



The State Apartment Incentive Loan (SAIL) Program: An Overview

PART 1 April 7, 2022

Banyan Court



Presenters



Gladys Cook

Resilience and Recovery Director,
and Technical Advisor
Florida Housing Coalition



Jean Salmonsens

Assistant Director of Multifamily
Allocations
Florida Housing Finance
Corporation

THE FLORIDA HOUSING COALITION



Our Thanks to the Florida Housing Catalyst Program



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Catalyst Training Schedule



www.flhousing.org

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New Construction Strategies and Partnerships

April 12, 2022 at 2:00 pm

Register at

<https://attendee.gotowebinar.com/register/317269994127466767>



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April 20, 2022 at 10:00 am



**SHIP Webinars
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**Presented by
Gladys Cook**

**The Pre-Development
Process Part 1**



Register at

<https://register.gotowebinar.com/register/8120261024384040207>



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Logistics for Today's Webinar

- All attendees are muted
- Please type in your questions. We will answer questions throughout the webinar.
- Webinar is being recorded and will be posted to our website
- Handouts
 - PowerPoint for today's webinar
 - SAIL Rule
 - Financial Reporting Form SR-1

Poll #1

- Who's attending today?
 - Local government staff
 - Elected official or advisory board member
 - Nonprofit developer – staff or board member
 - For profit developer
 - Other

THREE PART SAIL WORKSHOP SERIES

PART 1 APRIL 7, 2022

AFFORDABLE HOUSING DEVELOPMENT USING SAIL FUNDS

PART 2 APRIL 14, 2022 2:00 PM

FINANCING WITH SAIL – LEVERGING AND BLENDING FUNDS, THE
PRO FORMA

PART 3 APRIL 21, 2022 2:00 PM

SHOWCASE OF SUCCESSFUL SAIL PROJECTS

THE FLORIDA HOUSING COALITION



Today's Agenda

- Source and Purpose of SAIL program
- About the program
 - Terms
 - Set-asides
- The SAIL application process
 - RFA process-timeline, listserv, workshops, lottery
 - SAIL specific RFA's
 - Tips on a successful RFA response
- Program Compliance
- Putting SAIL to work – project examples
- Q&A

About the Program

Sierra Pointe

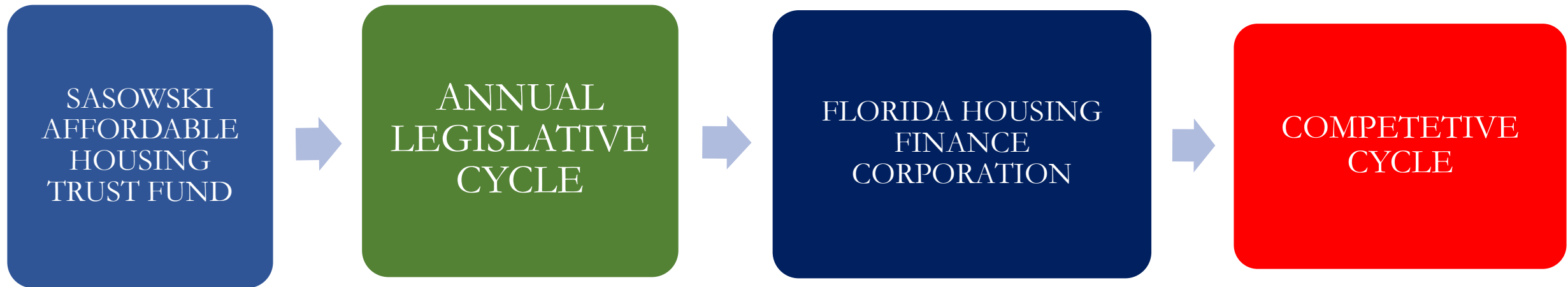
AN 88+ SENIOR LIVING COMMUNITY

5161

THE FLORIDA HOUSING COALITION



Source of SAIL: Sadowski Trust Funds



- 22-23 BUDGET = \$28,250,000
- 21-22 BUDGET = 62,500,000

Main Purpose SAIL: Fill Funding Gaps

ORIGINAL PURPOSE FOR SAIL- TO FILL GAP IN 4% HOUSING CREDIT/BOND DEALS

WORKFORCE HOUSING

LARGE PERMANENT SUPPORTIVE HOUSING

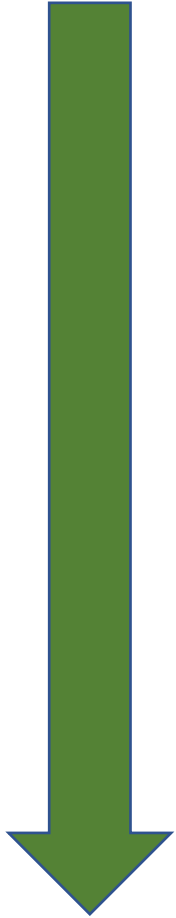
SMALL PERMANENT SUPPORTIVE HOUSING

FARMWORKER-FISHERWORKER

THE FLORIDA HOUSING COALITION



The Development Process



- Conceptual Vision
- Site Selection
- Programming/Preliminary Design
- Funding Application
- Credit Underwriting
- Funding Award and Initial Closing
- Construction and Lease-Up
- Project Stabilization and Final Closing
- Project Operation and Program Compliance

The Basics

- Administered by Florida Housing Finance Corporation
- Accessed through Request for Applications (RFA) process
- Can be used for
 - New Construction
 - Acquisition/Rehab
- Approximately \$ 28,250,000 Million available in 2022/2023
- <https://sadowskicoalition.org/wp-content/uploads/2022/03/Budget-Chart-3-11-22-FINAL.pdf>

The Rule

- FAC 67-48
- ALSO SEE RULE 67-38 PREDEVELOPMENT LOAN PROGRAM

Terms

- Part of gap financing, not to exceed 25 % of development costs (with some exceptions)
- Usually paired with:
 - Multifamily Mortgage Revenue Bonds
 - Housing Credits 4% OR 9%
 - HOME

Terms

- Exceptions to 25% cap include:
 - Nonprofit/public sponsors with at least 10% from other sources
 - Developments with at least 80% set aside for defined demographics
 - Committing units for Extremely Low-Income households
 - 10% if using Competitive Housing Credits
 - 5% if not using Competitive Housing Credits

Other General Terms of SAIL Loans

- Non-amortizing
- May be in first or subordinate position
- Interest rate: 0-1%
- Annual interest payment based on development cash flow and lien position of SAIL loan
- Not more than 15 years, unless
 - Longer term required for housing credit investor
 - Loan is in subordinate position – then may be coterminous with longest term of a superior loan
- Full balance due at maturity

Set-asides

- Income Set-asides
 - Minimum 40% at 60% AMI or 20% at 50% AMI (unless otherwise stated in RFA)
 - Extremely low-income households
- Other Demographic Set-asides
 - Family
 - Elderly
 - Homeless
 - Commercial Fishing Workers and Farmworkers
 - Persons with Special Needs
 - Youths Aging out of Foster Care

