SAN DIEGO HOUSING COMMISSION

San Diego Housing Commission

NOTICE OF FUNDING AVAILABILITY (NOFA)
PERMANENT SUPPORTIVE HOUSING (PSH)

No. 2016-01-SDHC

NOFA SUMMARY & INSTRUCTIONS

Release Date: October 7, 2015

San Diego Housing Commission
1122 Broadway, Suite 300
San Diego, CA 92101
www.sdhc.org

TABLE OF CONTENTS

PERMANENT SUPPORTIVE HOUSING (PSH) NOTICE OF FUNDING AVAILABILITY (NOFA)

SECTION I

1.1 INTRODUCTION

The San Diego Housing Commission (SDHC) is a driving force in the implementation of the national Housing First model in the City of San Diego – providing homeless individuals with housing as quickly as possible, with supportive services as needed.

To have an even greater impact on homelessness in the City of San Diego, SDHC developed HOUSING FIRST—SAN DIEGO, SDHC's three-year Homelessness Action Plan (HOUSING FIRST—SAN DIEGO), which was announced on November 12, 2014. This Notice of Funding Availability (NOFA) is one of the five key components of HOUSING FIRST—SAN DIEGO.

SDHC will award up to $30 million over three years – $10 million in each year – to create Permanent Supportive Housing, or convert existing transitional housing to Permanent Supportive Housing, that will remain affordable for 55 years.

SDHC is requesting applications from qualified organizations and developers to produce Permanent Supportive Housing (PSH) units to reduce homelessness. The HOUSING FIRST—SAN DIEGO NOFA development funding will be released for three consecutive years; this announcement is year two. In the first year (November 12, 2014 – June 30, 2015), two proposed developments were awarded funding and federal housing vouchers to create 121 PSH units.

This NOFA includes $10 million of development funds and up to 300 federal housing vouchers, 25 of which are U.S. Department of Housing and Urban Development (HUD) Veterans Affairs Supportive Housing (VASH) project-based housing vouchers. The funding and vouchers may be utilized to create new Permanent Supportive Housing or to convert existing Transitional Housing to Permanent Supportive Housing, serving homeless San Diegans with income at or below 60 percent of San Diego Area Median Income, as determined by HUD.

Funders Together to End Homelessness-San Diego (FTEH-SD) is a philanthropic funding collaborative dedicated to funding PSH proposals that demonstrate willingness to apply Housing First principles. FTEH has pooled funding with SDHC to provide up to $155,000 for operation support, legal support, training, and technical assistance.

Awarded development funds and vouchers may be used for new construction, acquisition, or acquisition with rehabilitation of existing multifamily housing or the conversion of Transitional Housing to Permanent Supportive Housing. Developments must be located within the City of San Diego and serve homeless individuals and families.

SDHC's federal, state and local development funds are intended to fill the gap in a project's financial structure after all other available sources of housing development funds are utilized. Such "other available funds" may include: private bank loans, equity from the sale of low-income housing tax credits, owner equity, sale of tax-exempt Multifamily Housing Revenue bonds, state and federal funding, grants and donations, and other public and private sources of funds. SDHC's federal, state and local development funds may be awarded in the form of a loan or grant.

1.2. Definitions

Permanent Supportive Housing: Long-term, community-based housing that includes supportive services for homeless persons with disabilities. This type of supportive housing enables special needs populations to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or coordinated by the applicant and provided by other public or private service agencies. Permanent housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites. There is no definite length of stay. (California Department of Housing and Community Development)

According to the Corporation for Supportive Housing, a national nonprofit organization, Supportive Housing:

- Is an innovative and proven solution to some of communities' toughest problems. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity.

- Improves housing stability, employment, mental and physical health, and school attendance; and reduces active substance use. People in supportive housing live more stable and productive lives.

- Costs essentially the same amount as keeping people homeless and stuck in the revolving door of high-cost crisis care and emergency housing.

- Helps build strong, healthy communities by improving the safety of neighborhoods, beautifying city blocks with new or rehabilitated properties, and increasing or stabilizing property values over time.

Housing First Model: Provide permanent, affordable housing as quickly as possible for homeless individuals and families, and supportive services and connections to the community-based supports they need to keep their housing and avoid returning to homelessness (U.S. Interagency Council on Homelessness)

Critical elements include:

1. A focus on helping individuals and families access and sustain permanent rental housing as quickly as possible without time limits;

2. A variety of services delivered to promote housing stability and individual well-being on an as-needed basis; and

3. A standard lease agreement to housing as opposed to mandated therapy or services compliance.

Homeless: A person is considered homeless if he/she is

1) Moving from an emergency shelter;
2) Moving from Transitional Housing;
3) An individual who lacks a fixed, regular, and adequate nighttime residence; or
4) An individual who has a primary residence that is:
   a) A supervised, publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and Transitional Housing for the mentally ill);
   b) An institution that provides temporary residence for individuals intended to be institutionalized; or

c) A public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

At Risk of Homelessness: An individual or family is considered at risk of homelessness if:

1) Household income is at or below 20 percent of State Median Income (SMI) or San Diego Area Median Income (AMI), whichever is greater, with no rental subsidy available to the household; or

2) Household income is between 20 percent and 30 percent of SMI or AMI, whichever is greater, and the household:
   a) Faces immediate eviction and has been unable to identify a subsequent residence;
   b) Faces imminent release from an institution (i.e., jail, hospital or foster care system) where other housing placement resources are not available;
   c) Resides in an overcrowded setting (more than two individuals per living/sleeping area) in which the household does not hold a lease;
   d) Resides in substandard housing subject to a current official vacation notice; or
   e) Pays more than 50 percent of income toward housing costs

Chronically Homeless:

1) An individual who:
   a) Is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter;

   b) Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last three years;

   c) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance Bill of Rights Act of 2000 (42 U.S.C. 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability;

   1. An individual who has been residing in an institutional care facility, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph one of this definition, before entering that facility; or

   2. A family with an adult head of household (or if there is not adult in the family, a minor head of household) who meets all of the criteria in paragraph one of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Homeless with a Disability: the same as "Chronically Homeless," excluding the requirement of having been homeless for a defined period of time but with a documented indefinite/ long term disability.

