

City of St. Petersburg, Florida
Housing and Community Development Department
Multifamily Rental Loan Application



revised August 2015

City of St. Petersburg, Florida
Housing and Community Development Department
Multifamily Rental Loan Application

Application for the "local government contribution", as required for FHFC RFA 2015-107,
is DUE to City 09/09/15 by 5:00

General Instructions

The following instructions must be followed by Applicants in preparing, assembling, and submitting an Application.

All Applicants must submit the following:

1. One original printed version of the application including all applicable exhibits and certifications, presented in a 3 ring binder. Signatures in Blue ink please.
2. Nine copies of the Application including all exhibits and signed certifications. Copies may be stapled, binder not required.
3. One USB flash drive containing an electronic version of the entire application, including all exhibits and certifications.

Submit to: City of St. Petersburg, Housing & Community Development Dept.
PO Box 2842 St. Petersburg, FL 33731-2842 (for mail) or
1 Fourth Street North- 3rd floor St. Petersburg, FL 33701 (for delivery)

The Applicant must ensure that the paper application and electronic application are identical.

Please complete all the tabs in the worksheet. If a section does not apply, please mark N/A. Within the worksheet are blanks, formatted in light yellow. Please type the requested information in the yellow highlighted areas. Many times this information is used in other places within the application, so omitting information may cause errors and delay the review of your application. Many questions require a Yes or No answer. Please type in the appropriate answer.

Specific Instructions

Project Overview Tab

Applicant Certification and Acknowledgement

Applicant must provide, behind a tab labeled Exhibit 1, a properly executed Applicant Certification and Acknowledgement Form. The Applicant must also demonstrate capacity to develop affordable multi-family housing. Documentation of capacity is evidenced by completing the Applicant's Prior Experience Chart. The Applicant is also requested to provide images or photographs of previous projects. All information related to Applicant Prior Projects should be placed behind a tab labeled Exhibit 1.

Existing Tenant Occupancy

No application will be accepted that requests assistance for new construction on a site that contains (or contained) occupied rental units at the time that the property was placed under contract for purchase. Since federal HOME funds may be used for the local contribution, the Applicant must be able to comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). Compliance with URA is complex and and if improperly performed, could increase projects costs significantly. Therefore, it has been determined that for the purpose of the FHFC RFA "local contribution", no applications will be considered for sites which contained occupied rental units when the acquisition contract was signed.

State of Florida

The Applicant must provide a copy of the most current "Certificate of Status" from the State of Florida and the document should be placed behind a tab labeled Exhibit 3.

IRS Non-Profit status

The Applicant, if applying as a Non-Profit, a copy of the most current IRS determination letter should be provided and the document should be placed behind a tab labeled Exhibit 4.

Limited Partnership or Limited Liability Corporation

If the Applicant is a limited partnership or limited liability corporation, the information requested on Exhibit 4 - General and Limited Liability Partners Form, should be completed and placed behind a tab labeled Exhibit 4.

Development Team:

Developer

The Applicant must completely detail and explain the entire Development Team. In many cases, the Applicant and the Developer may be the same entity. In others, they may be different. Please complete the Developer or Principal of Developer Certification Form and place it behind a tab labeled Exhibit 5. Attach Developer prior experience chart with photos.

Management Agent

The funding sources that the City uses are extremely complex and require a substantial amount of tenant verification and monitoring. The City recommends utilizing the services of a management agent or company experienced in affordable housing to assist in the documentation of tenant income/asset information.

Please complete the Management Agent or Principal of Management Agent Certification Form and place it behind a tab labeled Exhibit 6.

Acquisition/Rehabilitation/New Construction Information

If acquisition is involved in the project, the City needs to know all parties involved. Please provide all information behind the tab labeled Exhibit 7 (Site Control).

If acquisition is involved, the City requires a Phase One Environmental to be performed. Place a copy of the Phase One Environmental behind a tab labeled Exhibit 8.

If rehabilitation is planned for the project, the Building Department requires an asbestos survey. Please provide a copy of the asbestos survey or explain how one will be obtained. Place copy of asbestos survey behind a tab labeled Exhibit 8.