Restrictions on Eligibility

- Construction financing has closed or will close prior to preliminary commitment of SAIL
- Project has already received an award of housing credits not involving tax-exempt bonds
- Project already has a preliminary commitment of SAIL or state HOME
- Development site is already subject to an FHFC LURA or EUA, with these exceptions:
 - LURA for PLP or Elderly Housing Community Loan programs
 - Existing building(s) constructed at least 25 years prior, applicant qualifies for Homeless demographic, and is for acquisition/rehab

Compliance

- Audited financial statements
- Certification of information needed to determine annual payment (exceptions for first year of operations – see Rule)
 - Annual reporting form
 - Financial Reporting Form SR-1
 - Any other financial reporting detailed in the RFA
- Set-asides and other key terms also included in LURA and monitored by FHFC
- Compliance period – 50 years unless otherwise stated in RFA

Compliance

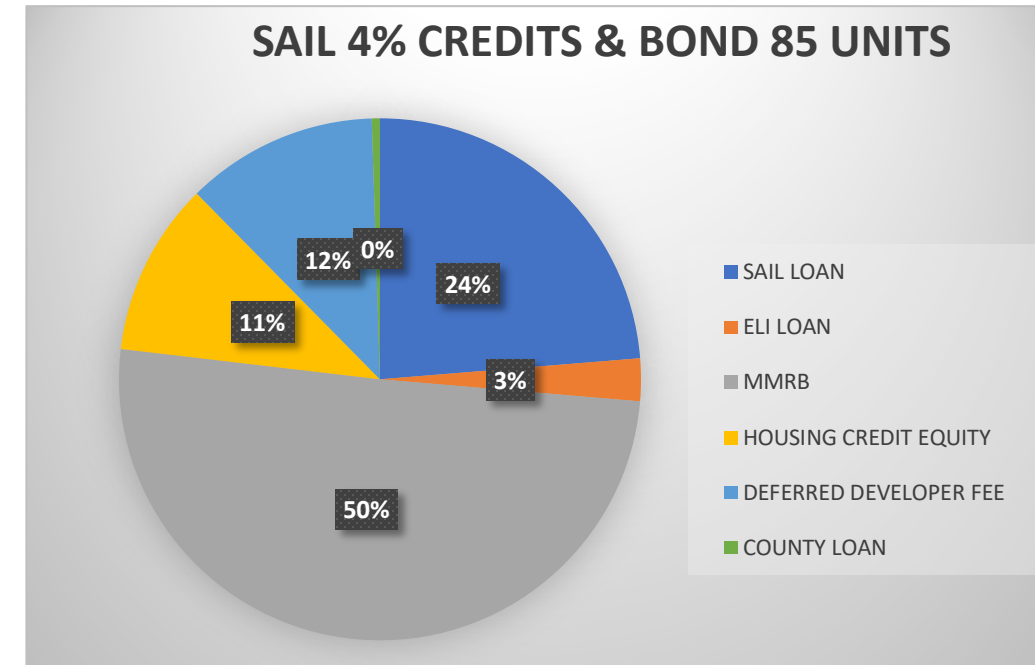
- Set-asides and other key terms also included in LURA and monitored by FHFC
- Reporting requirements may include
 - Rent rolls
 - Financial statements
 - Insurance certificates
- Compliance period – 50 years unless otherwise stated in RFA

End of Loan Term

- Loan term
- Full balance due at end of loan term
- Other options, such as sale, transfer or refinancing of the SAIL development, or extension of SAIL loan, are
 - Subject to Board approval
 - Based on documentable facts and circumstances
 - Requirements set forth in Rule
- SAIL loan assumable if requirements of original loan met, otherwise must be repaid from proceeds of sale

SAIL 4% CREDITS & BOND + LOCAL \$

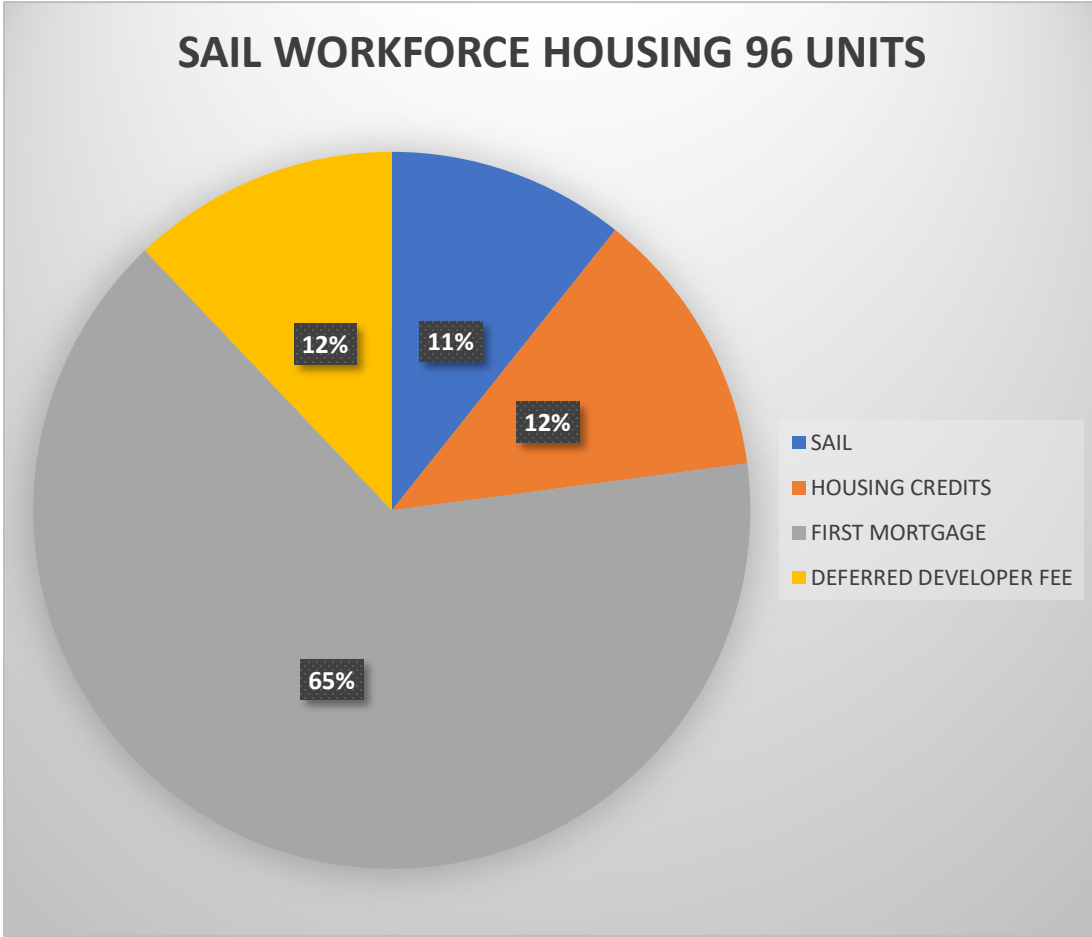
SAIL 4% CREDITS PLUS BOND \$	
TOTAL DEVELOPMENT COST	20,667,211
SAIL LOAN	5,400,000
ELI LOAN	600,000
MMRB	11,500,000
HOUSING CREDIT EQUITY	2,449,162
DEFERRED DEVELOPER FEE	2,706,367
COUNTY LOAN	115,000