Transitional Housing: a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the federal HOME Investment Partnerships Program, there is not a HUD-approved time period for moving to independent living.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to on-site and off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. (U.S. Interagency Council on Homelessness)

HUD-VASH Project-Based Housing Vouchers: the HUD- HUD-VASH program combines federal rental assistance for homeless Veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers and community-based outreach clinics. SDHC partners with the San Diego Healthcare System of the VA to provide HUD-VASH vouchers. The VA provides clinical health and case management services to HUD-VASH voucher recipients. The local VA identifies Veterans who qualify for HUD-VASH vouchers. SDHC confirms their eligibility, enrolls them in the HUD-VASH voucher program, and administers the voucher during ongoing occupancy.

Federal Sponsor-Based Housing Vouchers (SBV): SDHC awards federal Sponsor-Based Housing Vouchers to nonprofit organizations, or “sponsors,” that provide supportive services to homeless San Diegans.

Federal Project-Based Housing Voucher (PBV): SDHC awards federal PBVs to specific affordable housing developments to provide rental assistance linked to their units. When a tenant moves on, the rental housing voucher remains with the affordable housing unit so that another homeless San Diegan is able to move off the street. However, after 24 months of continued occupancy in the PBV unit, the tenant may be eligible for a tenant-based housing voucher when one becomes available.

Coordinated Assessment and Housing Placement System (CAHP): A database list that is now utilized by homeless service providers in Downtown San Diego, CAHP is connecting homeless San Diegans with the most appropriate available housing options. CAHP allows homeless service providers to share information with each other. They use this information to screen homeless individuals for the most appropriate housing options based on who is most in need:

- Homeless San Diegans who have been on the street the longest; and
- The most vulnerable San Diegans, based on their physical or mental health needs.

The needs of homeless individuals are determined by information they provide for an assessment known as the Vulnerability Index-Service Prioritization and Decision Assistance Tool. Information from this assessment is entered into a common software system, which is utilized by CAHP.

Homeless Management Information System (HMIS): The information system designated by the Regional Continuum of Care Council to comply with the HMIS requirements prescribed by HUD.

Proposal and Application: When used in this document, these terms are synonymous.

Proposer and Applicant: When used in this document, these terms are synonymous.

The San Diego Housing Commission and SDHC: When used in this document, these terms are synonymous.

Please note, all definitions can be sourced directly to HUD located at www.hudexchange.info unless otherwise noted above.

1.3 NOFA TIMELINE AND APPLICATION PROCESS

Release of Permanent Supportive Housing NOFA	October 7, 2015
NOFA Application Period	Open until June 30, 2016, or until all available funds/vouchers have been committed, whichever occurs first.

Applications for funding will be considered based on the threshold requirements and preferences/priorities criteria set forth in this NOFA. This NOFA is an open application process until June 30, 2016, or until all available funds/vouchers have been committed, whichever occurs first. The NOFA and any applicable updates, including notification of NOFA closing, will be posted on SDHC's third-party Web posting service Onvia Demandstar. Additional information regarding accessing the NOFA and related documents is provided below.

Applications submitted for consideration must be complete. *INCOMPLETE APPLCIATIONS WILL NOT BE REVIEWED*. However, SDHC reserves the right to waive minor technical deficiencies in the application, to request additional information from applicants, reject any and all submittals, waive any irregularities in the submittal requirements, and revise or cancel this NOFA in its entirety at any time and at its sole discretion.

By submitting an application, applicants acknowledge and agree to the terms and conditions of this NOFA and to the accuracy of the information they submit in their application submittal package. All submittal packages become the property of SDHC and will not be returned. ALL SUBMITTED INFORMATION WILL BECOME PUBLIC INFORMATION and is subject to public inspection under the State of California Public Records Act. (Government Code §6250 - §6276.48). Also please see Consent to Disclosure on the Public Disclosure Form.

All requirements of the applicable federal, state, local, or private funding sources will apply to projects financed under this NOFA. Developers may refer to funding regulations including: federal HOME Investment Partnerships Program (24 Code of Federal Regulations [CFR] Part 92A HOME regulations) ; City of San Diego Housing Trust Fund or Inclusionary Housing Fund (see San Diego Municipal Code Chapter 9, Article 8, Division 5 and the current year Affordable Housing Fund Annual Plan); federal Project-Based Housing Vouchers (PBV) regulations and guidance (24 CFR 983 and Federal Register [FR]-5242-F-02); HUD Veterans Affairs Supportive Housing (VASH) PBV guidance (HUD Public and Indian Housing [PIH] Notice PIH 2015-10 and FR-5596-N-01); federal Sponsor-Based Housing Vouchers guidance (PIH-2011-45).

Interested applicants may submit a single Application (see Application workbook excel file) for one or more of the following specified funding sources:

1. Federal Project-Based Housing Vouchers and federal Sponsor-Based Housing Vouchers – 275 available (respondents may apply for one type of voucher or a combination of both)

2. HUD-VASH Project-Based Housing Vouchers – 25 available

3. Up to $10 million of development funds from diverse federal, state and local sources administered by SDHC

4. Funders Together to End Homelessness San Diego - Up to $155,000 for operational support, legal support, training, and technical assistance

NOFA applications must consist of one signed original, five copies, and one electronic copy on a disc or thumb drive. Faxed copies will not be accepted. Applicable forms are available online at the posting website Onvia Demandstar, specified below.

The NOFA solicitation packet with complete instructions is available for download at www.demandstar.com. If you do not have a user name or password for the Onvia DemandStar website, please register at http://www.onvia.com/demandstar-subscriptions. Organizations may register for free by selecting the "Free Agency" option link on the Onvia DemandStar website. Onvia DemandStar representatives are available to assist with any questions at 1-800-711-1712.

All addenda, question-and-answer responses, and NOFA updates also will be posted on the Onvia DemandStar website. All interested applicants should regularly visit the Onvia DemandStar website for project updates.

