if contracted, must include copy of contract agreement with W-9 and Form 1099.
6. Applicant is to provide a statement of current projects both HOME and non-HOME, scope of work, and timelines for each project.
7. Applicant is to provide timeline and scope for future projects over course of next one to three years.
8. 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, multifamily, rental development and homeownership development.
9. Applicant should identify project selection policies and procedures. This may be a narrative document, or excerpt from an organization's policy and procedure manual.
10. Applicant is to provide a listing of the organization's current asset portfolio including the designation of project types (i.e., rental, single-family, multifamily), number of units, completion and occupancy date, and affordability period, if applicable.
11. Applicant is to provide an outline of development team members per project type. Identify employee positions, professional partnerships, and role of each team member.

Prior to the release of HOME CHDO 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 CHDO funds are being invested.

CHDO Funding Priorities and Eligible Uses

CHDO Funding Priorities

Under limited conditions, HCD allows CHDOs to retain proceeds. 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. Proceeds are defined as funds resulting from:

- Permanent financing of a CHDO project used to pay off a CHDO financed construction loan;
- The sale of CHDO-developed homeownership housing to a homeowner or a second nonprofit; and
- Interest and principal payments from a loan to buyer of CHDO developed homeownership housing.

CHDO Eligible Uses

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 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.

CHDO Funding Priorities and Eligible Uses

CHDO Operating Support Funding Priorities

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. To be eligible for CHDO Operating Support, the CHDO must submit a funding application for a CHDO-eligible project.

The purpose of CHDO Operating Support is to support successful CHDOs, and HCD will periodically evaluate the performance of any CHDO wishing to receive CHDO operating funds. No match is required for CHDO Operating funds.

CHDO Operating Support Eligible Uses

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.

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.

SECTION C

CHDO Housing Development Application Requirements

Only HOME Community Housing Development Organizations (CHDO) are eligible to receive funding for housing development activities through this RFA. All housing development activities must meet the requirements listed below. It is strongly recommended that applicants consider these requirements before preparing an application, as these are the same factors that will be used to rate and evaluate applications.

1. Build America Buy America (BABA) Act: For all infrastructure projects involving construction, the Awardee shall comply with the Build America Buy America Act (BABA) enacted as part of the Infrastructure Investment and Jobs Act, which establishes a domestic content procurement preference for all federal financial assistance obligated for infrastructure projects. Awardee shall comply with the Build America Buy America Act to the extent applicable and as required by HUD guidance in effect at the time of the award or obligation of HOME funds.

2. Financing Terms for Housing Developments: Final determination of the rate and terms will be made based on the Credit Underwriting/Subsidy Layering Review Analysis. All permanent loans are for a period of thirty (30) years. Loan terms shall be as set forth in the Loan Terms and Conditions table. However, loan terms are subject to change and modification is at the sole and absolute discretion of HCD.

3. Sustainable Building (Green) Certification: A contractual requirement for receiving HOME, SURTAX and SHIP funding, applicants must designate which certification will be obtained at the time of the application. **This is a minimum threshold requirement. See MDC 9-71 through 9-75 and IO 8-8.**

4. Total Development Cost Limitations: Maximum Development Costs per unit to construct rehabilitate or acquire Affordable Housing with County funds must be met per Resolution No. R-346-15. **This is a minimum threshold requirement.** Note: The limitations set forth in Resolution No. R-346-15 or subsequent applicable resolution shall not apply to public housing projects owned or operated by Miami-Dade County.

5. Low-Moderate-Income Benefit: The proposed activity, if requesting HOME federal funding, must meet the HUD criteria of benefitting low- and moderate-income families. Every application that will benefit low- and moderate-income persons must provide evidence that the beneficiaries of the program will be low-to-moderate-income (LMI) persons. Applicants must provide the income eligibility requirements for the proposed activity or demonstrate that the activity is located in an Eligible Block Group (EBG). To identify eligible block groups go Miami-Dade County GISweb Community Services webpage at: https://gisweb.miamidade.gov/communityservices/. Type in the activity address then open the "Demographics' tab.