SAIL WORKFORCE HOUSING EXAMPLE

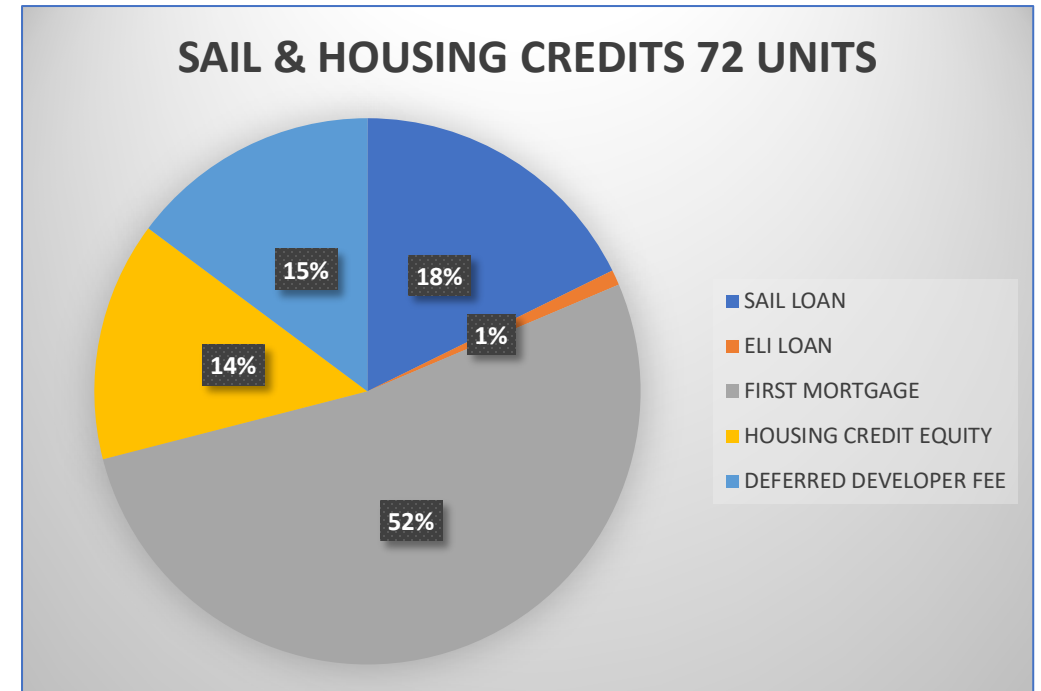
SAIL WORKFORCE 9% HOUSING CREDITS EXAMPLE

TOTAL DEVELOPMENT COST	27,649,447
SAIL	3,000,000
HOUSING CREDITS	3,415,802
FIRST MORTGAGE	18,200,000
DEFERRED DEVELOPER FEE	3,386,130



SAIL & HOUSING CREDITS – HOMELESS AND DISABLING CONDITIONS

SAIL & HOUSING CREDITS HOMELESS	
TOTAL DEVELOPMENT COST	19,379,880
SAIL LOAN	3,820,000
ELI LOAN	194,700
FIRST MORTGAGE	11,300,000
HOUSING CREDIT EQUITY	3,059,694
DEFERRED DEVELOPER FEE	3,196,665

