
JACKSONVILLE HOUSING FINANCE AUTHORITY

**Local Government Area of Opportunity Funding Loan Application
NOFA 2023-2**

**THIS APPLICATION IS SOLELY FOR THE USE OF APPLICANTS SEEKING LOCAL GOVERNMENT
AREA OF OPPORTUNITY FUNDING IN CONJUNCTION WITH FHFC RFA 2023-202 or
SEEKING THE MINIMUM LOCAL CONTRIBUTION IN CONJUNCTION WITH FHFC RFA 2023-202
("Backup" Development)**

SUBMIT THE ORIGINAL, ONE COPY AND A PDF OF THE ENTIRE APPLICATION
& APPLICATION FEE OF \$5,000 (CHECK MADE TO JHFA) TO:

JACKSONVILLE HOUSING FINANCE AUTHORITY
C/O TRAVIS JEFFREY, CHIEF, HOUSING & COMMUNITY DEVELOPMENT DIVISION
214 NORTH HOGAN STREET, 7TH FLOOR
JACKSONVILLE, FL 32202
904.255.8204
tjeffrey@coj.net

SUBMIT ONE (1) COPY AND A PDF OF THE ENTIRE APPLICATION
& REVIEW FEE OF \$3,000 (CHECK MADE TO THE HENDRICKSON COMPANY)

THE HENDRICKSON COMPANY
1404 ALBAN AVENUE
TALLAHASSEE, FLORIDA 32301
mark@thehendricksoncompany.com
850.671.5601

REVISED June 21, 2023

GENERAL INFORMATION

NOTE: Please see The City Council of the City of Jacksonville’s Ordinance 2014-185-E, which establishes minimum Project Threshold Criteria, Project Selection Criteria, and Loan Terms, all for local government support as set forth in this application. If any of the four Project Threshold Criteria are not met (e.g., Project located in Duval County; Site control; Sufficient number of rental units per applicable FHFC program; and Project presently zoned and has appropriate land use designation permitting multi-family residential for the proposed Project), then the application will not be considered by the JHFA. If an application is approved, then the JHFA will determine the loan terms for the local government support, including the minimum requirements set forth in Ordinance 2014-185-E and including any other terms required by the JHFA (including, but not limited to, the applicant paying the JHFA’s legal fees and all costs related to the local government support loan).

Please indicate if Applicant will use these funds in conjunction with (check one)

- FHFC HOUSING CREDIT RFA # 2023-202: Local Government Area of Opportunity Funding
- FHFC HOUSING CREDIT RFA # 2023-202: Local Government Revitalization Plan
- FHFC HOUSING CREDIT RFA # 2023-202: Minimum Local Contribution

LOCAL GOVERNMENT CONTRIBUTION LOAN REQUEST: Please provide the details of your request for a Local Government Area of Opportunity Funding loan, including the requested loan amount and loan terms, including interest rate, maturity date, amortization, and balloon (if any). The maximum amount of the Local Government Area of Opportunity Funding loans funded pursuant to this NOFA is the amount that will allow an Applicant to receive the maximum points or preference for the Local Government Area of Opportunity Funding. One loan made in conjunction with FHFC RFA 2023-202 will be in the dollar amount necessary to score the maximum amount of points for the Local Government Area of Opportunity Funding, while another loan will be in the dollar amount necessary to score the maximum number of points for the Local Government Contribution.

LOAN AMOUNT REQUESTED: _____

MATURITY OF LOAN IN YEARS: _____

INTEREST RATE: _____

AMORTIZATION: _____

BALLOON, IF ANY: _____

VALUE OF CONTRIBUTION FOR FHFC APPLICATION PURPOSES: _____

EXPLANATION AND CALCULATION: _____

I. DEVELOPMENT SUMMARY AND TIMELINE

A. Provide a short narrative description of the Development, including all amenities, unit features and scope of work to be performed. MAJOR DEVELOPMENT AMENITIES WILL BE INCLUDED IN THE LAND USE RESTRICTION AGREEMENT AND/OR THE LOW-INCOME HOUSING AGREEMENT, IF APPLICABLE. Also attach as Exhibit 1 (i) a timeline for the completion of the development which includes all key dates, including anticipated timing of permits and credit underwriting, bond closing date, completion of construction, rent up, and stabilization, and (ii) a map showing the location of the proposed development.