If rehabilitation is planned for the project, the City requires that all lead-based paint be properly abated or mitigated. The presence of lead-based paint is determined by obtaining a lead-based paint survey or risk assessment. Please provide a copy of the lead-based paint survey or risk assessment. Place a copy of the lead-based paint survey behind a tab labeled Exhibit 8 (for all properties built prior to January 1, 1978)

Detailed cost estimate of rehabilitation or construction costs is required (Exhibit 9). Due to the funding sources utilized by the City for multi-family rental housing, the selection of a Contractor must be performed through a competitive selection process. There are specific cases (combining with tax credits and HUD Programs like HUD 811) when an Applicant can make application with a contractor already identified. Please provide the copy of the General Contractor's license and PCCLB registration behind the Exhibit 9 tab. Since the funds available may be HOME funds, please also list the number of prior Davis Bacon wage rate jobs that the contractor has completed behind the Exhibit 9 tab.

The services of an Architect can also be beneficial to an Applicant. Unfortunately, City funds will only be used for construction purposes and are not to be used for architectural fees. Please list the architect's name and contact information as part of Exhibit 9

The City expects Applicant to leverage other funding sources when developing affordable rental housing. The City expects to see Owner Equity or deferred developer fees within the project proformas. (Exhibit 10)

Project Review Team

All requests for funding assistance for development projects - defined as requests submitted by for-profit or nonprofit affordable housing developers for financing shall be in the form of loans (not grants) for multi-unit residential development projects for permanent housing (not emergency shelters, convalescent or nursing homes, or student dormitories) will be reviewed by the Project Review Team (PRT) pursuant to the following procedures:

All requests for funding assistance for such development projects should be referred to the PRT Coordinator; and any preliminary, informal meetings with prospective Applicants to discuss proposed development projects, if any, should include the PRT Coordinator to explain the project review process.

Upon receipt of a Multifamily Rental Loan Application and any additional information required, the designated PRT Coordinator will review the documentation submitted to determine if it is complete, and will contact the Applicant to obtain missing information, as required.

Once all of the required documentation has been submitted, the PRT Coordinator will assemble and distribute project review packets to the PRT and convene a meeting of the PRT.

Each member of the PRT will be expected to examine the project review packets from the perspective of their areas of expertise prior to the PRT meeting so that, at the meeting, a determination can be made as to whether or not to recommend funding the project based on zoning compliance and compatibility with existing land uses in the subject area, the appropriateness of the location in relation to other assisted properties (de-concentration), funds requested in relation to fund source restrictions, leveraging ratio (public vs. private funding), Consolidated Plan consistency (need), viability, demand, feasibility, and other factors to be determined based on the specific nature of the proposed project.

If it is determined to proceed: A Project Manager will be designated from among the PRT and/or Management Team members or their staff based upon the type of expertise required in relation to the specific project proposed. The selected Project Manager will assist the Applicant in providing any additional information required to be submitted as a result of the PRT meeting.

If it is determined not to proceed: The Applicant will be notified.

In either case, a memorandum will be generated by the PRT Coordinator, for the Director's signature, detailing project specifics, outlining any issues or revisions the PRT might have regarding the project, and making a recommendation for or against funding the project to be forwarded to the Housing Services Committee of City Council &/or City Council.

The PRT Coordinator will prepare and distribute minutes of the PRT meeting to each member of the PRT; and will inform Applicants whose proposals have been declined.

For projects recommended for funding by the PRT, the Project Manager, with the assistance of other appropriate PRT members, will be responsible for obtaining all City Council and/or Mayoral approvals as directed by the City Administrator, compiling all required funding/developer agreements, assisting the Applicant to apply for development approvals and identify private sector funding sources as needed, monitoring of project progress and compliance through completion, and reporting on such progress and compliance to the PRT on a periodic basis.

In addition to other listing services available to applicant, applicant shall list available apartments in www.Floridahousingsearch.org

Project Review Team Composition:

PRT Coordinator:	Stephanie Lampe
Housing & Community Development:	Joshua Johnson, Director Phyllis Dorsey
Fund Managers (Plan/Fund Source Compliance):	Lynn Gilbert (CDBG/SHIP) Stephanie Lampe (HOME/NSP) Terry Salerno (HCIP/LHTF)
Development Review Compliance:	Elizabeth Abernethy or designee
Neighborhood Compatibility:	Susan Ajoc
Economic Development/Infrastructure:	Sophia Sorolis
Construction Review:	Donald Putnam
Legal representative (as required.)	Rick Badgley

City of St. Petersburg, Florida
Housing and Community Development Department
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Project Overview Tab

Project Applicant Name:

Contact Person Name:

Contact Address:

Contact e-mail and phone:

Provide the executed Applicant Certification and Acknowledgement Form behind a tab labeled Exhibit 1. The Applicant Certification and Acknowledgement Form is located in the Misc. Forms Tab of this worksheet. Provide the Applicant's Prior Experience Chart behind Exhibit 1. The Applicant's Prior Experience Chart can also be found in the Misc. Forms Tab.