6. Income Limits: All HOME funds must be used to benefit low-income families whose incomes are at or below 80% 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 2026, Miami-Dade County's area median income is $79,400 with adjustments made for 80% AMI and 50% AMI, by family size, as follows:

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

AMIs are subject to change for 2026 and will be updated as applicable by the program. Applicant is responsible for utilizing the most recent income and rent limits available. Refer to Attachments.

7. 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 2026, 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	$1,192	$1,277	$1,532	$1,770	$1,975	$2,179
HIGH HOME Rent Limit	$1,530	$1,641	$1,971	$2,269	$2,511	$2,752

* Effective date: June 1, 2026

8. HOME Maximum Subsidy Per Unit: Applicants must utilize the annually amended HOME subsidy-per-unit maximums. HOME rents shall be those published annually by HUD and in effect at the applicable time, regardless of whether the tables contained herein have been updated:

Bedrooms	Home Maximum Per-Unit Subsidy*
0 BR	$187,658
1 BR	$215,122
2 BR	$261,595
3 BR	$338,419
4+ BR	$371,477

Note: Effective date of May 11, 2026 per U.S. HUD Notice - HOME Investment Partnerships Program -Maximum Per-Unit Subsidy Limit Methodology and Amount dated on 04/10/2026

The foregoing limits are subject to revision by HUD and the applicable limits in effect at the time of commitment shall control.

9. Market Analysis and Feasibility Analysis: A complete market study demonstrating the need for the housing. The market study for any housing activity should be included in the online application submission. The study must demonstrate a demand or need for the project. **Market studies must be dated no more than 18 months prior to the RFA application submittal deadline.**

A credit underwriting analysis will be required for all projects to be considered for funding. Any applicant that fails to meet this threshold item will not be funded.

10. Priority Needs: Activities must address a high priority need identified in the County's FY 2025-2029 HUD Consolidated Plan. Applications must describe how the priority need will be addressed and provide supporting data.

11. Organizational and Financial Capacity: Applicants must demonstrate that they are fiscally sound and have the skills, ability, and experience required to achieve HUD's National Objective(s), and are able to meet other program requirements. Applicants will be evaluated on experience, organizational and

administrative capacity, financial capacity, and management. This will include a review of resumes, financial statements, monitoring reports, audit findings, and complete inspections of new proposed activity locations.

12. Leveraging: Applicants must show that they have other sources of funding available for the proposed activity. Since the County uses its federal and local funds to address funding gaps, other funding must exist to ensure timely project completion. Documentation must be provided with the application to verify the availability and commitments of leveraged resources. Applicants must have complete funding in place, except for the requested gap funding, and applicants must provide a sources and uses statement. Applicants must demonstrate maximum leveraging with non-County funds.

13. Timely Completion: Applicants must demonstrate that they have a history of completing projects in a timely manner. Timely completion is defined as two (2) years for construction.

14. Track Record: Previously funded Community Development Block Grant (CDBG), HOME, Neighborhood Stabilization Program (NSP), and Section 108 projects must be in good standing with respect to audit findings and have a favorable track record of completing projects on-time, submitting accurate and complete quarterly progress reports, and addressing all monitoring findings. Applicants with an existing HCD contract that have any of the following contractual violations shall be ineligible, and will not be recommended for funding in this FY 2026 RFA: 1) failed to demonstrate achievement of the National Objective; 2) failed to meet appropriate performance and timeliness measures under their existing CDBG, HOME, NSP, SHIP, SURTAX, Section 108 loan agreements, and other Miami-Dade County contractual agreements; or 3) are currently in a delinquent payment status with their existing County contracts.

15. Site Control: Applicants must demonstrate site control (i.e., title, lease agreement, firm purchase contract, Option to Purchase, Option to Lease Long-Term agreement, or Local Government Resolution) of the proposed site for which funding is being applied for.

16. Payment and Performance Bond: A payment and performance bond which is applicable for contracts and subcontracts exceeding $150,000 for projects that involve construction or rehabilitation work. The County requires the applicant to provide the County with a Payment and Performance Bond in the full amount of the construction contract, naming the County as a dual obligee. For projects which involve construction or rehabilitation work on County-owned property, the County shall require, prior to the commencement of any work on the property, a payment and performance bond that meets the requirements set forth in Florida Statutes, Section 255.05, which bond shall be in the full amount of the construction contract covering all contractors, subcontractors, or materials providers downstream from the developer, including but not limited to the General Contractor, and naming the County as a dual obligee. In lieu of an applicant providing a Payment and Performance Bond, the County may, at its sole and absolute discretion, accept a Letter of Credit in an amount to be determined by the County. However, the County shall in no event be required to accept an alternative to the Payment and Performance Bond.