B. Attach as Exhibit 2 a narrative description of how this application meets **all threshold and selection criteria** for Local Government Contribution Funding, as detailed in the associated NOFA. Include as an addendum to the narrative your anticipated score related to meeting the threshold criteria in the FHFC RFA 2023-202 related to proximity and provide a written narrative that explains the anticipated score in detail. Please provide the location of the public transportation/bus stop, and the type of stop it is, and the distance that you calculate from the development to the public transportation. If applying for the minimum local contribution, please show that development will meet all FHFC threshold scoring criteria.

C. SUMMARY OF PROPOSED DEVELOPMENT

| | |
|--|--|
| | |
| Name of Development | |
| Location of Development, by street address, or if no address, by mileage from nearest cross streets. | |
| City Council District Name and District Number | |
| Developer/Developer Location (name of controlling company, not of LP or LLC). | |
| Contact person for application, including name, email, and phone numbers | |
| JHFA Local Contribution Amount Requested | |
| Development Construction Type Garden, Mid-Rise, High-Rise, Other (explain) | |
| Development Construction Type New Construction or Rehabilitation | |
| Concrete, Wood or other (explain) | |
| Development Demographic Family, Elderly, or other | |
| Total Number of Units | |
| Number of Units by Bedroom | |
| Number of Buildings | |
| Number of Stories in Each Building | |
| Total Development Cost | |
| Cost per unit | |
| Land Cost | |
| Acquisition of Building Cost if applicable | |
| Hard Rehab Cost or Construction Cost | |
| General Contractor | |
| Set Aside Period (minimum of 50 years) | |
| Set Aside Levels (PROJECT THRESHOLD CRITERIA) Number of Bedrooms by AMI Level, as will be used for Housing Credit Basis | |
| Current Zoning (PROJECT THRESHOLD CRITERIA) | |
| Evidence of Site Control (PROJECT THRESHOLD CRITERIA) | |
| Located in RECAP Area (Yes or No) | |

II. APPLICANT INFORMATION

A. Applicant Name: _____

Must be a legally formed entity (i.e., limited partnership, corporation, etc.) qualified to do business in the State of Florida at the time of submission of Application.

B. If partnership, name of general partner(s): _____

If corporation, name and title of executive officer: _____

Address: _____

Telephone: _____ Facsimile: _____

III. PROPOSED PROJECT FINANCING

A. Proposed Finance Summary: Please provide as Exhibit 3 a permanent loan period detailed sources and uses that is in a format acceptable to FHFC as part of RFA 2023-202. Also include a 15-year operating pro forma.

IV. ABILITY TO PROCEED

Each Application shall be reviewed for feasibility and ability of the Applicant to proceed with construction of the Development.

A. Site Control (PROJECT THRESHOLD CRITERIA)

Site Control must be demonstrated by the APPLICANT. At a minimum, a Contract for Purchase and Sale must be held by the Applicant for the proposed site. The buyer **MUST** be the Applicant. Indicate which form of site control is provided:

Contract for Purchase & Sale

Recorded Deed

Long-Term Lease: If site control is demonstrated by long-term lease, a copy of the executed lease must be provided.

IMPORTANT: If site control is not held by the Applicant, a fully executed, enforceable **contract for purchase and sale or assignment of contract** must be provided which obligates the seller or assignor to transfer the site to the Applicant contingent **ONLY** upon the award of Financing from the Authority or FHFC. Attach Evidence of Site Control as Exhibit 4.