Project Name:

Project Site Address:

Short Project Description:
(include the number of units to be set-aside for each income level/ by bedroom size)
Attach a separate sheet for complete description at exhibit 17

Amount of loan request:

Does the project involve acquisition of occupied units? If yes, please be aware that the application will be rejected. A "local contribution" will not be provided to an applicant who is acquiring a site that contains existing occupied rental units.

Existing Tenants: (Yes / No)

Is the Applicant a legally formed entity qualified to do business in the state of Florida? If yes, please provide a copy of the most current "Certificate of Status" from the State of Florida and label it Exhibit 3. If not, please explain at Exhibit 3.

State of Florida business: (Yes / No)

Is the Applicant applying as a Non-Profit organization? If yes, please provide a copy of your IRS Determination letter labeled as Exhibit 4.

IRS 501(C)(3): (Yes / No)

Is the Applicant a limited partnership or limited liability corporation? If yes, please provide the information specified in the General and Limited Partners Form and attached as Exhibit 4. The General and Limited Partners form is located in the Misc. Forms Tab of this worksheet.

Limited Partnership: (Yes / No)

Limited Liability Corporation: (Yes / No)

Development Team
Developer or principal(s) of Developer
Name:

Provide the executed Developer or Principals of Developer Certification Form behind a tab labeled Exhibit 5. The Developer or Principal(s) of Developer Form is located in the Misc. Forms Tab of this worksheet. Provide the Developer's Prior Experience Chart behind Exhibit 5. The Prior Experience Chart can be found in the Misc. Forms Tab. Attach current photographs of prior completed projects.

Management Agent or principal(s) of Management Agent

Name:

Provide the executed Management Agent or Principal(s) of Management Agent Certification Form behind a tab labeled Exhibit 6. The Management Agent or Principal(s) of Management Agent Form is located in the Misc. Forms Tab of this worksheet. Provide the Management Agent's Prior Experience Chart behind Tab 6. The Prior Experience Chart is also found in the Misc. Forms Tab.

Project Information

Does the project involve acquisition or demolition of an existing structure?

Acquisition: (Yes / No)

Demolition: (Yes / No)

If "Yes," answer the following questions:

Are there any existing vacant residential structures on the site and what is the age of the structure? (Yes / No)

Age of structure & # of bedrooms:

Has the property been acquired or to be acquired from a related party? (Yes / No)

Related party:

Name of previous owner:

Relationship to Applicant:

Is there a relationship to anyone in the Development Team? (Yes / No)

If "Yes," please describe:

Evidence of site control: (Yes / No)

Please provide a copy of the evidence of site control behind a tab labeled Exhibit 7

Has a Phase One (and if applicable a Phase II) Environmental been performed? (Yes / No)

If available, please provide copy of the completed Phase One Environmental Assessment behind a tab labeled Exhibit 8 (and if applicable a Phase II)

If not, an ASTM phase I (and if applicable a Phase II) will be required prior to all acquisition and new construction projects

If the project involves rehabilitation, an asbestos survey will be required. Has an asbestos survey been performed? (Yes / No)

If available, please provide a copy of the completed asbestos survey behind a tab labeled Exhibit 8.

If the project involves rehabilitation of pre1978 housing, a lead-based paint survey will be required. Has a lead-based paint survey been performed? (Yes / No)

If available, please provide a copy of the completed lead-based paint survey behind a tab labeled Exhibit 8.

If acquisition is involved, provide a detailed cost estimate of all acquisition costs behind a tab labeled Exhibit 9.

Does the project involve new construction?

New Construction: (Yes / No)

Provide a copy of a detailed cost estimate of any new construction activities behind a tab labeled Exhibit 9, please include photos, site plans and elevations .

For FHFC projects, please also provide a copy of the General Contractor's building license, their PCCLB license, and a listing of any prior Davis Bacon wage rate projects behind tab 9

Does the project involve rehabilitation or renovations?

Rehabilitation: (Yes / No)

Provide a copy of a detailed cost estimate of any rehabilitation or renovation activities behind a tab labeled Exhibit 9, please include photos of the existing building.

Financing

List all funding sources:

Attach all funding commitments executed by the lender(s) or other source(s). Insert each source behind a tab labeled Exhibit 10.