17. Change of Scope of Work/Project – Material changes to the application after approval of the award of funds may result in the cancellation of award and recapture of awarded funds. Cancellation shall be at the sole discretion of HCD if the appropriate requirement is not met, HCD may determine that the application shall be considered non-responsive and shall be deemed ineligible. Review by the County Attorney's Office (CAO) will be requested.

General Policies

1. Jointly-Funded Projects: As per 24 CFR 92.201 (a)(2), the County may only invest its HOME funds in eligible projects within its boundaries, or in jointly-funded projects within the boundaries of contiguous local jurisdictions which serve residents from both jurisdictions. For a project to be jointly funded, both jurisdictions must make a financial contribution to the project. A jurisdiction's financial contribution may take the form of a grant or loan or relief of a significant tax or fee (such as waiver of impact fees, property taxes, or other taxes or fees customarily imposed on projects within the jurisdiction). The County may not commit HOME funds to a project outside its jurisdiction and within the boundaries of a contiguous local jurisdiction until the applicant has secured the financial contribution of the jurisdiction in which the project is located.

2. Miami-Dade County will not fund an entity or an affiliate with defaulted loans, debarment actions, or any other legal encumbrances regardless of the merits of the submitted application. Miami-Dade County will not fund entities listed in the Federal Excluded Parties List System, as those entities are prohibited from receiving federal contracts or federally-approved subcontracts, and from certain types of federal financial and non-financial assistance and benefits. Miami-Dade County will not fund entities on the County's delinquent registry.

3. Miami-Dade County reserves the right to require and participate in the creation of partnerships to ensure project viability and/or enhance the effectiveness of program delivery, should the County determine such action is in the best interest of the County and the community being served.

4. All projects or activities awarded HOME funds that fail to complete the activity within four (4) years shall be subject to the recapture of funds. Federal requirements per HOME are that activities must be completed within four years of award.

5. All awards will be evidenced by a Conditional Loan Commitment, Memorandum of Understanding (MOU), or interlocal/interdepartmental agreement, as well as appropriate security instruments and loan documents.

6. All housing developments shall adhere to housing construction standards as outlined by HUD, Miami-Dade County, and local/municipal codes.

7. Construction applications require intended use of property with supporting documentation to include, but not be limited to:

    - Current color photos of the property including roof and interior;
    - Completed 40-year certification (most recent signed and sealed);
    - Completed architectural/engineering plans;
    - Approved building and construction permit(s) from the respective municipality and/or county for the proposed project; and
    - Property must be free of any Building Code violations (if existing violations exist, applicant must provide a copy of the violations from the municipality and plans must address the needed corrections).

8. 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.

9. If construction/rehabilitation involves occupied units, contact information must be included for occupied units (tenant's name and phone number(s)). 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.

10. 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.

11. HCD Compliance Requirement: 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. Copies of the resolution, Due Diligence Checklist, and Affidavits are located at www.miamidade.gov/housing/. Agencies not clearing the Due Diligence Report review will not be recommended to the Board for funding. (Refer to Attachment).

12. 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:
    - 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.

13. 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.

14. Developers are encouraged to include loan-closing costs in the requested award amount. It is anticipated that these costs will be absorbed into the project costs.

15. Miami-Dade County Affordable Housing Set Aside Incentive for Disabled Households. Ordinance No. 14-56. Developers interested in building units that are more accessible may be awarded extra points on applications. In order to receive bonus points, the Ordinance requirement must be exceeded. The total funding awarded will not be affected.

16. Miami-Dade County Notice of Availability of Affordable Rental and Homeownership Opportunities. Resolution No. R-34-15. Developers are required to provide written notice to Miami-Dade County of the availability of affordable rental or homeownership opportunities. Developers are required to

advertise the availability of affordable rental or homeownership opportunities in general circulation newspapers.