Note: Use of the FHFC form **will NOT** meet this requirement

B. Zoning and Land Development Regulations (PROJECT THRESHOLD CRITERIA)

1. a. Is the site appropriately zoned for the proposed Development: No ___ Yes ___
- b. Indicate zoning designation (s) _____
- c. Current zoning permits ___units per acre, or ___ for the site (PUD).
- d. Total Number of Units in Development:

Note: at a minimum, the current, applicable Future Land Use Map Designation and associated Local Government Comprehensive Plan Future Land Use Element provisions must permit the proposed Development. (PROJECT THRESHOLD CRITERIA)

2. New Construction Zoning and Land Development Regulation Development Requirements:

Applicant must provide a letter from the appropriate local government official that the Development is consistent with zoning and land development regulations, which verify that the site is appropriately zoned and consistent with local land use regulations regarding density and intended use. **To meet minimum requirements, attach a letter from the appropriate local government official verifying that the current, applicable Future Land Use Map Designation and associated Local Government Comprehensive Plan Future Land Use Element provisions permit the proposed Development.** Attach the local government verification letter as Exhibit 5.

3. Rehabilitation Zoning and Land Development Regulation Development Requirements:

Applicant must provide a letter from the appropriate local government official that the Development is consistent with zoning and land development regulations, which verify that the site is appropriately zoned and consistent with local land use regulations regarding density and intended use. **To meet minimum requirements, attach a letter from the appropriate local government official verifying that the current, applicable Future Land Use Map Designation and associated Local Government Comprehensive Plan Future Land Use Element provisions permit the proposed Development.** Attach the local government verification letter as Exhibit 5.

Note: Provision of the zoning form from FHFC RFA 2023-202 will meet this requirement. Provide evidence that the proposed use is permitted and attach as Exhibit 5.

V. **UNIT & DEVELOPMENT AMENITIES, RESIDENT PROGRAMS, AND ENERGY EFFICIENCY**

Each Application shall be reviewed for on these factors. Please fill out Exhibit 6, attached as part of this application.

VI. REVITALIZATION PLAN

If the Applicant is seeking FHFC Housing Credits by selecting “Revitalization Plan” as the funding priority for which they will compete, an executed FHFC Form “LOCAL GOVERNMENT VERIFICATION THAT DEVELOPMENT IS PART OF A LOCAL REVITALIZATION PLAN” must be submitted as part of this application. Please provide the form, if applicable, as **Exhibit 7**, attached as part of this application.

VII. Racially and Ethnically Concentrated Area of Poverty (RECAP)

Is the development located in a RECAP area? Yes _____ NO _____

VIII. SELF-SCORING OF FHFC HOUSING CREDIT APPLICATION INCLUDING PROXIMITY TO PUBLIC TRANSPORTATION & ALL OTHER SERVICES

Provide the score expected to be received on the application for Housing Credits, including point score and all tiebreakers, assuming the Applicant meets threshold for Local Government Contribution. Attach your response as **Exhibit 9**. BE SURE TO ADDRESS YOUR ANTICIPATED SCORE RELATED TO MEETING THE THRESHOLD CRITERIA IN THE FHFC RFA RELATED TO PROXIMITY FOR ALL SERVICES, AND PROVIDE A WRITTEN NARRATIVE THAT EXPLAINS THE ANTICIPATED SCORE IN DETAIL. PLEASE PROVIDE THE LOCATION OF THE PUBLIC TRANSPORTATION/BUS STOP, AND THE TYPE OF STOP IT IS, AND THE DISTANCE THAT YOU CALCULATE FROM THE DEVELOPMENT TO THE PUBLIC TRANSPORTATION. DETAILS ON ALL TIEBREAKERS MUST BE PROVIDED.

Exhibit 6

Describe in detail all resident programs and activities that will be provided by the Applicant. Each program mandated by the JHFA or selected by the Applicant will be made a part of the Land Use Restriction Agreement, and must be described behind tab labeled "Exhibit 18." Developments that include a mix of elderly and non-elderly units must provide all resident programs mandated for both elderly and non-elderly developments. The resident programs to be provided are:

a. Resident programs for **All Applicants**:

- Health Care – Mandatory** - Regularly scheduled visits by health care professionals such as nurses, doctors, or other licensed care providers. At a minimum, the following services must be provided at no cost to the resident: health screening, flu shots, vision and hearing tests. Regularly scheduled is defined as not less often than once each quarter. On-site space must be provided.

- Resident Activities – Mandatory** - Regularly scheduled, specified activities, planned, arranged, managed, and paid for by the Applicant or its management agent as an integral part of the management plan. The Applicant must develop and execute a comprehensive plan of varied activities such as holiday or special occasion parties, community picnics or cookouts, newsletters, children’s special functions, etc., to bring the resident together, foster a sense of community, and encourage community pride.

- On Site Voter Registration – Mandatory** – The Applicant or its Management Agent shall work with the County Supervisor of Elections to arrange on-site voter registration. The registration shall be at least quarterly, and shall be during weekend and other traditionally non-work times.

- Financial Counseling – Mandatory** – This service must be provided by the Applicant or its Management Agent at no cost to the resident. Financial counseling must include the following components; must be regularly scheduled, not less often than once each quarter; must be free of charge to the residents; must include tax preparation assistance by qualified professionals; must include educational workshops on such topics as “Learning to Budget”, “Handling Personal Finances”, or “Comparison Shopping for the Consumer”.

- Computer Training – Mandatory** - This training is made in conjunction with the requirement that the Applicant commit one computer for every 50 units, with software and internet access. The applicant must provide quarterly, on-site training classes, OR access to training software on basic computer skills such as word processing and spreadsheets to the residents.

- Hurricane Preparedness – Mandatory** - At least one month before each Hurricane Season, conduct training for residents on how to plan for hurricane and evacuation protocols. At start of Hurricane Season, provide all residents written instructions on planning and evacuation.

- English as a Second Language – Optional** - Applicant shall make available, at no cost to the resident, a literacy tutor(s) to provide weekly English lessons to residents in private space on-site.
- Swimming Lessons – Optional** – The Applicant or its Management Agent shall provide on-site swimming lessons for children or adults, at no cost to the resident, at least three times each year.
- Life Safety Training – Optional** – The Applicant or its Management Agent shall provide on-site courses such as fire safety, first aid (including CPR), etc. at least twice each year, at no cost to the resident.
- Health and Nutrition Classes – Optional** – The Applicant or its Management Agent shall provide on-site classes, at no cost to the resident, at least 8 hours per year.
- Day Care – Optional** – either:
 - Day care facility for children or adults on-site, or
 - A discount of at least 20% at a day care facility for children or adults within 3 miles of the development.
- Case Management/Residential Stabilization/Services – Optional** – This service must be provided by a qualified social worker at no cost to the resident. This program requires that the following services be made available on-site no less often than once a week: crisis intervention, individual and family needs assessment, problem solving and planning, appropriate information and referral to community resources and services based on need, monitoring of ongoing ability to retain self-sufficiency, and advocacy to assist clients in securing needed resources.

b. Residential Programs for **Elderly Developments:**

- Resident Assurance Check-In Program – Mandatory** – Applicant must provide and use an established system for checking in with each resident on a predetermined basis not less than once per day. Residents may opt out of this program with a written certification that they chose not to participate.
- Daily Activities – Mandatory** – Applicant or its Management Agent must provide supervised, structured activities at least five days per week. Activities must be on-site and at no charge to the residents.
- Meals – Optional** – Applicant must pay for daily, at least one meal per day, delivery and cost of meals to the residents or provide for the daily preparation and serving of meals in a designated common on-site facility. Programs such as

“Meals on Wheels” will not qualify for points because Applicant is not providing the service.

- Applicant will provide for delivery and cost of daily meals (at least one meal per day) to be served in a designated common facility located on-site; or
- Applicant will arrange for daily meals, at least one meal per day, to be delivered to the residents at no cost to the residents.
- Private Transportation for the Development – Optional** – The Applicant or its Management Agent, at no cost to the resident, must provide a qualified driver and have a safe and serviceable vehicle that can transport residents to off-site locations for such things as medical appointments, public service facilities, and/or educational or social activities. A nearby bus stop or access to programs such as “Dial a Ride” will not be acceptable for purposes of this commitment.
- Assistance with Light Housekeeping, Shopping and/or Laundry – Optional** – Applicant must provide weekly assistance with at least two of the following: (1) light housekeeping, and/or (2) grocery shopping, and/or (3) laundry, at a rate which is at least 25% lower than market.
- Personnel On-Call 24 Hours Per Day – Optional** – Applicant must provide a manager maintenance employee and/or security guard on the Development’s premise at all times who is available and accessible to the residents 24 hours per day, seven days per week.

c. Resident Programs for **Non-Elderly Developments:**

- Homeownership Opportunity Program – Mandatory** – Applicant must provide a homeownership opportunity program available to all residents in compliance with their current lease. The program must set aside 5% of the resident’s gross rent toward a downpayment for that resident when the resident moves from the development into homeownership. The resident may be suspended from the program during the period of a lease if the resident violates any provision of the lease. Upon renewal of the lease, the resident must be reinstated into the program for the period of that renewal, with suspension permitted under the same terms as discussed above. The homeownership opportunity program must also include financial counseling for all residents, with emphasis on credit counseling and other items necessary for successful purchase of, and maintenance of a home.
- First Time Homebuyer Seminars – Mandatory** – Applicant must arrange for and provide at no cost to the resident, in conjunction with local realtors or lending institutions, semiannual on-site seminars for residents interested in becoming homeowners.

- After School Program for Children – Optional** – Applicant or its Management Agent must provide daily, supervised, structured, age-appropriate activities for children during the after-school hours. Activities must be on-site and at no charge to the residents.
- Literacy Training – Optional** – Applicant must make available, at no cost to the resident, a literacy tutor(s) to provide weekly literacy lessons to residents in private space on-site and must include English as a Second Language lessons to residents in private space on-site
- Job Training – Optional** – Applicant must provide, at no cost to the resident, regularly scheduled classes in word processing, computer literacy, secretarial skills or other useful job skills. Regularly scheduled means not less often than once each quarter.

d. **Homeless, Veterans or Special Needs Housing:** The Applicant may propose appropriate Resident Programs. Attach as Exhibit 18.

4. Describe in detail all design and other physical amenities that provide enhanced quality of life, energy efficiency, increased security, handicapped accessibility, or other features. Each feature mandated by the Authority or selected by the Applicant will be made a part of the Land Use Restriction Agreement, Developments that include a mix of elderly and non-elderly units must provide design features for both elderly and non-elderly units must provide design features for both elderly and non-elderly developments. The design and amenity features to be provided are:

a. In addition to meeting all building code, Fair Housing Act, and Americans with Disabilities Act Requirements, the following items are required:

- **Air conditioning** (window units are not allowed), in all units
- **Dishwasher**, in all new construction units
- **Garbage Disposal**, in all new construction units
- **Cable TV Hook-Up**, in all units
- **At least two full bathrooms** in all **3 bedroom or larger** new construction units
- At least **1 and ½ bathrooms** (one full bath and one with at least a toilet and sink) in all new construction **2 bedroom units**
- **Full sized appliances** in all units
- **Bathtub** in at least one bathroom in new construction non-elderly units
- **Exterior Lighting for all buildings and parking areas**

b. For New Construction Units, the applicant may select items from the following list. The selected items must total 25 points:

- Window Treatments: Identify treatment inside each unit (3 points)
 - mini-blinds

- curtains
- vertical blinds inside each unit
- 30 Year Expected Life Roofing on all Buildings (5 points)
- Gated community with “carded” entry or security guard , or if mid-or-high-rise, “carded” secure entry to building (2 points for gated community, 4 points for secure building entry)
- Exterior Finish - stucco or cementitious siding or brick exterior finish (3 points – check choice)
- Ceramic tile bathtub/shower area (3 points)
- Microwave Oven (3 points)
- Marble Window Sills (3 points)
- Fire Sprinklers in All Units (5 points)
- Steel entry door frames (4 points)
- Termite prevention/detection system (2 points)
- Built-in computer desks (2 points)
- Exterior lighting (3 points)
- Double compartment kitchen sink (1 point)
- Laundry Hook-ups and space for washer/dryer inside each unit (3 points)
- Non-smoking units (may not choose with Non-Smoking Building (4pts)
- Non-smoking buildings (5 points)]

c. For Rehabilitation of Existing Development, the applicant may select items from the following list. The selected items must total 25 points:

- Laundry Hook-ups and space for washer/dryer inside each unit (3 Points)
- Window Treatments: Identify treatment inside each unit (3 points)
 - mini-blinds
 - curtains
 - vertical blinds

- 30-Year Expected Life Roofing on all Buildings (4 points)
- Gated community with “carded” entry or security guard, or if mid-or-high rise, “carded” secure entry to building (3 points)
- Ceramic Tile bathtub/shower area (3 points)
- Microwave Oven (3 points)
- Fire Sprinklers in All Units (4 points)
- Dishwasher inside each unit (3 points)
- Garbage disposals inside each unit (3 points)
- Steel entry door frames (3 points)
- Termite prevention/detection system (2 points)
- Double compartment kitchen sink (1 point)
- Non-smoking units (may not choose with Non-Smoking Building (4pts)
- Non-smoking buildings (5 points)

d. For Elderly Developments or developments with elderly units, the applicant may select from the following list. The selected items must be on-site and total 16 points (2 points each):

- Emergency call service in all elderly units
- Hairdresser Shop or Barber Shop on site
- Laundry facilities available on every floor
- All bathrooms in elderly units handicapped accessible with grab-bars per ANSI requirements
- Public transportation within 150 feet of property (or elderly building if mixed family-elderly)
- Exercise room with appropriate equipment
- Community center or clubhouse

- Swimming pool
- Covered picnic area with at least three permanent picnic tables and a permanent outdoor grill
- Outside recreation facility (such as shuffleboard court, putting green, tennis court). Identify facility: _____
- Library consisting of a minimum of 100 books and 5 magazine subscriptions. The Library must include a computer lab.
- Community Garden
- Dedicated movie room (new construction or rehabilitation)
- Movie room in common area (rehabilitation)

e. **For Non-Elderly Developments**, or developments with non-elderly units, the applicant may select from the following list. The selected items must be on-site and total 16 points (2 points each):

- Exercise room with appropriate equipment
- Community center or clubhouse
- Swimming pool
- Playground/tot lot (must be sized in proportion to development's size and expected resident population with age-appropriate equipment)
- Car care area (for car cleaning/washing)
- Childcare facility located within three miles of the property
- Public transportation located within one-half mile of the property
- Library/study room consisting of a minimum of 100 books and 5 magazine subscriptions. The Library must include a computer lab.
- Two or more parking spaces per unit
- Outside recreation area for older children (such as basketball court, tennis court, volleyball court, etc.). Identify facility: _____
- Community Garden

- Picnic area with at least three permanent picnic tables and a permanent outdoor grill

f. **Energy Conservation Feature** – For all developments, the applicant may select from the following list.

Mandatory Features:

- Energy Star qualified refrigerator;
- Energy Star qualified dishwasher;
- Energy Star qualified washing machine, if provided by applicant;
- Minimum SEER of 15 for unit air conditioners (excluding buildings with a central chiller system);
- Caulk, weather strips, seal holes, cracks, etc. (Rehab developments)
- Sealed and insulated heating and cooling system ducts (Rehab developments)
- Low-VOC paint for all interior walls (50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
- Low-flow water fixtures in bathrooms--WaterSense labeled products or the following specifications:
 - Toilets: 1.6 gallons/flush or less
 - Faucets: 1.5 gallons/minute or less
 - Showerheads: 2.2 gallons/minute or less.

Optional Green Building Features:

Applicant must choose at least five (5) items from the following list:

- Programmable thermostat in each unit
- Energy Star ceiling fans in all bedrooms and living areas
- Energy Star qualified roofing material or coating
- Energy Star exhaust fans in bathrooms
- Energy Star rating for all windows
- Install daylight sensors, timers or motion detectors on all outdoor lighting attached to buildings
- FL Yards and Neighborhoods certification on all landscaping
- Eco-friendly flooring -- Carpet and Rug Institute Green Label certified carpet and pad, bamboo, cork, recycled content tile, and/or natural linoleum
- Eco-friendly cabinets – formaldehyde free, material certified by the Forest Stewardship Council
- Motion detector on common area lighting