Attach information requested below for Exhibits 12 thru 17

Summary of Exhibits Required:

- Exhibit 1 Applicant Certification Form/Prior Experience Chart
- Exhibit 2 NA, requests involving acquisition/demolition/ new construction on sites with currently occupied rental units will not be considered.
- Exhibit 3 State FL Certificate of Status
- Exhibit 4 IRS determination letter or Gen. & Limited Liability Partners Form
- Exhibit 5 Developer Certification Form/Prior Experience Chart
- Exhibit 6 Management Agent Certification/Prior Experience Information
- Exhibit 7 Evidence of site control, include a location map, Census Tract info.
- Exhibit 8 Executive Summary of the Phase One ASTM (& if applicable a Phase II) &/or Asbestos/Lead surveys - if available. If not yet completed, these documents must be submitted prior to the loan closing. Please acknowledge.
- Exhibit 9 Acquisition/rehab/new construction details including site plan and elevations. Photos of existing structure if rehab. (both interior and exterior) Attach evidence of appropriate zoning. Attach architect and general contractor information
- Exhibit 10 Other Funding commitments
- Exhibit 11 N/A
- Exhibit 12 Provide evidence of need for the project by submitting a recent market study and comparable rent and occupancy data from a minimum of 3-5 affordable housing developments
- Exhibit 13 Provide a map locating the proposed development site in relation to all HUD assisted and FHFC assisted properties located within 1.5 miles using the shimberg data found at: http://flhousingdata.shimberg.ufl.edu/a/AHI_pushpin?action=results&nid=5200 and St. Petersburg Housing Authority owned rental properties in St. Petersburg using the St. Petersburg Housing Authority website <http://www.stpeteha.org/public-housing-programs.htm>
The City's goal is to increase the supply of units that serve low and very low income families and to ensure that assisted/subsidized family rental properties are not highly concentrated within one area of the City, but are appropriately located throughout.
- Exhibit 14 FHFC Universal Cycle applicants shall provide an estimated proximity point scoring sheet and a scaled map that measures the distance from the proposed development site to the FHFC proximity categories.
- Exhibit 15 Flood Zone Information
- Exhibit 16 A proposed loan repayment schedule which demonstrates how the applicant proposes to meet the FHFC minimum contribution at the published discount rate while providing some repayment of the loan to the City prior to year 30.

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Local Rents, Household Income Matrix and Utility Allowances Tab

	<u>Efficiency</u>	<u>1-Bedroom</u>	<u>2-Bedroom</u>	<u>3-Bedroom</u>	<u>4-Bedroom</u>
Fair Market Rent*	\$610	\$765	\$959	\$1,280	\$1,553
Low HOME Rent (20% of HOME assisted units for HH at or below 50% AMI)	\$516	\$553	\$663	\$767	\$856
High HOME Rent (80% of HOME assisted units for HH at or below 60% AMI)	\$610	\$721	\$867	\$994	\$1,089
<i>HOME rents effective 3/2015 and include utilities. If tenant pay utilities, the max rent listed above must be reduced by the amt. of the utility allowances listed on the next page</i>					
* for information only					

State Housing Initiatives Partnership Rents						
	<u>Efficiency</u>	<u>1-Bedroom</u>	<u>2-Bedroom</u>	<u>3-Bedroom</u>	<u>4-Bedroom</u>	
for households at						
30%	\$310	\$354	\$502	\$658	\$810	
50%	\$516	\$553	\$663	\$767	\$856	
80%	\$826	\$885	\$1,062	\$1,227	\$1,370	

Household Income Matrix by # in Household

Household Size	ANNUAL INCOME					
	30% of Median	50% of Median	60% of Median	80% of Median	120% of Median (SHIP)	120% of Median (NSP)
1	\$12,400	\$20,650	\$24,780	\$33,050	\$49,560	\$49,550
2	\$14,200	\$23,600	\$28,320	\$37,800	\$56,640	\$56,650
3	\$15,950	\$26,550	\$31,860	\$42,500	\$63,720	\$63,700
4	\$17,700	\$29,500	\$35,400	\$47,200	\$70,800	\$70,800
5	\$19,150	\$31,900	\$38,280	\$51,000	\$76,464	\$76,450
6	\$20,550	\$34,250	\$41,100	\$54,800	\$82,128	\$82,150
7	\$21,950	\$36,600	\$43,920	\$58,550	\$87,792	\$87,800
8	\$23,400	\$38,950	\$46,740	\$62,350	\$93,456	\$93,450