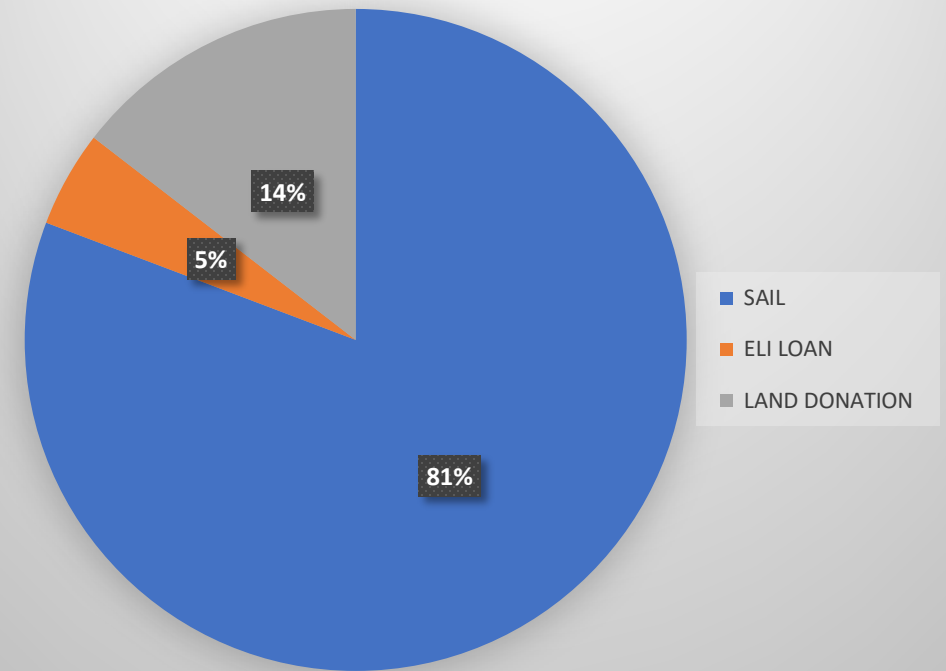


SAIL SMALL SPECIAL NEEDS EXAMPLE

SAIL SMALL PROJECTS FOR SPECIAL NEEDS

TOTAL DEVELOPMENT COST	4,816,789
SAIL	3,890,189
ELI LOAN	226,600
LAND DONATION	700,000

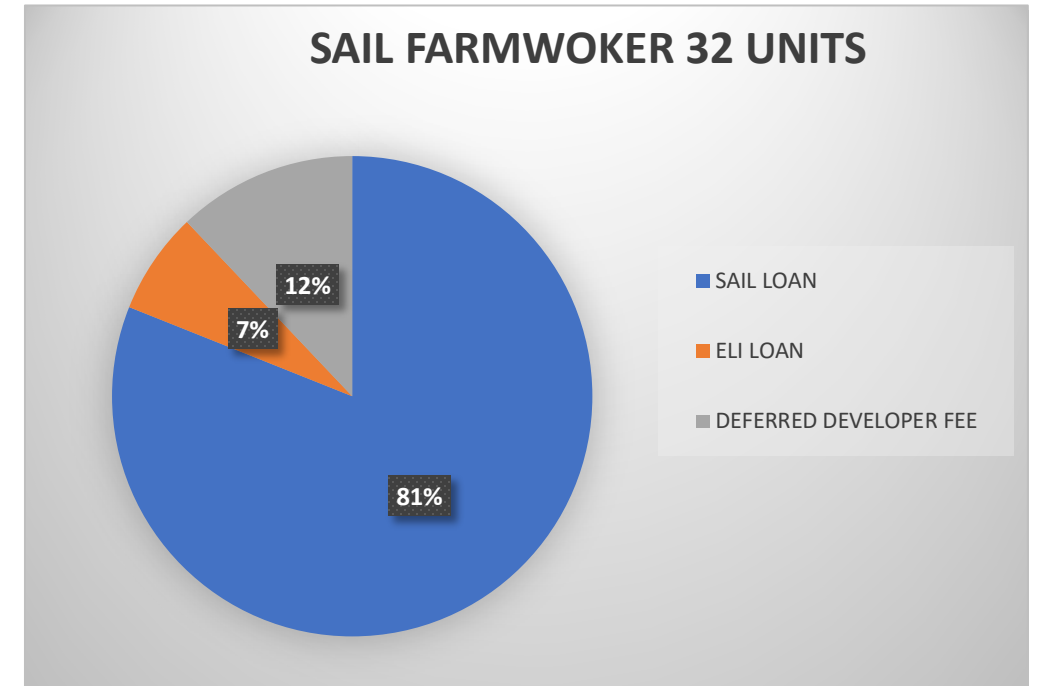
SAIL SMALL PERMANENT SUPPORTIVE HOUSING



SAIL FARMWORKER/FISHERWORKER

SAIL FARMWORKER FISHERWORKER

TOTAL DEVELOPMENT COST	7,014,105
SAIL LOAN	5,992,000
ELI LOAN	508,000
DEFERRED DEVELOPER FEE	892,980





How to Apply

Jean Salmonsens, Assistant Director of Multifamily Allocations
Florida Housing Finance Corporation

Request For Applications (RFAs)

April 7, 2022

What's an RFA?

- The Multifamily Allocation process = RFAs
- Florida Housing issues about 15 RFAs each year, July 1 through June 30
- Prior to 2013, Florida Housing issued all funding in one Application Cycle – One Size Fits All Approach
- RFAs allow a nuanced approach to target specific demographic and geographic groups
- RFAs also allow faster reaction times and flexibility to sudden issues that affect housing in Florida
 - Example
 - Hurricane Michael made landfall October 2018 and the first RFA for recovery efforts was issued in February 2019.

Rental Funding Programs

Federal Funding

- Multifamily Mortgage Revenue Bonds (MMRB)
- HOME Investment Partnerships (HOME-Rental)
- Low-Income Housing Tax Credits, Competitive and Non-Competitive
- National Housing Trust Funds (NHTF)
- Home Investment Partnerships Program (HOME) From The American Rescue Plan Act (HOME-ARP)

State Funding

- State Grant Funding for Persons with Developmental Disabilities
- State Apartment Incentive Loan (SAIL)

SAIL Funding Breakdown - Demographic

Demographic Category	2019, 2020 and 2021 percentage to be Allocated, per Ch. 420.5087(3) F.S.	2021 Funding made available
Commercial Fishing Workers and Farmworkers	5.0%	\$5,125,000
Families	47.4%	\$48,585,000
Persons who are Homeless	10%	\$10,250,000
Persons with Special Needs	13.0%	\$13,325,000
Elderly Persons	24.6%	\$25,521,500

SAIL Funding Breakdown - Geographic

Geographic Category	2019, 2020 and 2021 percentage to be Allocated, per Ch. 420.5087(3) F.S.	2021 Funding made available
Small Counties	10.0%	\$ 10,250,000
Medium Counties	36.2%	\$ 37,105,000
Large Counties	53.8%	\$ 55,145,000

RFA Timeline for RFAs issued in 2022-2023 (subject to change)

Subject of RFA	RFA Workshop	RFA Issue Date	RFA Due Date	Review Committee (make recommendations to Board)
RFA 2023-102 SAIL Financing for Smaller Permanent Supportive Housing Developments for Persons with Special Needs	Late Summer/ Early Fall 2022	Fall 2022	Spring 2023	Spring 2023
RFA 2023-103 Housing Credit and SAIL Financing to Develop Housing for Homeless Persons	Late Summer/ Early Fall 2022	Fall 2022	Spring 2023	Spring 2023
RFA 2023-104 SAIL Financing Farmworker and Commercial Fishing Worker Housing	Late Summer/ Early Fall 2022	Fall 2022	Spring 2023	Spring 2023
RFA 2023-106 Financing to Develop Housing for Persons with Disabling Conditions / Developmental Disabilities	Late Summer/ Early Fall 2022	Fall 2022	Spring 2023	Spring 2023
RFA 2022-205 SAIL Financing of Affordable Multifamily Housing Developments to be Used in Conjunction with Tax-Exempt Bonds and Non-Competitive Housing Credits	Late Summer/ Early Fall 2022	Fall 2022	Late 2022	Early 2023

Sounds great!!
How Do I get Started?

First steps

- Sign-up for Florida Housing's E-News on www.floridahousing.org

Sign up for Florida Housing's E-News

Click SUBSCRIBE to sign up for notifications from Florida Housing about programs, funding and other information

SUBSCRIBE

- Review Timeline and note which RFAs you may pursue
- Review similar RFAs from previous years and the applications that were submitted
- Begin preparations for applying and gather required documents
- Plan to attend workshop or listen to the recording after event

[ABOUT FLORIDA HOUSING](#)[LEGAL](#)[PROGRAMS](#)[DATA , DOCS & REPORTS](#)[MEDIA](#)[CONTACT US](#)