Send or deliver applications to:

"2016 Permanent Supportive Housing NOFA"
San Diego Housing Commission
1122 Broadway, Suite 300
San Diego, CA 92101
Attention: Ralph Tharp, Procurement Department

Pre-Application Meeting will be conducted:

Wednesday, October 21, 2015
8:30 a.m. – 10:30 a.m.
San Diego Housing Commission
1122 Broadway, 5th Floor
San Diego, CA 92101

Clarification During Application Period & RSVP to the Pre-Application Meeting:

Request for clarification of specifications, if any, during the application period and RSVP's for the pre-application meeting shall be directed by email to Ralph Tharp at **ralpht@sdhc.org**

Applications that propose to apply to the California Tax Credit Allocation Committee (TCAC), California Debt Limit Allocation Committee (CDLAC), or California Department of Housing & Community Development (HCD) must submit their applications to SDHC at least 75 days prior to the respective TCAC, CDLAC, and HCD application deadlines.

1.4 SELECTION PROCESS

SDHC shall establish one or more application evaluation committee(s) to review and score applications received. All applications will be scored based on the criteria listed in sections 1.5 through 1.7 below. Additional information may be requested by the SDHC application committee(s) prior to making a funding recommendation.

Recommendations from the SDHC application evaluation committee(s) may be brought to the SDHC Board of Commissioners and the Housing Authority of the City of San Diego for approval as applicable.

Applicants who do not receive a qualifying score from the evaluation selection committee(s) for funding will be notified within 45 days of receipt of application by SDHC. SDHC, at its sole discretion, reserves the right to mutually negotiate an extension of this 45-day notification period with applicants as SDHC determines is in its best interest. Additionally, if SDHC's review of a submitted application determines that additional information and/or clarification from the applicant is needed, the 45-day notification period will not commence until said additional information and/or clarification has been received and reviewed by the SDHC application evaluation committee(s). Unsuccessful applicants may apply again during the next available NOFA funding opportunity.

1.5 PHASE 1 APPLICATION EVALUATION & SCORING - MINIMUM THRESHOLD REQUIREMENTS

Applicants are required to submit a completed self-score Phase 1 evaluation form along with the application (see Application workbook for details). All submitted applications must be evaluated and determined by the SDHC application evaluation committee(s) as having complied with and met all of the following minimum threshold requirements:

1. **Development Team & Capacity** – The development team must show their successful experience in developing affordable rental housing or Permanent Supportive Housing and operating and coordinating supportive services for Permanent Supportive Housing developments. The developer's experience must be in the specific development type proposed (e.g., new construction or rehabilitation). Experience must include successful operation of completed Permanent Supportive Housing developments. In addition, the development team must demonstrate their capacity to perform the administrative, managerial, operational and supportive service functions to oversee the work necessary to successfully operate the proposed development. Joint ventures or partnerships consisting of two or more entities responsible for co-developing a project may be necessary to demonstrate developer experience and capacity. The development team includes the developer/owner, service provider, and property manager.

2. **Project Plan**

   Overview: This section should establish the proposer's understanding of SDHC's objectives and requirements, demonstrate the proposer's/applicant's ability to meet those objectives and requirements, and outline clearly and concisely the project plan for accomplishing SDHC's objectives.

   a. Describe how your firm would accomplish the work and satisfy SDHC's objectives described in this NOFA. Explain how your firm would meet EACH of the Contractor Responsibilities with special emphasis on the following:

1. ***Initial Lease-up and Ongoing Referral Process.*** The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) and federal regulations require communities to utilize a common mechanism for individualized assessment and coordinated access to services when engaging homeless persons. Successful respondents of this NOFA and related service provider will be required to participate in the San Diego Coordinated Assessment and Housing Placement (CAHP) system. Utilizing the existing Downtown San Diego CAHP system as the model, describe your outreach, referral, and lease-up processes.

2. ***Supportive Services Plan***. Provide a Supportive Service Plan that clearly and specifically details the intensive supportive services that will be provided to the individuals and families through their program. Details to be provided include but are not limited to:

   a. What target populations and geographic areas does your firm propose to serve for this project?
   b. Clearly define the method of service delivery and location of tenant services being offered in the housing development or its proximity to the housing development. If on-site services are provided to tenants, what are the hours? If not, please include information on off-site services and transportation offered to the tenants to participate in these off-site services.
   c. Will the supportive services be delivered by your staff or other partner agency staff?
   d. How will you deal with individuals and families who refuse to participate in services, don't qualify, and request to move?
   e. Specify if the intent is to hire new staff or increase existing staff caseload to provide services to the project tenants.

3. ***Service Partnerships***. Explain how you are going to ensure that the supportive services persist for the length of time that the individual or family is in the program. Note any grants or other resources to be utilized. Include any letters of commitment or contractual agreements, memoranda of understanding, etc., that include an estimated value of these services from agencies you plan to partner with to provide these services, such as nonprofit or government agencies.

   a. Describe and, if appropriate, quantify the deliverables to be furnished to SDHC during and at the conclusion of the project (e.g., final report in five copies, two oral presentations of project findings, etc.).
   b. Furnish a schedule projecting the completion of the required work; express time elapsed in days/weeks from the start of work to the attainment of each milestone or completion of each task through the end of the project. Detail how many federal rental housing vouchers your agency can support with its resources.

3. <u>Appendices</u>

a. <u>Supporting Documents</u>

Furnish as appendices the following supporting documents.

- Tenant Services Budget: Please note, the tenant services line item budget should correspond with the pro forma operating budget;
- Staff Resumes;
- Supportive Service-related data from similar past programs such as:
  - Retention rate percentage
  - Average number of clients with increased income
  - Average number of clients obtaining employment

- Other related data highlighting obtaining and maintaining goals
- Individual Service Plan sample

- Letters of commitment or contractual agreements, memoranda of understanding, etc., that include an estimated value of the services from agencies you plan to partner with.
- Letter of commitment from applicant and designated service providers stating all client data shall be entered and maintained in the San Diego Homeless Management Information System (HMIS).

b. <u>Additional Information</u>
Include any additional information you deem essential to a proper evaluation of your proposal and which is not solicited in any of the preceding sections. Proposers are cautioned, however, that this does not constitute an invitation to submit large amounts of extraneous material; appendices should be relevant and brief.

4. **<u>Developer Compliance History</u> -** The developer must demonstrate compliance with prior SDHC loans and consistent conformance with all applicable HUD requirements in prior projects. The developer's prior projects over the previous five years must not have resulted in either financial loss to SDHC or HUD project findings.