effective 6/01/15

U.S. Department of Housing and Urban Development Section 8 Housing Allowances for Utilities and Other Services - St. Petersburg Housing Authority Apartments 5+ Floors*						
Utility or Service	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Heating:						
A. Natural Gas	\$5	\$6	\$6	\$6	\$6	\$7
B. Electric	\$2	\$3	\$3	\$4	\$5	\$5
C. Fuel Oil	\$14	\$14	\$15	\$16	\$17	\$18
D. Propane	\$19	\$20	\$21	\$22	\$23	\$24
Air Conditioning:	\$8	\$10	\$12	\$16	\$20	\$24
Cooking:						
A. Natural Gas	\$7	\$7	\$8	\$9	\$10	\$10
B. Electric	\$11	\$11	\$14	\$15	\$16	\$16
C. Propane	\$24	\$25	\$30	\$32	\$35	\$36
Other Electric:	\$31	\$33	\$37	\$43	\$48	\$56
Water Heating:						
A. Natural Gas	\$10	\$13	\$17	\$24	\$31	\$38
B. Electric	\$11	\$19	\$26	\$42	\$58	\$74
C. Fuel Oil	\$24	\$33	\$42	\$59	\$77	\$95
D. Propane	\$36	\$49	\$62	\$87	\$114	\$141
Water:	\$14	\$18	\$22	\$31	\$36	\$41
Sewer:	\$23	\$28	\$33	\$43	\$47	\$52
Trash Collection:	\$22	\$22	\$22	\$22	\$22	\$22
Refrigerator:	\$5	\$5	\$5	\$5	\$5	\$5
Range:	\$4	\$4	\$4	\$4	\$4	\$4
Natural Gas Base Rate	\$15	\$15	\$15	\$20	\$20	\$20

Effective 10/07/13

Issued by the Housing Authority of the City of St. Petersburg, Florida*

* please call the City at 892-5563 or 892-5452 or SPHA Housing Authority for townhome or 1-4 floor apt bldg rates

City of St. Petersburg, Florida
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Project Rents Page

PROPOSED AFFORDABILITY PERIOD:

Project Name: 0
Applicant Name: 0

Gross Potential Income (GPI)

	Configuration*	No. Units	Sq. Ft.	Income Type*	Rent Rate**	Monthly Income	Annual Income	# of fully Accessible units
0 bedroom units						0	\$0	
1 bed low HOME units						0	\$0	
1 bed high HOME units						0	\$0	
1 bed other (SHIP/etc.)						0	\$0	
2 bed low HOME units						0	\$0	
2 bed high HOME units						0	\$0	
2 bed other (SHIP/etc.)						0	\$0	
3 bed low HOME						0	\$0	
3 bed high HOME						0	\$0	
3 bed other (SHIP/etc.)						0	\$0	
4 bed low HOME						0	\$0	
4 bed high HOME						0	\$0	
4 bed other (SHIP/etc.)						0	\$0	
Total:		0				\$0	\$0	
Average Rent					#DIV/0!			

***Insert configuration type:**

- Garden
- Townhouse
- High Rise
- Single Family
- Duplex
- Mid-Rise w/ Elevator

***Insert income type:**

- 60% AMI
- 50% AMI
- 30% AMI
- Market
- elderly
- homeless
- other (state)

****Please Check one of the items below:**

- Tenant will not be required to pay any out of pocket utilities in addition to the rent above or
- The rent above has been reduce to reflect the fact that the tenant will be required to pay the following utilities out of pocket:
(list any utilities not included in rent):

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Development Budget Page

Project Name: 0
Applicant Name: 0

Sources/Uses and Development Budget

Cost Category	City Mortgage	Other Mortgage 1st Mortgage	Other Mortgage Tax Credit Equity	Owner Equity Def Dev Fee	Total
Market Study					\$0
Appraisal					\$0
Survey					\$0
Environmental Study					\$0
Acquisition-Land					\$0
Acquisition-Buildings					\$0
Site Work					\$0
Off-Site Improvements					\$0
Construction					\$0
Lead-Based Paint Abatement					\$0
Asbestos Abatement					\$0
Architect / Engineering					\$0
Construction Interest					\$0
Constr. Insurance / Taxes					\$0
Contingency					\$0
Permits & Fees					\$0
Construction Bond Fee					\$0
Consultant Fees					\$0
Real Estate Taxes					\$0
Title Insurance & Recording					\$0
Legal Fees					\$0
Accounting Fees					\$0
Cost Certification & Audit					\$0
Construction Loan Fees					\$0
Perm. Loan Origination Fees					\$0
Bridge Loan Origination Fees					\$0
Tax Credit Fees					\$0
Organizational Fees					\$0
Bridge Loan Interest					\$0
Lease-Up Expenses					\$0
Other Soft Cost					\$0
Financing Fees					\$0
Developer Fee					\$0
Tenant Relocation					\$0
Initial Deposit to R4R					\$0
Operating Deficit Reserve					\$0
Initial Marketing					\$0
Interim Income					\$0
Interim Expenses					\$0
Other					\$0
Other					\$0
Total Development Costs	\$0	\$0	\$0	\$0	\$0