FLORIDA HOUSING FINANCE CORPORATION

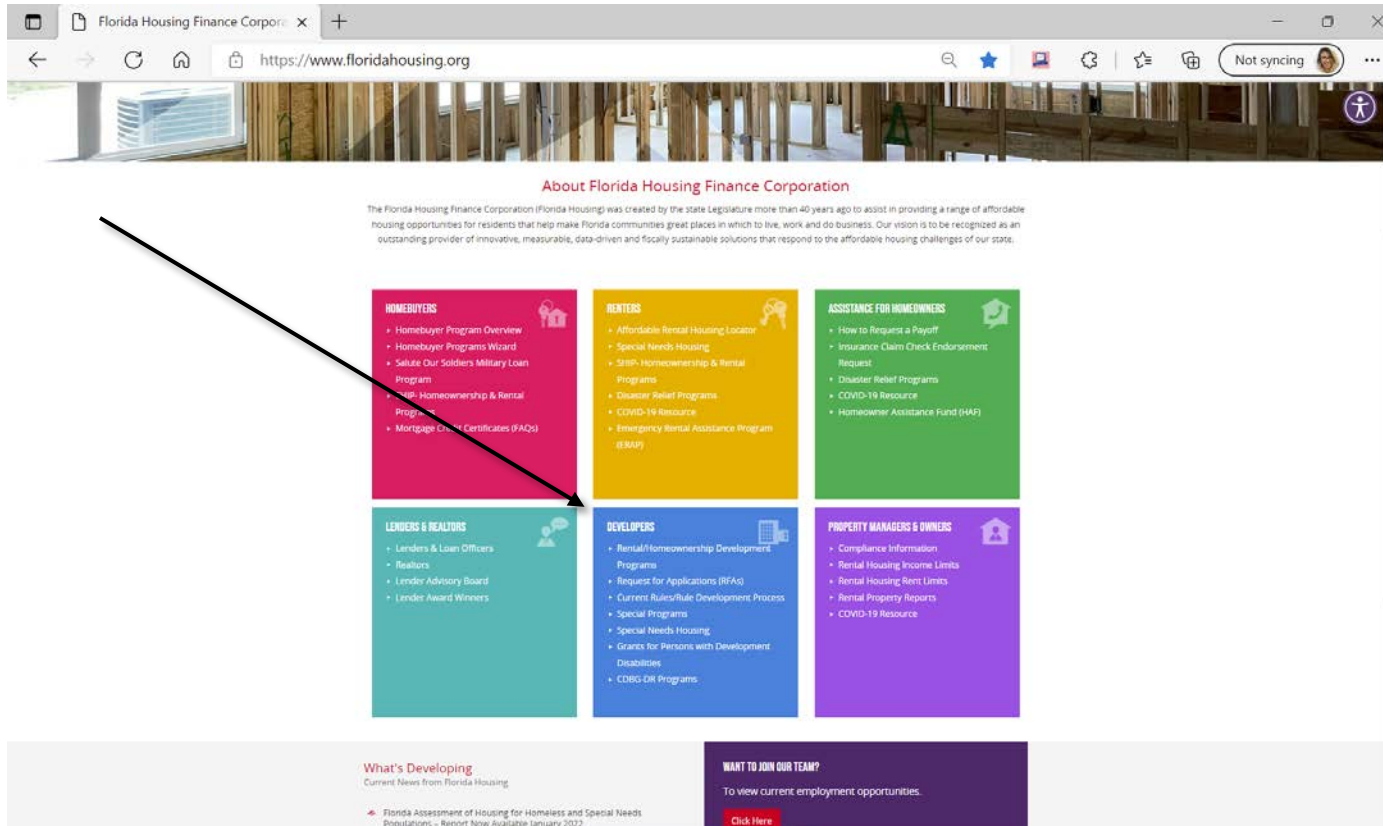
THE FLORIDA HOUSING FINANCE CORPORATION (FLORIDA HOUSING) WAS CREATED BY THE STATE LEGISLATURE MORE THAN 40 YEARS AGO TO ASSIST IN PROVIDING A RANGE OF AFFORDABLE HOUSING OPPORTUNITIES

About Florida Housing Finance Corporation

The Florida Housing Finance Corporation (Florida Housing) was created by the state Legislature more than 40 years ago to assist in providing a range of affordable housing opportunities for residents that help make Florida communities great places in which to live, work and do business. Our vision is to be recognized as an outstanding provider of innovative, measurable, data-driven and fiscally sustainable solutions that respond to the affordable housing challenges of our state.

Go to www.floridahousing.org

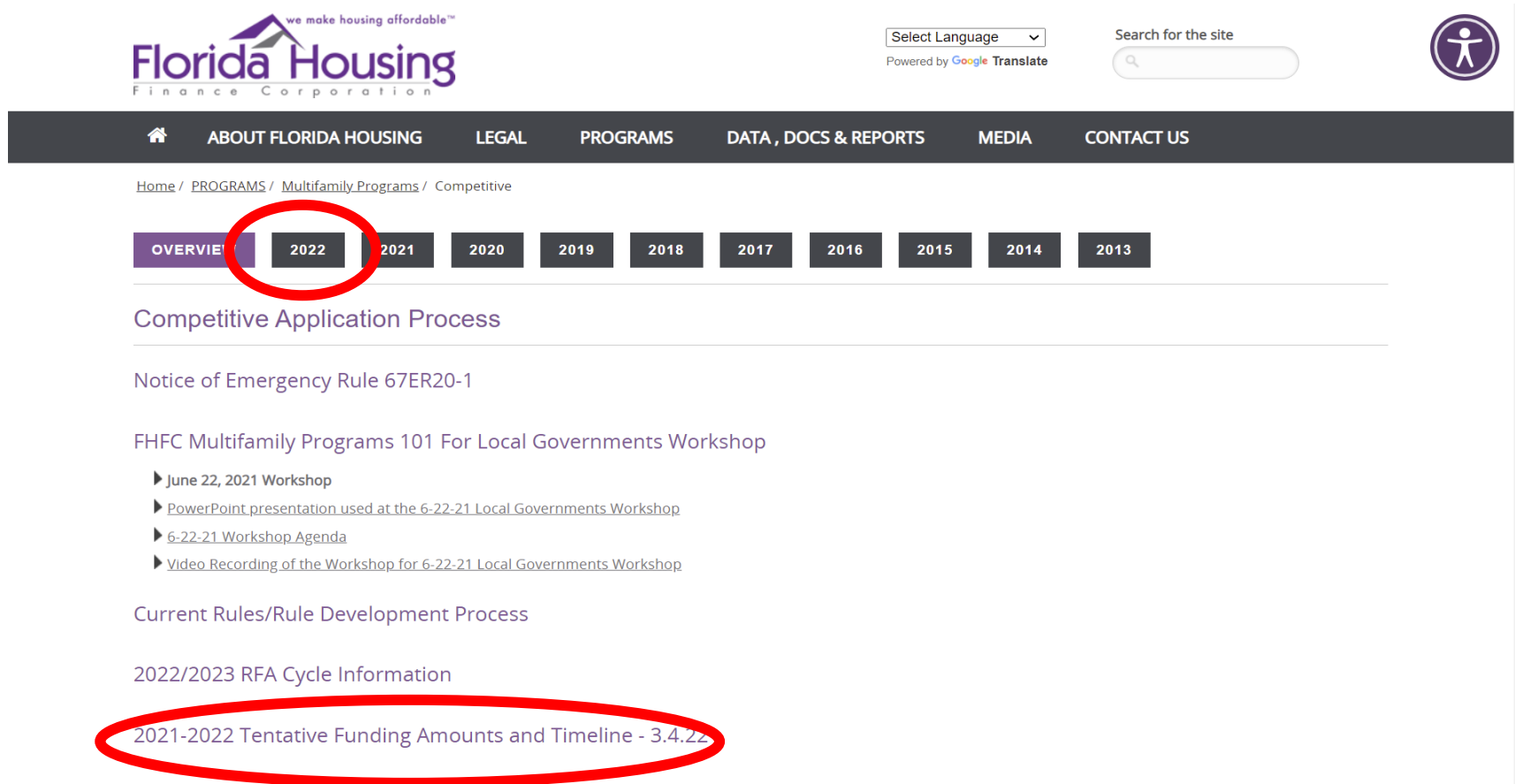
Finding materials on www.floridahousing.org



DEVELOPERS

- ▶ Rental/Homeownership Development Programs
- ▶ Request for Applications (RFAs)
- ▶ Current Rules/Rule Development Process
- ▶ Special Programs
- ▶ Special Needs Housing
- ▶ Grants for Persons with Development Disabilities
- ▶ CDBG-DR Programs

Finding materials on www.floridahousing.org



Florida Housing Finance Corporation logo with tagline "we make housing affordable™".

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Search for the site

Home / PROGRAMS / Multifamily Programs / Competitive

OVERVIEW 2022 2021 2020 2019 2018 2017 2016 2015 2014 2013

Competitive Application Process

Notice of Emergency Rule 67ER20-1

FHFC Multifamily Programs 101 For Local Governments Workshop


- ▶ [June 22, 2021 Workshop](#)
- ▶ [PowerPoint presentation used at the 6-22-21 Local Governments Workshop](#)
- ▶ [6-22-21 Workshop Agenda](#)
- ▶ [Video Recording of the Workshop for 6-22-21 Local Governments Workshop](#)

Current Rules/Rule Development Process

2022/2023 RFA Cycle Information

2021-2022 Tentative Funding Amounts and Timeline - 3.4.22


Finding materials on www.floridahousing.org



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OVERVIEW

2022

2021

2020

2019

2018

2017

2016

2015

2014

2013

2022-301

2022-210

2022-208

2022-203

2022-202

2022-201

2022-106

2022-105

2022-104

2022-103

2022-102

Competitive Application Process

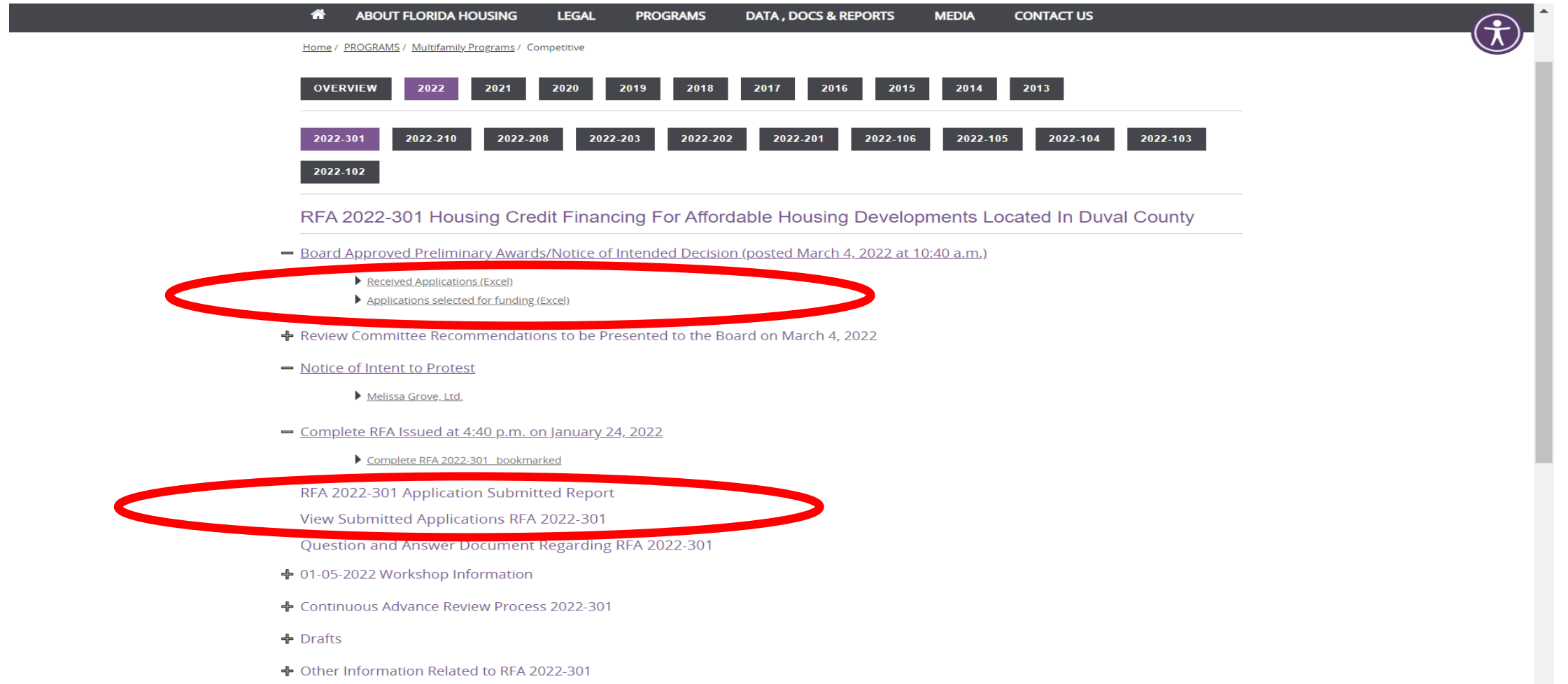
Request for Applications (RFAs)

The Principals Disclosure requirements for each RFA are outlined on each specific RFA web page

- ▶ [RFA 2022-301 Housing Credit Financing For Affordable Housing Developments Located in Duval County](#)
- ▶ [RFA 2022-210 Permanent Supportive Housing Focusing on Best Practices and Funding for Tenancy Supports and Resident Services Coordination for High Utilizers of Public Behavioral Health Systems](#)
- ▶ [RFA 2022-208 SAIL Financing for the Construction of Workforce Housing in Monroe County](#)
- ▶ [RFA 2022-203 Housing Credit Financing For Affordable Housing Developments Located In Miami-Dade County](#)
- ▶ [RFA 2022-202 Housing Credit Financing For Affordable Housing Developments Located In Broward, Duval, Hillsborough, Orange, Palm Beach, And Pinellas Counties](#)
- ▶ [RFA 2022-201 Housing Credit Financing For Affordable Housing Developments Located In Medium And Small Counties](#)
- ▶ [RFA 2022-106 Financing to Develop Housing for Persons with Disabling Conditions / Developmental Disabilities](#)
- ▶ [RFA 2022-105 Financing To Build Smaller Permanent Supportive Housing Properties For Persons With Developmental Disabilities](#)
- ▶ [RFA 2022-104 SAIL Financing Farmworker and Commercial Fishing Worker Housing](#)
- ▶ [RFA 2022-103 Housing Credit and SAIL Financing to Develop Housing for Homeless Persons](#)
- ▶ [RFA 2022-102 SAIL Financing for Smaller Permanent Supportive Housing Developments for Persons with Special Needs](#)



Finding materials on www.floridahousing.org



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OVERVIEW 2022 2021 2020 2019 2018 2017 2016 2015 2014 2013

2022-301 2022-210 2022-208 2022-203 2022-202 2022-201 2022-106 2022-105 2022-104 2022-103

2022-102

RFA 2022-301 Housing Credit Financing For Affordable Housing Developments Located In Duval County

- [Board Approved Preliminary Awards/Notice of Intended Decision \(posted March 4, 2022 at 10:40 a.m.\)](#)
 - ▶ [Received Applications \(Excel\)](#)
 - ▶ [Applications selected for funding \(Excel\)](#)
- + Review Committee Recommendations to be Presented to the Board on March 4, 2022
- [Notice of Intent to Protest](#)
 - ▶ [Melissa Grove, Ltd.](#)
- [Complete RFA Issued at 4:40 p.m. on January 24, 2022](#)
 - ▶ [Complete RFA 2022-301 bookmarked](#)
- RFA 2022-301 Application Submitted Report
- [View Submitted Applications RFA 2022-301](#)
- [Question and Answer Document Regarding RFA 2022-301](#)
- + 01-05-2022 Workshop Information
- + Continuous Advance Review Process 2022-301
- + Drafts
- + Other Information Related to RFA 2022-301

Timeline – from submission of Application to occupancy



Read, Read, Read

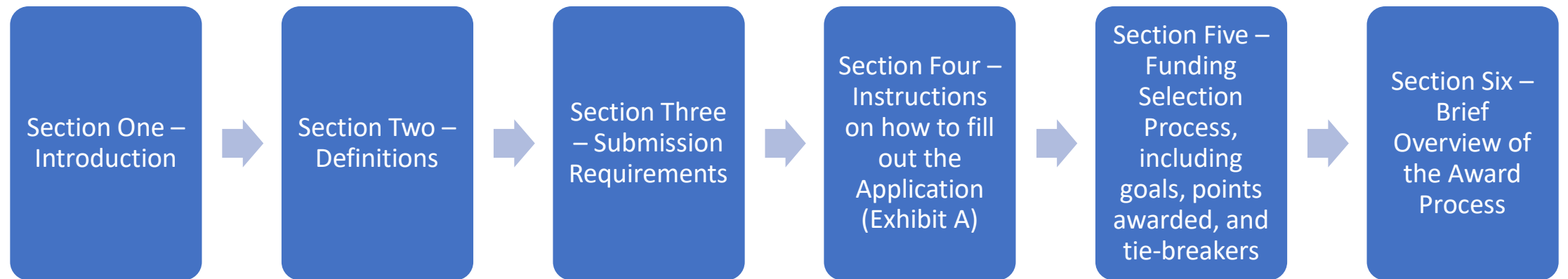
Credit Underwriting Process

- Rule 67-21, F.A.C.
- Rule 67-48, F.A.C.

Overview of Application Process and Litigation Process

- Rule 67-60, F.A.C.

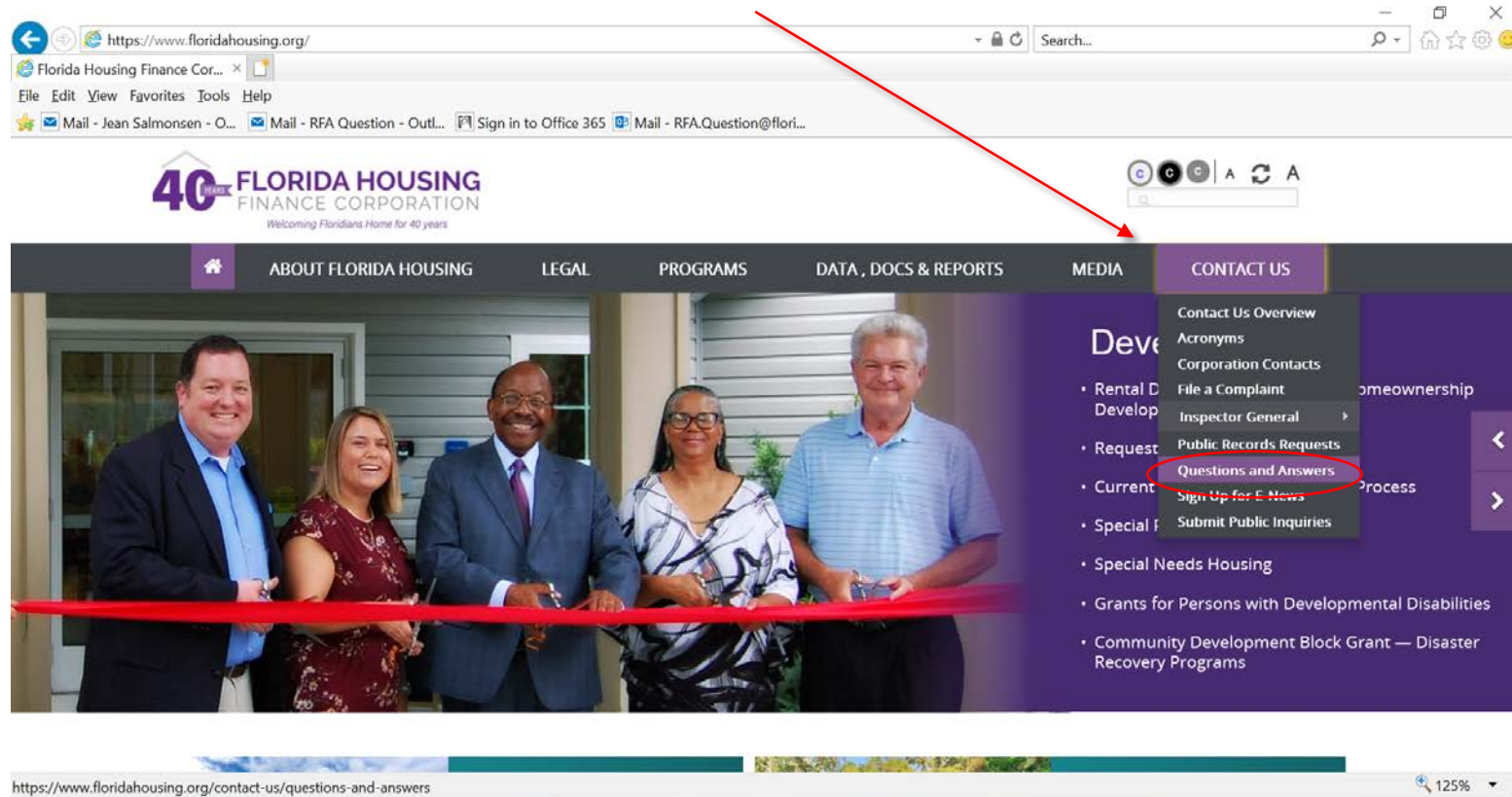
What an RFA looks like – Sections One through Six



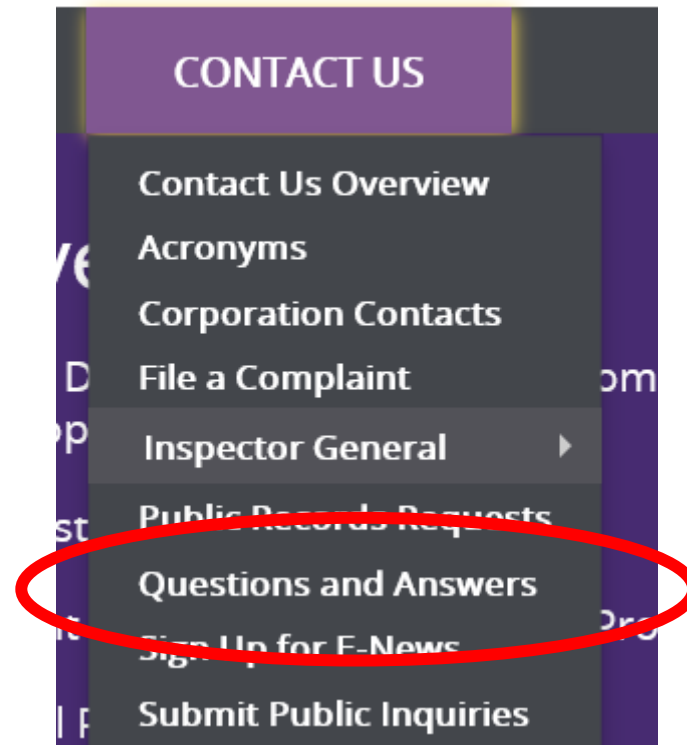
What an RFA looks like – Exhibits

Exhibit A	Exhibit B	Exhibit C	Exhibit D	Exhibit E	Exhibit F	Exhibit G
<ul style="list-style-type: none">• The Application	<ul style="list-style-type: none">• Definitions specific to the RFA, outside of Rules	<ul style="list-style-type: none">• Additional information used by scorers	<ul style="list-style-type: none">• Timeline	<ul style="list-style-type: none">• Additional Requirements for Link Units for Persons with Special Needs	<ul style="list-style-type: none">• Rehabilitation Scoping Process with a Capital Needs Assessment	<ul style="list-style-type: none">• Tenant Application and Selection Requirements

“Getting Started with Affordable Housing” article



“Getting Started with Affordable Housing” article



“Getting Started with Affordable Housing” article

Questions and Answers

File Edit View Favorites Tools Help

Mail - Jean Salmonsens - O... Mail - RFA Question - Outl... Sign in to Office 365 Mail - RFA.Question@flori...

more.

Please feel free to use the links below to skip to a section, or simply scroll down to view all content.

Are you having trouble finding a program or resource? [Click here](#) to search programs alphabetically or by acronym.

Quick Jump

- ▶ [Compliance/Property Owners & Managers](#)
- ▶ [Demonstration Loans](#)
- ▶ [Financial Information](#)
- ▶ [Homeownership](#)
- ▶ [Housing Data](#)
- ▶ [Lenders](#)
- ▶ [Public Records Requests](#)
- ▶ [Predevelopment](#)
- ▶ [Realtors](#)
- ▶ [Rental Housing](#)
- ▶ [Getting Started With Rental Housing](#)
- ▶ [Special Needs Housing](#)
- ▶ [Technical Assistance](#)

Homeownership

What programs are available to assist first-time homebuyers?

125%

Getting Started With Rental Housing

How do I get started finding information and funding to build affordable rental housing?

At Florida Housing, we call our rental housing programs "Multifamily Programs" and our Multifamily Program applications "Requests for Applications" or "RFAs". We issue about 15 a year, varying by the demographic or geographic targeted and the type of funding offered. Information about the types of funding we offer for Multifamily Programs (loans, grants, Housing Credits, bonds) can be found here: <http://www.floridahousing.org/programs/developers-multifamily-programs>. Most can be used for both new construction and acquisition/rehabilitation.

Our multifamily programs often require at least 30 units. If you are wanting to develop something smaller another good source may be the local government housing office in your area. There is a program called SHIP that local governments administer, and they each determine what kind of uses are allowed for the funding. Information about SHIP, including a link to help find local SHIP offices, can be found here: <http://www.floridahousing.org/programs/special-programs/ship--state-housing-initiatives-partnership-program>.

For our multifamily funding RFAs, the timeline of upcoming applications, which can be a good starting point page, can be found here: <http://www.floridahousing.org/programs/developers-multifamily-programs/competitive>. Each has a specific financing program, e.g. 9% tax credits, loans, etc. and some have a specific demographic, or type of construction, e.g. rehabilitation/preservation. You can sign up for our Listserv to be notified when we do set the dates, issue drafts and applications, etc. by going to <http://listserv.floridahousing.org> and signing up for the Multifamily Programs list.

To get an idea of program requirements, you can look at previous applications we have issued, but note that they can change from year to year on the details. Information about our Competitive RFAs can be found at <http://www.floridahousing.org/programs/developers-multifamily-programs/competitive>.

There is also a non-competitive housing credit program that has a different process from the programs listed above, however it is more geared toward large developments. Because of all the fees involved, you need a larger scale to make it work. Information about the program can be found at <http://www.floridahousing.org/programs/developers-multifamily-programs/non-competitive>.

As it pertains to general information about the tax credit program, it is a federal program established by Section 42 of the Internal Revenue Code, so reading that would give you some information <https://www.irs.gov/pub/irs-drop/r-04-82.pdf>. There are some good sources on the website to learn the basics such as Novogradac and Enterprise Community Partners. There is an experience requirement for this program, so you would have to partner with a developer who has built or rehabbed affordable housing before. Visit http://www.novoco.com/events/webinars/lihtc/2015/lihtc_101/index.php, <http://www.enterprisecommunity.com/financing-and-development/low-income-housing-tax-credits/about-lihtc> and <http://ntdc.webfactional.com/tax-credit-basics/lihtc-basics/>.

If you are a non-profit organization or an arm of a local government, you may be able to apply for the Predevelopment Loan Program (PLP). PLP allows you to access low interest financing (1% interest) and technical assistance during the pre-construction phase of developing affordable housing. This program can be used for both homeownership and multifamily

Questions?

Jean Salmonsens

Director of Multifamily Allocations

Jean.Salmonsens@floridahousing.org

850-488-4197

ANY
QUESTIONS
?

THE FLORIDA HOUSING COALITION



FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at Flhousing.org

Housing News Network Journal

Florida Home Matters Report

Accessory Dwelling Unit (ADU) Guidebook

Adaptive Reuse of Vacant Rentals

Affordable Housing Resource Guide

Affordable Housing Incentive Strategies

CLT (Community Land Trust) Primer

CLT Homebuyer Education – Teacher’s Guide

CLT Homebuyer Education – Buyer’s Guide

Community Allies Guide to Opportunity Zones

Community-Based Planning Guide

Creating a Local Housing Disaster Recovery

Creating Inclusive Communities in Florida

**Credit Underwriting Guide for Multi-Family
Affordable Housing in Florida**

**Developing & Operating Small Scale Rental
Properties**

Disaster Management Guide for Housing
Landlord Collaboration Guidebook

PSH Property Management Guidebook

Residential Rehabilitation Guide

SHIP Administrators Guidebook

Surplus Lands Guidebook

Supporting Households Moving Out of
Homelessness

Using SHIP For Rental Housing





Conference Registration Now Open

<https://conference.flhousing.org/>

ANNUAL STATEWIDE HOME MATTERS CONFERENCE

AUGUST 29-31

IN-PERSON AT THE ROSEN CENTRE, ORLANDO FL

[REGISTER](#)

<https://fhc.wildapricot.org/event-4693298>

SAVE THE DATE

AUG 29-31 ORLANDO, FL
www.flhousing.org

HOME
MATTERS

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AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
Finance Corporation**



we make housing affordable™

THE FLORIDA HOUSING COALITION



More questions? Need help with a project? Just ask!

- Technical Assistance Hotline
800-677-4548

www.flhousing.org

Ashon Nesbitt

- nesbitt@flhousing.org

- Gladys Cook
813-830-3450

cook@flhousing.org