17. 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.

18. All successful applicants will be required to complete environmental review forms.

19. Applicants awarded federal funds are subject to provisions of the Davis-Bacon Act and HUD Section 3 requirements.

20. 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.

21. 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.

22. 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% 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.

23. 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.

RECOMMENDATIONS FOR LOAN TERMS AND CONDITIONS FOR FY 2026 RFA

Interest Rates below are subject to an independent underwriting analysis

FUNDING SOURCE	**HOME/ HOME CHDO**	**HOME/ HOME CHDO**
USE OF FUNDS	home: MULTIFAMILY DEVELOPMENT HOME CHDO: Acquisition, new construction or rehabilitation of affordable rental HOUSING, PRE-development, SINGLE-FAMILY HOMEOWNERSHIP REHABILITATION	home: MULTIFAMILY DEVELOPMENT HOME CHDO: Acquisition, new construction or rehabilitation of affordable rental housing, pre-development, SINGLE-FAMILY HOMEOWNERSHIP REHABILITATION
TYPE OF ENTITY	Not-for-Profit	Community Land Trust
RATE	0% during construction, years 1-2. **Option 1** – A. LIHTC and Market Rate Deals. 1.5% interest only payments from Development Cash Flow with another .50% interest accruing and due at maturity. B. Tax Exempt Bonds with 4% LIHTC. 1% interest only payments from Developer Cash Flow with 1% interest accruing and due at maturity. - Full principal due at maturity. **Option 2 –** Both 4% and 9% LIHTC Deals – Permanent 1% interest only payments from Developers Cash Flow years 3-17. - 0.5% interest rate. Principal and interest payments from Development Cash Flow years 18-30 (principal deferred for initial 17 years). - Full principal due at maturity.	0% during construction, years 1-2. **Option 1** – A. LIHTC and Market Rate Deals. 1.5% interest only payments from Development Cash Flow with another .50% interest accruing and due at maturity. B. Tax Exempt Bonds with 4% LIHTC. 1% interest only payments from Developer Cash Flow with 1% interest accruing and due at maturity. - Full principal due at maturity. **Option 2 –** Both 4% and 9% LIHTC Deals - Permanent 1% interest only payments from Developers Cash Flow years 3-17. - 0.5% interest rate. Principal and interest payments from Development Cash Flow year 18-30 (principal deferred for initial 17 years). - Full principal due at maturity.
CONSTRUCTION TERMS	2 years for construction completion.	2 years for construction completion.

HOUSING AND COMMUNITY DEVELOPMENT

HOME CHDO APPLICATION

Applicant Name: ____

Project/Activity Name: ____

I. Application Summary

1.	**Application/Activity Title:** ______________________________________ *If this is a currently funded activity with HCD and you are requesting funding from the same funding source, the title must be the same as the currently contracted activity.*
2.	**Amount Requested: $**______________________
3.	**Applicant Information** Name: ____________________ Title: ____________________ Phone: ____________________ E-mail: ____________________
4.	**Organization Information** Legal Name:______________________________________ Applicant Address: ______________________________________ City: ____________________ State: ____________________ Zip+4: __________ Telephone: ____________________ Fax: ____________________ Website: ______________________________________ Organization's Federal Tax or Employer Identification Number (TIN/EIN): ____________________ Organization's Unique Entity ID (UEID) # (Required): ____________________ *To obtain a UEID #, please visit https://sam.gov/content/entity-registration*
5.	**CEO/Executive Director** Name: ______________________________ Title: ____________________ E-mail: ______________________________________

II. Applicant and Activity Information

1.	**Primary Contact for this Application.** Name: ____________________ Title: ____________________ Phone: ____________________ E-mail: ____________________
2.	**Please use the following link to answer the questions below:** https://gisweb.miamidade.gov/emaps/

	County Commission District(s) where applicant is located – *Please circle District number(s)* 1 2 3 4 5 6 7 8 9 10 11 12 13
3.	**Organization Type.** *Please select one.* ☐ Community Based Development Organization (CBDO) ☐ Community Based Organization (CBO) ☐ Community Development Corporation (CDC) ☐ Community Development Financial Institution (CDFI) ☐ Community Housing Development Organizations (CHDO) ☐ County Department ☐ Municipality ☐ Community Land Trust ☐ Developer ☐ Faith-based Institution ☐ Other
4.	**What category are you applying for?** ***Note:*** *A separate application must be submitted for each category.* ☐ TBRA ☐ CHDO ☐ CHDO Operating Support

5.	**List the primary project address. (i.e., the physical location where the project will be administered, including street address, city, state, and zip code).** Street Address: ____________________ City: ____________ State: ____________ Zip+4: ________
6.	**Site Control:** Does the applicant have site control (e.g., recorded title, executed lease agreement, firm purchase contract, Option-to-Purchase or Local Government Resolution) for the site(s) proposed for funding. *Upload supporting documents in ONLINE APPLICATION PORTAL NAME (5-SiteControlDocumentation).* ☐ Yes ☐ No
7.	**Is this project located within an Eligible Block Group?** *An interactive map of the eligible block groups is available at https://miamidade.live/CDBGViewer* ☐ Yes ☐ No
8.	**Please list the census tract and block group of the primary activity address:________**
9.	**Is the primary project address located in any of the following Entitlement Cities?** ☐ City of North Miami ☐ City of Miami ☐ City of Miami Beach ☐ City of Miami Gardens ☐ City of Homestead ☐ City of Hialeah ☐ Not Applicable
10.	**Additional project addresses.** If there are multiple project addresses, you must submit this information for all locations. For vacant lots, you may provide crossroads information. Post Office Boxes are not acceptable.

Street Address	City	State	Zip Code	Commission District

11.	**Please use the following link to answer the question below: https://gisweb.miamidade.gov/emaps/** County Commission District (s) where activity is located – *Please circle District number(s)*

	1 2 3 4 5 6 7 8 9 10 11 12 13
12.	**Please use the following link to answer the question below: https://gisweb.miamidade.gov/emaps/** 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
13.	**Is the activity located in any of the following Participating Municipalities?** *"Participating municipalities," are cities that have decided to participate in the County's CDBG program. They include the following cities:* ☐ Biscayne Park ☐ Hialeah Gardens ☐ North Bay Village ☐ Sunny Isles Beach ☐ Coral Gables ☐ Key Biscayne ☐ North Miami Beach ☐ Surfside ☐ Doral ☐ Medley ☐ Opa-Locka ☐ Sweetwater ☐ El Portal ☐ Miami Shores ☐ Pinecrest ☐ Virginia Gardens ☐ Golden Beach ☐ Miami Springs ☐ South Miami ☐ West Miami

14.	**Provide an <u>Abbreviated Activity Description</u> statement for the proposed project.** *The description shall include, at a minimum, who will carry out the activity, what type of service will be provided, the proposed clientele or service group, and the location of the activity.* ____ ____ ____
15.	How many unduplicated clients will you serve with the requested funds? ________________

III. Budget Summary

1. Funding Sources:

Line Item Description				Total
Income				
TOTAL				

2. Expenses:

Line Item Description	HOME	Other Sources	In Kind	Total
TOTAL				

HOME PROGRAM
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) CERTIFICATION APPLICATION

All CHDO applicants must complete the CHDO Certification Application.

PART I – APPLICANT CONTACT INFORMATION

Applicant Name: ______________________________

Activity 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 ensure 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, multifamily, 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, multifamily), 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		Number of Years served as member of the Board?	Number 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			

APPENDIX D

MIAMI-DADE COUNTY CODES & ORDINANCES

Miami-Dade County 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 were approved by Miami-Dade County's Department of Regulatory and Economic Resources**. **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.

Resolution No. R-285-23: Eliminates the maximum development cost limits per unit and the caps on Documentary Stamp Surtax gap funding. Resolution No. R-234-23 rescinds Resolution R-343-15, limiting the amount that any affordable housing development may receive in Surtax funds for gap funding to a percentage of the total development cost for that development; and rescind Resolution R-346-15, establishing a maximum development cost per unit of $225,000 for affordable housing constructed, rehabilitated, or acquired with County funds, and for high-rise new construction developments which have a maximum development cost per unit of $250,000.