Loan (L), Grant(G) or Equity(E)	L	L	L	E
Financing Terms (years)				n/a
Financing Terms (interest rate)	0%			n/a
Mo. Debt Service (year 1)	#NUM!	#NUM!	#NUM!	
Total Debt Service	#NUM! monthly	#NUM! annual		

City of St. Petersburg, Florida
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Operating Budget Page

Year 1

Project Name: 0

Applicant Name: 0

OPERATING EXPENSES AND REPLACEMENT RESERVE	Monthly	Annually	Per Unit / Per Month
<i>Management</i>	\$0	\$0	\$0
1. Management fee	\$0	\$0	
2. Management staff costs	\$0	\$0	
3. Legal fees	\$0	\$0	
4. Accounting/audit fees	\$0	\$0	
5. Advertising/marketing	\$0	\$0	
6. Telephone	\$0	\$0	
7. Office supplies	\$0	\$0	
8. Other administrative expenses	\$0	\$0	
<i>Maintenance</i>	\$0	\$0	\$0
9. Security	\$0	\$0	
10. Maintenance staff costs	\$0	\$0	
11. Elevator (if any)	\$0	\$0	
12. Other mechanical equipment (specify)	\$0	\$0	
13. Decorating (specify)	\$0	\$0	
14. Routine repairs and supplies	\$0	\$0	
15. Exterminating	\$0	\$0	
16. Lawn and landscaping	\$0	\$0	
17. Garbage/trash removal	\$0	\$0	
18. Other (specify)	\$0	\$0	
19. Other (specify)	\$0	\$0	
<i>Utilities (paid by the property)</i>	\$0	\$0	\$0
20. Electricity	\$0	\$0	
21. Heat and hot water (specify fuel)	\$0	\$0	
22. Sewer and water	\$0	\$0	
<i>Taxes/Insurance/Reserve</i>	\$0	\$0	\$0
23. Property insurance	\$0	\$0	
24. Real estate taxes	\$0	\$0	
25. Reserve for replacement	\$0	\$0	
26. Operating Reserve	\$0	\$0	
27. Other	\$0	\$0	
28. Total (Lines 1 through 27)	\$0	\$0	#DIV/0!

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Operating Proforma Page

Project Name: 0
Applicant Name: 0

	Total Units	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
INCOME ASSUMPTIONS	0															
% Rate of Annual Increase																
Gross Residential Rents		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less Vacancy % of Gross Rents		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laundry, Parking, Cable TV Other																
Total Effective Gross Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXPENSE ASSUMPTIONS																
% Rate of Annual Increase																
Management		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maintenance		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Utilities (paid by the property)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taxes/Insurance/Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Operating Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt Service		#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
Debt Service Coverage Ratio*		#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
Cash Flow		#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!

Note: a 1.2 DCR is desired, however if rents are at least 10% below true market levels, and adequate operating and replacement reserves have been included, the city may consider ratios as low as 1.05 to 1.10./ Special needs housing will have alternative considerations related to DCR, and may allow for forgiveness at the end of the affordability period.

Applicant Certification and Acknowledgement Form

The applicant certifies that the proposed Development can be completed and operated within the development schedule and budget submitted with this Application.

The Applicant acknowledges that the City may conduct its own independent review, analysis and verification of all information contained within this Application and that any funding preliminarily secured by the Applicant is expressly conditioned upon such verification, the successful completion of FHFC credit underwriting, and all necessary approvals by the City's Project Review Team Mayor and City Council.

The Applicant recognizes and agrees to comply with all required City, State and Federal rules and regulations, dependent upon the funding source used to fund the project. It will be at the City's discretion as to what funding source is utilized and at what level the Applicant's project is to be funded.

The Applicant accepts the necessary responsibility with regards to relocation payments to those tenants already occupying units in the project, if they are determined to be displaced.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT:

U.S.C. Title 18, Section 1001, provides: "Whoever, in any matter within the jurisdiction of any Department or Agency of the United States, knowingly or willfully falsifies or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both."