5. **<u>Affordability</u> -** Proposed developments must provide permanent supportive housing units (excluding managers' units) affordable to low-income households as follows:

Project's Financial Structure	Affordability Level Required
Projects using TCAC 9% tax credits	100% of units affordable at/below TCAC levels
Projects using 4% tax credits with bonds	Meet CDLAC and TCAC requirements
All projects	Provide at least 25% of units restricted to homeless individuals or families in need of Permanent Supportive Housing

6. **<u>Minimum Affordability Term</u> -** Restricted units must remain affordable for a minimum of 55 years. If a land lease is proposed, then the lease term must be a minimum of 65 years.

7. **<u>Affordable Below-Market Rents</u>** – All proposed affordable units must provide rents that are at least 10 percent below area market rents.

8. **<u>Leverage</u> -** SDHC expects its loans to be leveraged with other resources, including Low-Income Housing Tax Credits; Tax-Exempt Multifamily Housing Revenue Bonds; California Mental Health Services Act funds; federal Home Loan Bank Affordable Housing Program funds; other state, federal, and local programs; and loans from commercial lending institutions. The developer must apply for any other eligible funding.

9. **<u>Housing Quality Standards</u> –** For developers with existing properties who apply for federal rental housing vouchers, the property must substantially comply with federal Housing Quality Standards (HQS) on the application selection date. Proposals that include conversion of Transitional Housing to Permanent Supportive Housing must demonstrate that improvements will comply with HQS.

10. **<u>Commercial Space Funding</u>** – SDHC development funds cannot be used to fund commercial/retail space. Applications must show non-SDHC sources of funds for any commercial space in the project (including acquisition cost and/or rehabilitation cost) on the project pro forma or state in the General Application narrative that SDHC funds will not be used as a source for commercial/retail spaces.

11. **Zoning** – At the time of application, the developer must demonstrate that the project site's zoning will permit the scope of development as proposed. If this is not possible, the applicant must demonstrate to SDHC's satisfaction that all discretionary land use approvals can be granted within 180 days of the application submittal or prior to taking a funding recommendation forward.

12. **Site Control** – At the time of the application, the developer must have control of the proposed development site through fee title, an option to purchase, a land sales contract, leasehold with development provisions, or any other enforceable instrument approved by SDHC.

13. **Nonprofit Developers Minimum Organization Standards** - Nonprofit applicants for SDHC loans must provide certification of the following minimum organization standards (include the items below for all nonprofit development partners):

a. The Board comprises a minimum of four directors, and a minimum of three directors establishes a quorum for conducting organizational business;
b. The organization conducts quarterly Board meetings. Minutes of the past three Board meetings must be submitted with the NOFA application;
c. Annual financial statements are obtained;
d. The Executive Director and other paid staff do not serve as voting Board members; and
e. Nonprofit organizations are required to submit an accountant's compilation report of financial statements. Audited financial statements must be submitted prior to loan funding. When audited financial statements are not available, the cost of acquiring those statements is to be included in the estimated total development cost.

1.6 PHASE 2 APPLICATION EVALUATION & SCORING – PROJECT QUALITIES & READINESS

After an application meets all of the Phase 1 application evaluation and scoring requirements (Section 1.4 above), the application may earn up to 100 points based on the evaluation selection committee(s) determination of the project's qualities and readiness. The evaluation and scoring criteria for housing development applications is under the evaluation and scoring phase shown below. A minimum of 65 priority points is required for applications to advance to the final phase of evaluation and scoring as detailed in section 1.7 below.

35 POINTS **(Projects meeting any one of these items will receive the full 35 points)**	1. **Project Location**: a. Project qualifies as Transit-Oriented Development (compact, mixed-use housing located within one-fourth of a mile from a rapid transit facility or light rail line). b. For PBV and HUD-VASH PBV: Located near amenities, such as parks, grocery stores, pharmacies, libraries, etc. c. For HUD-VASH PBV: The development must be located in close proximity to a U.S. Department of Veterans Affairs medical center or community-based outpatient clinic.
25 POINTS	2. **Project Readiness:** a. Community Group Review b. Entitlement Application Submittal to City of San Diego c. Entitlement Approvals

20 POINTS

3. **Maximum Leveraging of Non-SDHC Sources of Financing:**
Highest percentage of non-SDHC sources of project financing divided by total development costs.

a. Proposed sources of funding defraying SDHC gap financing

% of Leveraged Sources	Points	Maximum Points
35%	5	15
45%	7.5	
55%	10	
65%	15	

b. Committed Funds
Projects that have current soft funding commitments representing a minimum 5 percent of total development costs shall receive 5 points.

c. **In-Kind Services**
Demonstration through an executed commitment letter from a local service provider donating in-kind services to the development. In-kind services must represent 10 percent of the tenant services budget to receive 5 points.

20 POINTS

4. **Development Team Experience & Capacity**
Applicant will be awarded points for the development team's capacity, experience and track record in developing, managing, and operating developments similar to the proposed development.

a. Property Management

	No. of Developments	Points	Max. Points
Permanent Supportive Housing Developments Currently Managed	1-2	2	5
	2-3	4	
	4+	5	

b. Developer

	No. Developments	Points	Max. Points
Developments Completed Within Previous 10 Years	1-2	2	5
	2-4	4	
	5+	5	

c. Service Provider

	No. Developments	Points	Max. Points
Number of Developments Currently Providing Supportive Services	1-2	4	10
	2-4	7	
	5+	10	

100 TOTAL — **Total Possible Priority Points**

Note: SDHC reserves the right to reject any and all submittals, including applications that may rank high in Phase 2 points relative to other applications. Selection of projects, to be funded or not funded, shall be subject to the approval of SDHC in its sole discretion.

1.7 PHASE 3 APPLICATION EVALUATION & SCORING – PROJECT AWARD ALLOCATION DETERMINATION

Applications that are successfully evaluated by the SDHC evaluation committee(s) for Phase 1 and Phase 2 as detailed above shall be short listed and advance to the final evaluation and scoring phase, "Project Award Allocation Determination." In this phase, applications will be evaluated and scored with the following criteria:

- Financial Feasibility
- Project Plan
- Applicant & Project Merits

The above specified Phase 3 evaluation scoring criteria are further detailed in the Phase 3 evaluation scoring form, used by the evaluation scoring committee(s) that is posted the Onvia DemandStar website at www.demandstar.com

SECTION II

2.1 ELIGIBLE APPLICANTS

Applications will be accepted from for-profit and nonprofit organizations, or partnerships.
Eligible applicants must submit a single application for one or more of the following specified funding sources:

1. Federal Project-Based Housing Vouchers and federal Sponsor-Based Housing Vouchers - 275 available (respondents may apply for one type of voucher or a combination of both)

2. HUD-VASH Project-Based Housing Vouchers – 25 available

3. Up to $10 million in development funding from diverse federal and local sources administered by SDHC

4. FTEH-SD - up to $155,000 for operational support, legal support, training, and technical assistance

2.2 FEDERAL HOUSING VOUCHERS

The target population served by the NOFA must have income at or below 60 percent of the San Diego Area Median Income (AMI) and meet one or more of the following criteria for "Homeless," as defined by the California Department of Housing and Community Development."

A person is "Homeless" if he/she is:

1) Moving from an emergency shelter;
2) Moving from Transitional Housing;
3) An individual who lacks a fixed, regular, and adequate nighttime residence; or
4) An individual who has a primary residence that is:
   - i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and Transitional Housing for the mentally ill);
   - ii) An institution that provides temporary residence for individuals intended to be institutionalized or;
   - iii) A public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

"At Risk of Homelessness" means:

1) Household income is at or below 20 percent of State Median Income (SMI) or San Diego Area Median Income (AMI), whichever is greater, with no rental subsidy available to the household; or

2) Household income is between 20 percent and 30 percent of SMI or AMI, whichever is greater, and the household:
a) Faces immediate eviction and has been unable to identify a subsequent residence;
b) Faces imminent release from an institution (i.e.; jail, hospital or foster care system) where other housing placement resources are not available;
c) Resides in an overcrowded setting (more than two persons per living/sleeping area) in which the household does not hold a lease;

d) Resides in substandard housing subject to a current official vacation notice; or

e) Pays more than 50 percent of income toward housing costs.

Each program is subject to specific program criteria, as described in the following program descriptions.

a. **Federal Project-Based Housing Vouchers:** Qualified and experienced organizations and developers may implement a Project-Based Housing Voucher program, with the provision of supportive services, geared toward reducing homelessness in the City of San Diego. It is required that the program participants will be referred through the CAHP system. Federal Project-Based Housing Vouchers are subject to the provisions of 24 CFR 943, 24 CFR 982 as applicable, and FR-5242-F-02. Successful applicants must comply with SDHC's current Housing Choice Voucher (Section 8) Administrative Plan. The service provider partner will utilize HMIS to manage the clients' case management.

a. **HUD-VASH Project-Based Housing Vouchers:** Qualified organizations and developers may implement a Project-Based Housing Voucher program using HUD-VASH vouchers. SDHC partners with the San Diego Healthcare System of the U.S. Department of Veterans Affairs (VA) to provide HUD-VASH vouchers. The VA provides clinical health and case management services to VASH voucher recipients. The local VA identifies Veterans who qualify for HUD-VASH vouchers and provides a referral to SDHC. SDHC confirms their eligibility and enrolls them in the HUD-VASH voucher program. The HUD-VASH program is administered in accordance with the Section 8 Housing Choice Voucher program, with certain programmatic waivers that allow housing authorities to more effectively serve this unique population.

   The VA case managers provide ongoing assessment to determine service needs and provide referrals to services at the VA medical center and community-based outpatient clinics. The services include, but are not limited to: medical, including access to primary care and specialty clinics; psychiatric services, including same-day access and ongoing treatment; vocational rehabilitation and/or compensated work therapy; and additional specialty clinics and programs. Case management includes visits with Veterans in their apartments as needed and agreed upon with the Veteran. The focus of apartment visits is to provide ongoing support to ensure successful independent living and productive tenant-landlord/community interactions.

   The proposed development must be transit-oriented and located near a VA medical center or community-based outpatient clinic to be considered a viable location.

   HUD-VASH Project-Based Housing Vouchers are subject to the provisions of 24 CFR 943, 24 CFR 982 as applicable, and FR-5242-F-02. Additional requirements for the HUD-VASH program can be found in the following federal publications: PIH 2015-10 and FR-5596-N-01. Contractors must comply with SDHC's current Housing Choice Voucher (Section 8) Administrative Plan.

b. **Federal Sponsor-Based Housing Vouchers:**
   SDHC is a driving force in the implementation of the "Housing First" model in the City of San Diego, awarding federal Sponsor-Based Housing Vouchers to nonprofit organizations, or "sponsors," that provide supportive services to homeless San Diegans. This program will provide Sponsor-Based Housing Vouchers to provide housing for a target homeless population requiring specialized supportive services, including case management, in order to stabilize and secure long-term housing.

   It is required that the program participants will be referred through the CAHP system. The partner will utilize HMIS to manage the clients' case management. Each sponsor will be required to submit annual written reports on their program and adopt a program plan to govern the program.

   Federal Sponsor-Based Housing Vouchers are subject to the requirements of the Fiscal Year 2013 Moving to Work Annual Plan, Program Plan, and SDHC's current Housing Choice Voucher (Section 8) Administrative Plan

2.3 ELIGIBLE DEVELOPMENT ACTIVITIES/COSTS

Funds may be used for construction and/or permanent financing to develop Permanent Supportive Housing, through acquisition, new construction, and acquisition with rehabilitation. Funding may also be used for the conversion of Transitional Housing to Permanent Supportive Housing. Applications for development of projects containing 25 or more units are encouraged. SDHC will evaluate projects on a case-by-case basis if the development is converting from Transitional Housing to Permanent Supportive Housing with fewer than 25 units.

Funds may be used for "hard" costs of construction or rehabilitation of housing and "soft" costs associated with the acquisition, financing fees and costs, and/or rehabilitation. Soft costs include marketing costs, appraisals, architect and engineering fees, building permit and impact fees, developer fees, environmental assessments and reports, legal and accounting expenses, and title insurance.

Developers are encouraged to design projects with modest design and features. Luxury/higher-end features such as granite countertops, high-end stainless steel appliances, and swimming pools should be avoided because such features contribute to the funding gap. Such features are not eligible costs for SDHC development funds. In addition, SDHC development funds cannot be used to fund non-residential uses such as commercial space or off-site parks.

2.4 LOAN TERMS AND UNDERWRITING

Loan terms/underwriting are subject to change by SDHC at its sole discretion. SDHC reserves the right to impose such additional and/or revised conditions in the final documentation of the transaction as may be approved by SDHC as are reasonably necessary to protect the interests of SDHC and fulfill the intent of this NOFA.

<table>
<tr><td>LOAN AMOUNT:</td><td>Negotiable</td></tr>
<tr><td>INTEREST:</td><td>3 percent Simple Interest</td></tr>
<tr><td>LOAN TERM:</td><td>55-year maximum</td></tr>
<tr><td>AFFORDABILITY TERM:</td><td>Restricted units must remain affordable for a minimum of 55 years.</td></tr>
<tr><td>APPRAISED VALUE:</td><td>Purchase price (land and improvements) must not exceed the property’s appraised value.</td></tr>
<tr><td>CLOSING COSTS:</td><td>Borrower shall pay all escrow, title and closing costs, including, without limitation, paying for an American Land Title Association lenders policy for the SDHC loan, with endorsements acceptable to SDHC, ensuring the SDHC loan lien priority, as referenced in this NOFA.</td></tr>
<tr><td>CONTINGENCY:</td><td>Five percent of SDHC’s loan amount will be withheld as contingency and will be paid upon final cost certification and conversion to permanent loan. This contingency will be reduced by any project cost savings.</td></tr>
<tr><td>COST SAVINGS:</td><td>If there are any cost savings, improved debt, or improved tax credit equity pricing, then such funds will be used first to make an adjustment to the total tax credit allocation as may be required by TCAC. Thereafter, 75 percent of the excess sources/cost savings will be applied toward the reduction of SDHC’s loan.</td></tr>
<tr><td>CONTRACTOR:</td><td>The Construction Contract shall be competitively bid to at least three qualified General Contractors and awarded to the lowest qualified bidder. SDHC must approve the General Contractor.</td></tr>
<tr><td>DEBT COVERAGE RATIO:</td><td>SDHC will review the proposed financing structure and operating pro forma to determine the development’s feasibility during the affordability period. Projects proposing the use of Low-Income Housing Tax Credits shall demonstrate financial feasibility for a minimum 17-year term. Developments providing 100 percent permanent supportive housing will be underwritten at a target debt service coverage ratio of 1.20 and mixed developments will be underwritten at a target ratio of 1.15.</td></tr>
<tr><td>DEVELOPER FEE:</td><td>Because the developer’s fee is paid out of development costs and contributes to the financing gap, SDHC will limit the maximum developer fee as follows:
<table>
<tr><th>Projects with financing from:</th><th>Maximum SDHC Allowed Developer Fee</th></tr>
<tr><td>9 percent tax credits projects</td><td>$1,400,000</td></tr>
<tr><td>4 percent tax credits with bonds projects</td><td>$1,400,000</td></tr>
</table>
a. SDHC will consider increasing the developer fee for tax credit projects for the purpose of generating additional eligible basis to the extent allowed by TCAC. Developer fee above the maximum allowable amount must be contributed back to the project as a source of permanent financing. Such contributions may be repayable so long as they are subordinate to SDHC residual receipts loan payments and forgiven prior to the expiration of the tax credit compliance period. Developer fee is typically paid out incrementally: 25 percent at escrow closing, 25 percent at 50 percent completion, 25 percent at occupancy, and 25 percent at completion of the audit, when conversion to permanent financing occurs. SDHC reserves the right to change the payout increments.
b. The developer fee disbursement schedule will be confirmed by the tax credit investor partner.</td></tr>
</table>

	c. For developments requiring relocation of residents, final payment of developer fees will not be made until SDHC verifies that tenant relocation has been completed in full compliance with all tenant relocation laws.
DUE DILIGENCE:	If the project is selected, the following are to be provided at borrower's expense: a. Phase I/II Environmental Reports b. National Environmental Policy Act (NEPA) Environmental Assessment (if required) c. Lead Paint and Asbestos Review d. Prevailing Wage Consultant/Monitor (if prevailing wages are required) e. Relocation Consultant (if required) **f.** Third-Party Construction Review (new construction only).
FEES:	Fees to SDHC include:: a. **<u>Underwriting Fee</u> -** A flat underwriting fee in the amount of $60,000 will be charged for each project as reimbursement of SDHC's costs related to underwriting and issuing the loan. This must be included in the total development cost of a proposed project and is to be paid at close of escrow. b. **<u>Legal Fee</u> -** SDHC charges a legal costs fee for document preparation and review that must be included in the total development cost of a proposed project. Current SDHC legal fees are $25,000 and are to be paid at the close of the escrow. c. **<u>Rehabilitation Technical Services Fee</u> -** For rehabilitation projects, SDHC may charge a rehabilitation technical services fee for a preliminary rehabilitation work write-up/cost estimate and subsequent inspections of work in place. This fee must be included in the total development cost of a proposed project. Current fees are up to $5,000 and are to be paid at time of service. d. **<u>Compliance Monitoring Fee</u> -** Compliance Monitoring fees must be incorporated into the operating pro forma. Borrower will pay the fee in accordance with the then-existing SDHC fee schedule. Current annual fees are as follows: • $150 per monitored unit • Additional training and assistance - $100 per hour e) **<u>Asset Management Fee</u>** –SDHC charges an asset management fee of $1,700 per year. f) **<u>Third-Party Construction Review Fee</u> -** SDHC requires a third-party review of the construction costs/budget to determine the reasonableness of construction costs. The third-party reviewer will be selected by SDHC and paid for by the borrower. Current fees are up to $7,500 and are to be paid at close of escrow.
FINANCING GAP:	The borrower will cover any financing gap that arises after SDHC underwriting, with its equity, its developer fee, and/or other non-SDHC sources, all of which shall be subject to the approval of SDHC in its sole discretion.
INSURANCE:	The borrower shall at all times during the term of the loan maintain General Liability and Property Insurance in a form acceptable to SDHC and approved by SDHC's General Counsel. SDHC, the Housing Authority of the City of San Diego, and the City of San Diego shall be listed as additional insureds for General Liability Insurance and Property Insurance, and SDHC shall be endorsed as a loss payee of the Private Insurance.
LIMITED PARTNERSHIP FEE LIMITS:	Year 1 limited partnership fees shall be capped at $25,000. Partnership fee increases will be capped at 3 percent annually. Unpaid General Partner fees shall not accrue. SDHC will require the Limited Partnership Agreement to explicitly state this requirement.

LOAN DISBURSEMENTS:	Disbursement shall be upon submittal and approval of eligible costs. Disbursement schedule shall be as follows: • Up to 50 percent at escrow closing, • 25 percent at 50 percent of completion, • 15 percent upon construction completion, • 5 percent upon receipt of final cost certification, and • 5 percent (contingency) upon conversion to permanent loan. SDHC's President and Chief Executive Officer is authorized to modify the loan disbursement schedule in his sole reasonable discretion. A portion of HOME funds must be withheld until issuance of a Certificate of Occupancy and all unconditional lien releases are forwarded to SDHC. Loan proceeds are disbursed for completed work when SDHC approves payment requests, which must be submitted in a form approved by SDHC. Verifiable documentation of expenses must be submitted with all payment requests.
LOAN PAYMENTS:	Regularly scheduled payments from amortized payments or residual receipts are required. SDHC defines residual receipts as the net cash flow of the development after specified expenses and other debt service are paid. • Loans are amortized over 55 years at the prevailing interest rate. • Starting at the end of the first year after project completion, SDHC's portion of residual receipts will be: If no other lenders: • Years 1-30: 50 percent of residual receipts to SDHC If other lenders: • Proportionate split of residual receipts • Principal and interest payments are due one month after payoff of senior liens. The standard payment formula is the lesser of the amortized payment or 50 percent of residual cash flow, with a minimum payment of one-half of estimated first-year residual cash flow, starting at the end of the first year after project completion.
MAXIMIZE OTHER FUNDING SOURCES:	The borrower is required to pursue the maximum available financing from other sources, including a funding application to the Federal Home Loan Bank Affordable Housing Program (AHP). If awarded, these other sources of funds would be used first to pay SDHC-approved cost overruns and/or reductions in estimated funding. The remaining additional proceeds, as allowed by TCAC, would reduce SDHC's permanent loan
OPERATING & SUPPORTIVE SERVICES EXPENSES :	The annual operating budget will be evaluated by the application committee. Project operating budgets shall be based on the required operating expenses and supportive services for the proposed development.
MANAGERS' UNITS:	Experienced on-site property management is required. The number of managers' units may not exceed TCAC requirements and must be unrestricted.
PROPERTY MANAGER FEE:	The borrower's proposed property manager's fee must be approved by SDHC.

RECOURSE:	SDHC's loan will be recourse until the timely completion of the construction, after which it will become non-recourse.
RESERVES:	a. Replacement Reserves and Operating Reserves must be consistent with TCAC requirements. SDHC reserves the right to require higher operating or replacement reserves. b. **Developer shall deposit 35 percent of the developer's portion of residual receipts into an operating reserve.**
SECURITY:	SDHC's loan shall be evidenced by a Loan Agreement, Promissory Note (Recourse) and Deed of Trust.

2.5 LOAN COMMITMENT RESERVATION PERIOD

Upon the Housing Authority of the City of San Diego's approval of an SDHC loan commitment, <u>funds will be reserved only for 14 months or two tax credit application rounds, whichever is longer</u>. Time extensions may be granted upon successful tax credit award. SDHC reserves the right to cancel its fund reservation if SDHC's loan has not closed escrow by the end of the "14th month or two tax credit rounds" period. Fund reservation time extensions may be granted at the sole discretion of SDHC's President and Chief Executive Officer, or designee. SDHC loans are contingent upon the developer obtaining commitments from all other necessary sources of funding. SDHC reserves the right to cancel fund reservations for developments not proceeding satisfactorily as shown in the timeline as proposed by the developer in their loan application.

SECTION III

This section does not apply to existing housing developments. To qualify as existing housing (no rehabilitation or renovation involved), units must substantially comply with the Housing Quality Standards (HQS) on the application selection date. Additional information can be found at 24 CFR 983.103.

3.1 REQUIREMENTS OF SELECTED APPLICATIONS

Selected applications must comply with all SDHC requirements, including but not limited to:

3.1.1 Environmental Review

a. Developers must submit a Phase I Environmental Report. If a Phase I report indicates the presence of environmental hazards, a Phase II report, with testing results, is required. All applications involving rehabilitation of buildings constructed before 1979 require a Phase II report with asbestos and lead paint testing.
b. CEQA - All projects proposed for SDHC funding must be reviewed for compliance with the California Environmental Quality Act (CEQA).
c. NEPA - All projects are also subject to review under the National Environmental Policy Act (NEPA). A NEPA Environmental Assessment must be completed and the release of grant funds must be authorized by HUD prior to board approval.
d. The developer is responsible for obtaining a NEPA Environmental Assessment.
e. Expenses incurred prior to environmental review may not be reimbursable.

3.1.2 Prevailing Wage Requirements

a. NOFA Application Budget projects utilizing SDHC funding are subject to Federal prevailing wage requirements for construction labor. When creating the development budget for submittal with the NOFA application, the developer must estimate prevailing wage for all construction labor. Current Federal wage rates are available at www.wdol.gov for the San Diego County area. The rates should be adjusted for future increases, if applicable.

HOME Funding

b. The federal Davis-Bacon and Related Acts (Davis-Bacon) apply to all projects consisting of 12 or more HOME-assisted units. Using HOME funds for only property acquisition, architectural, engineering or professional services will ***NOT*** eliminate the Davis-Bacon requirements. All projects will be subject to the Davis-Bacon requirements.

Federal Project-Based Housing Vouchers (PBV) / HUD-VASH PBV

c. Davis-Bacon will apply to all projects receiving nine or more PBVs and HUD-VASH Vouchers. PBVs and HUD-VASH Vouchers are issued for new construction and rehabilitation projects. The issuance of vouchers will require the payment of federal prevailing wage. Developers must disclose the Davis-Bacon requirements at the time of solicitation for a prime contractor. PBVs may be subject to a Subsidy Layering Review (SLR) if there is additional federal funding on a new construction or rehabilitation project.

Federal Sponsored-Based Housing Vouchers (SBV)

d. SBV may be allocated to new construction and rehabilitation projects. Unlike HOME or PBV, SBV is subject to Davis-Bacon regardless of the number of assisted units or vouchers issued on a specific project. SBVs may be subject to a Subsidy Layering Review (SLR) if there is additional federal funding on a new construction or rehabilitation project.

Wage Decision

e. Before a project is advertised with an established bid opening date, the official project wage rates must be obtained by the general contractor. Federal wages may be obtained from the website, www.wdol.gov, before advertisement with no formal request required. However, 10 days prior to bid opening, an updated wage decision must be obtained to assure any changes are reflected in the bids. The general contractor must provide the SDHC Labor Compliance Unit with the applicable wage decision. The contract must be awarded within 90 days of the bid opening. If the contract is not awarded within the 90-day period, the wage decision in effect at the execution of the contract or start of construction (whichever occurs first) must be utilized. It is the contractor's responsibility to find and pay the appropriate federal prevailing wage for each classification.

Prevailing Wage Monitoring

f. Prevailing wage compliance monitoring must be performed by a qualified consultant or associated staff approved by the SDHC Labor Compliance Unit. Monitoring conducted by said entities will be audited by SDHC Labor Compliance Unit staff. Weekly certified payroll reports must be submitted by the prime contractor and all subcontractors. The approved monitor(s) will be required to collect and review all certified payroll reports before submitting the records to SDHC. Periodic on-site employee interviews will be conducted as part of the monitoring process by SDHC staff. Each contractor will be responsible for correcting any discrepancies found during the auditing process.

Bid Documents

g. Any and all bid documents provided to all contractors and subcontractors must include the applicable wage decision and other prevailing wage documentation as requested by SDHC. The prime contractor is responsible for assuring that employees and subcontractors are fully informed about prevailing wage requirements by posting the applicable wage determination and Federal Labor Law posters in a visible location onsite.

Apprentice Requirement

h. Apprentices are not required on a federal project, but are required on state or fund-blended projects. If utilized on a federal project, then all federal apprentice regulations apply. An apprentice must be registered at a federally approved apprentice committee. A list of approved apprentice committees is listed on the U.S. Department of Labor website, www.wdol.gov. The ratio of apprentices to journeymen is dictated by the union agreement for each trade. It is the contractor's responsibility to abide by the ratio for each trade. If the ratio is unknown, contact the local trade union to obtain the current ratio.

Additional Funding

i. If additional funding is provided to the developer, depending on the source of funding, California state prevailing wage may apply. If state prevailing wage is initiated, the project will become a fund-blended project. A fund-blended project will require the payment of the stricter of state and federal prevailing wage rates, including all state requirements and documentation.

Wage Disputes

j. Any wage disputes brought forward will be investigated by the consultant and/or SDHC Labor Compliance Unit staff. If the dispute is not resolved, it will be referred to the U.S. Department of Labor for resolution. The U.S. Department of Labor will pursue civil and/or criminal remedies, if necessary.

3.1.3 <u>Accessibility Requirements</u>

a. All applications must be in compliance with all state and federal accessibility requirements. At least 5 percent of the units must be fully wheelchair accessible, with an additional 2 percent of the units to accommodate persons who are visually or hearing impaired. Prior to project completion, the architect and the developer must provide a signed confirmation statement that the accessible units were actually built.

b. HOME-assisted new construction developments must comply with Section 504 of the Rehabilitation Act of 1973. A minimum of 5 percent of the total number of units in a development, but not less than one unit, must be fully accessible to residents with mobility impairment. An additional 2 percent of the total units, but not less than one unit, must be accessible to residents with visual and/or hearing impairment.

3.1.4 <u>Sustainability</u>

Applications must meet SDHC's Sustainable Development Guidelines

3.1.5 <u>Energy Efficiency</u>

Applications are expected to contain descriptions of specific measures that will be taken to make the units energy-efficient. Applications must:

a. Include a statement describing proposed details for compliance with SDHC's Sustainable Development Guidelines (adopted January 20, 2012, HCR 12-002)
b. Be projected to achieve energy efficiency at least 20 percent greater than current Title 24 requirements.
c. Prior to project completion, obtain a signed statement from the architect and developer that the proposed energy-efficiency measures were actually provided.

3.1.6 <u>HUD Section 3</u>

Depending on the type of HUD financial assistance received, the recipient may be subject to Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) (Section 3). Section 3 requires that economic opportunities such as employment, contracting, and training generated by certain HUD financial assistance shall, to the greatest extent feasible, be directed to low-income persons and to business concerns that provide economic opportunities to low-income persons. Section 3 is implemented and regulated by 24 CFR 135.

The recipient must insert the clause set forth in 24 CFR 135.38 (Section 3 Clause) in all contractor and subcontractor agreements for Section 3 covered contracts and projects.

3.1.7 <u>Tenant Relocation</u>

Applications involving relocation of residents and or businesses must include an anti-displacement/relocation plan that includes costs **<u>for both temporary relocation and permanent relocation,</u>** in compliance with relocation laws, or a detailed consultant's statement explaining why a plan is not required. Either the California Relocation Assistance Act or the Federal Uniform Relocation Assistance and Real Property Acquisition Act of 1970 may apply. Applications must budget for all tenant and/or business relocation and displacement costs, including costs for temporary relocation during construction or rehabilitation of residents and/or businesses. Applicants should not submit applications for developments involving the displacement of significant numbers of households.

Developers are required to contract with a relocation consultant to manage their relocation process. HUD requires detailed documentation of all aspects relating to relocation. The Relocation Consultant will coordinate relocation activities, with approval of SDHC staff. Developer fees will not be fully released until SDHC verifies compliance with relocation laws and/or resolves all HUD outstanding relocation-related findings or concerns. Completion of tenant noticing is necessary prior to the funding review by SDHC's Board of Commissioners.

3.1.8 Tax-exempt Multifamily Housing Revenue Bonds

Bond issuances must be in compliance with SDHC's Multifamily Mortgage Revenue Bond Program Policy (Policy 300.301). That program requires an issuer fee and annual ongoing administrative fees. Contact Cameron Shariati at (619) 578-7474 regarding the specific information needed for issuance of Housing Authority of the City of San Diego multifamily bonds.