Signature of Applicant Date

Name (typed or printed)

Title

Signature of Witness Date

Name (typed or printed)

EXHIBIT1

Applicant's Prior Experience Chart

Name of Development	Location City & State	Project Budget	Funding Sources	Total # of Units
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Tab 1

Existing Tenants Form

Sample Tenant Roster

Unit #	Name of H of H	# in Household	Annual Household Income	Monthly Rent
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GUIDEFORM GENERAL INFORMATION NOTICE -- RESIDENTIAL TENANT
THAT WILL NOT BE DISPLACED

Agency Letterhead

(date)

Dear _____:

On __ (date) __, __ (property owner) __ submitted an application to the City of St. Petersburg for financial assistance to rehabilitate the building which you occupy at _____ (address) _____.

This notice is to inform you that, if the assistance is provided and the building is rehabilitated, you will not be displaced. Therefore, we urge you not to move anywhere at this time. (If you do elect to move for reasons of your choice, you will not be provided relocation assistance.)

If the application is approved and Federal assistance is provided for the rehabilitation, you will be able to lease and occupy your present apartment (or another suitable, decent, safe and sanitary apartment in the same building) upon completion of the rehabilitation. Of course, you must comply with standard lease terms and conditions.

After the rehabilitation, your initial rent, including the estimated average monthly utility costs, will not exceed the greater of (a) your current rent/average utility costs, or (b) 30 percent of your average monthly gross household income. If you must move temporarily so that the rehabilitation can be completed, suitable housing will be made available to you for the temporary period, and you will be reimbursed for all reasonable extra expenses, including all moving costs and any increase in housing costs.

Again, we urge you not to move. If the project is approved, you can be sure that we will make every effort to accommodate your needs. Because Federal assistance would be involved, you would be protected by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

This letter is important and should be retained. You will be contacted soon. In the meantime, if you have any questions about our plans, please contact _____ (name) _____, _____ (title) _____, at _____ (phone) _____.

Sincerely,

(name and title) _____

=====
NOTES.

1. The case file must indicate the manner in which this notice was delivered (e.g. personally served or certified mail, return receipt requested) and the date of delivery.
2. This is a guideform. It should be revised to reflect the circumstances.

GUIDEFORM GENERAL INFORMATION NOTICE
RESIDENTIAL TENANT TO BE DISPLACED

Agency Letterhead

(date)

Dear _____:

_____ (Agency name) _____, is interested in acquiring the property you occupy at _____ (address) _____ for the _____ (project) _____. This notice is to inform you of your rights under Federal law. If _____ (Agency name) _____ acquires the property and you are displaced for the project, you will be eligible for relocation under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. However, do not move now. This is not a notice to vacate the premises. You should continue to pay your monthly rent to your landlord because a failure to pay rent and meet your other obligations as a tenant may be cause for eviction and loss of relocation assistance. You are urged not to move or sign any agreement to purchase or lease a new unit before receiving formal notice of your eligibility for relocation assistance. If you move or are evicted before receiving such notice, you may not receive any assistance. Please contact us before you make any moving plans.

If _____ (Agency name) _____ acquires the property and you are eligible for relocation replacement housing, and at least 90 days advance written notice of the moving expenses and may be eligible for financial assistance to help you rent or buy a replacement house. This assistance is more fully explained in the enclosed brochure, "Relocation Assistance to Tenants Displaced from Their Homes."

If for any reason any other persons move into this unit with you after this notice, your assistance may be reduced. If you have any questions, please contact _____ (name) _____, _____ (title) _____, at _____ (phone) _____, _____ address _____.

If _____ (Agency name) _____ decides not to purchase the property, you will be notified in writing.

Enclosure

=====
NOTES.

1. The case file must indicate the manner in which this notice was delivered (e.g. personally served or certified mail, return receipt requested) and the date of delivery.
2. This is a guideform. It should be revised to reflect the circumstances.

General and Limited Liability Partners Form

Please list the general and limited partner(s) and the officers, directors and shareholders of each and for each Developer. This list must also include warrant holders and/or option holders of the proposed Development.

or

For Non Profits,
Attach a copy of the most recent IRS determination letter

EXHIBIT 4

Developer or Principal of Developer Certification Form

Name of Development: _____

Name of Developer: _____

Name of principal of Developer, if applicable: _____

Address: _____

Telephone: _____

Fax: _____

Email address: _____

Relationship to Applicant: _____

As the Developer of the referenced project, I certify that I have the requisite skills, experience and credit worthiness to successfully produce the units proposed in this Application. I further certify that the design, plans and specifications for the proposed Development will comply with all federal, state, and local building code requirements and the requirements of the Federal 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, incorporating the most recent amendments and other legislation, regulations, rules and other related requirements which apply or could apply to the proposed Development. I have developed and completed (i.e. the certificate of occupancy has been issued for at least one building) at least three affordable rental housing developments, at least one of which was a housing tax credit development completed since January 1, 2015. At least one of the three completed developments consisted of a total number of units no less than 50 percent of the total number of units in the development proposed by this Application. The required experience is fully detailed in the prior experience chart provided in this Application. I understand I am the Developer or principal of the Developer of record for this development and that, if funded by the City, I will remain in this capacity until the Development has been completed. I certify that neither the Developer, Applicant, any Principal or Financial Partner has any existing Developments that are in non-compliance or past due status with the City of St. Petersburg, the Florida Housing Finance Corp., or Pinellas County Hsg. Finance Authority. I further certify that the information provided within this Application is true and correct.

 Signature of Developer or Principal of Developer Date

 Print or type name

 Witness to Developer's or Principal's signature Date

 Print or type name of Witness

APPLICANT'S CERTIFICATION

I certify that the Developer identified above will serve as the Developer of record for the proposed Development

 Signature of Applicant Date

 Name (typed or printed) Date

 Signature of Witness

 Witness Name (typed or printed)

Developer's Prior Experience Chart

Name of Development	Location City & State	Form of Subsidy	Total # of Units
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Tab 5

Management Agent Certification Form

Name of Development: _____

Name of Management Agent: _____

Name of principal of Management Agent, if applicable: _____

Address: _____

Telephone: _____

Fax: _____

Email address: _____

Relationship to Applicant: _____

As the Management Agent of the referenced Development, I certify that I have the requisite skills, experience and credit worthiness to successfully manage the units proposed in this Application, that I have specific experience in the management of affordable rental housing, and have successfully managed at least two affordable housing properties (ie. Properties funded through an affordable housing program such as Housing tax credits, Tax-exempt Bonds, HOME, SAIL, etc.), for at least two years each, at least one of which consists of a total number of units no less than 50 percent of the total units proposed in this Application, as evidenced by the prior experience chart attached hereto. I certify that the Development will comply with all federal, state and local requirements and the requirements of the Federal 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, incorporating the most recent amendments, while under our management. I certify that I do not manage any Development that is currently in noncompliance with The City of St. Petersburg, the Florida Housing Finance Corp., or Pinellas County Hsg. Finance Authority I further certify that the information provided within this Application is true and correct.

_____ Signature of Management Agent	_____ Date	_____ Print or type name
_____		_____

APPLICANT'S CERTIFICATION

I certify that the Management Agent identified above will serve as the Management Agent of record for the proposed Development

_____ Signature of Applicant	_____ Date	_____ Name (typed or printed)	_____ Date
_____		_____ Name (typed or printed)	

Applicant's Prior Experience Chart

Name of Development	Location City & State	Project Budget	Funding Sources	Total # of Units
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Tab 6

Evidence of Consideration of Non-Floodplain Sites

Flood Zone category of site: _____

For activities involving new construction or substantial rehabilitation in any zone other than the X Zone, please answer:

Have efforts been made to find other suitable sites that are not in the floodplain?

Yes

No

If no, the application may not be eligible to receive funding. If yes, please provide the following documentation of these efforts.

Other sites considered, but rejected:

1 Rejected site street address: _____

Flood Zone: _____

Reason this non-floodplain site was determined to be unsuitable (check those that apply and explain):

Rejected site met with opposition from neighborhood:

Rejected site was unsuitable due to size:

Rejected site was more expensive than the floodplain site:

Rejected site is not located near necessary facilities:

The cost of operating the facility at the rejected site would be more expensive than at the proposed floodplain site:

The floodplain site would locate the new construction in an area of high minority concentration.:

Other, please explain:

2 Rejected site street address: _____

Flood Zone: _____

Reason this non-floodplain site was determined to be unsuitable (check those that apply and explain):

Rejected site met with opposition from neighborhood:

Rejected site was unsuitable due to size:

Rejected site was more expensive than the floodplain site:

Rejected site is not located near necessary facilities:

The cost of operating the facility at the rejected site would be more expensive than at the proposed floodplain site:

The floodplain site would locate the new construction in an area of high minority concentration.:

Other, please explain: