

Questions and Answers for RFQ 2018-07  
Compliance Administration Services for the  
Single Family Homebuyer Loan and Mortgage Credit Certificate Programs

**Q: Referring to Page 9, Item H.: Can you describe and/or provide sample reports and data elements required for Florida Housing reporting and reoccurring board reporting, excluding the IRS 8829, IRS 8330?**

**A:** Yes. The following pages contain a copy of the 2016/2017 Mortgage Credit Certificate Information Report, along with recent examples of the required reporting data used for the Board Reports and MCC Annual Report.

# Mortgage Credit Certificate Information Report

Name of Issuer: Florida Housing Finance Corporation  
 Address of Issuer: 227 N. Bronough St., Ste. 5000, Tallahassee, FL 32301  
 TIN of Issuer: 59-3451366  
 Reporting Period: 7/1/2016 -- 6/30/2017

## Number of Mortgage Credit Certificates by Income and Acquisition Cost

3-Year Requirement	Holders Satisfying 3-Year		3-Year Requirement NOT Satisfied		Total for Veteran	Total	Fees
Annualized Gross Income	Non-Targeted Area	Targeted Area	Non-Targeted Area	Targeted Area			
\$0 to \$9,999	1	0	0	0	0	1	\$500
\$10,000 to \$19,999	10	0	0	0	0	10	\$5,000
\$20,000 to \$29,999	185	0	0	0	3	185	\$92,500
\$30,000 to \$39,999	402	0	0	0	15	402	\$201,000
\$40,000 to \$49,999	545	0	0	0	27	545	\$272,500
\$50,000 to \$74,999	703	2	0	0	37	705	\$352,500
\$75,000 and more	54	1	0	0	3	55	\$27,500
<b>Total</b>	1900	3	0	0	85	<b>1903</b>	<b>\$951,500</b>

Acquisition Cost							
\$0 to \$19,999	1	0	0	0	0	1	\$500
\$20,000 to \$39,999	2	0	0	0	0	2	\$1,000
\$40,000 to \$59,999	2	0	0	0	0	2	\$1,000
\$60,000 to \$79,999	27	0	0	0	0	27	\$13,500
\$80,000 to \$99,999	76	0	0	0	2	76	\$38,000
\$100,000 to \$119,999	137	0	0	0	6	137	\$68,500
\$120,000 to \$149,999	366	1	0	0	15	367	\$183,500
\$150,000 to \$199,999	693	2	0	0	24	695	\$347,500
\$200,000 and more	596	0	0	0	38	596	\$298,000
<b>Total</b>	1900	3	0	0	85	<b>1903</b>	<b>\$951,500</b>

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## Volume of Mortgage Credit Certificates by Acquisition Cost

Acquisition Cost	Holders Satisfying 3-Year Requirement				Not Satisfying 3-Year Requirement			
	Non-Targeted Area		Targeted Area		Non-Targeted Area		Targeted Area	
	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate
\$0 to \$19,999	\$179,071	\$89,536	\$0	\$0	\$0	\$0	\$0	\$0
\$20,000 to \$39,999	\$85,682	\$42,841	\$0	\$0	\$0	\$0	\$0	\$0
\$40,000 to \$59,999	\$103,097	\$51,549	\$0	\$0	\$0	\$0	\$0	\$0
\$60,000 to \$79,999	\$1,813,638	\$906,819	\$0	\$0	\$0	\$0	\$0	\$0
\$80,000 to \$99,999	\$6,604,122	\$3,302,061	\$0	\$0	\$0	\$0	\$0	\$0
\$100,000 to \$119,999	\$14,465,783	\$7,232,892	\$0	\$0	\$0	\$0	\$0	\$0
\$120,000 to \$149,999	\$46,975,156	\$23,487,578	\$133,340	\$66,670	\$0	\$0	\$0	\$0
\$150,000 to \$199,999	\$114,895,165	\$57,447,583	\$314,410	\$157,205	\$0	\$0	\$0	\$0
\$200,000 and more	\$137,275,810	\$68,637,905	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$322,397,524	\$161,198,762	\$447,750	\$223,875	\$0	\$0	\$0	\$0

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## Volume of Mortgage Credit Certificates by Income

	Holders Satisfying 3-Year Requirement				3-Year Requirement NOT Satisfied			
	Non-Targeted Area		Targeted Area		Non-Targeted Area		Targeted Area	
Annualized Gross Income	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate	Total of the certified indebtedness amount	Sum of products of indebtedness amounts and credit rate
\$0 to \$9,999	\$225,735	\$112,868	\$0	\$0	\$0	\$0	\$0	\$0
\$10,000 to \$19,999	\$948,965	\$474,483	\$0	\$0	\$0	\$0	\$0	\$0
\$20,000 to \$29,999	\$21,809,652	\$10,904,826	\$0	\$0	\$0	\$0	\$0	\$0
\$30,000 to \$39,999	\$59,327,594	\$29,663,797	\$0	\$0	\$0	\$0	\$0	\$0
\$40,000 to \$49,999	\$93,725,291	\$46,862,645	\$0	\$0	\$0	\$0	\$0	\$0
\$50,000 to \$74,999	\$133,074,693	\$66,537,347	\$288,000	\$144,000	\$0	\$0	\$0	\$0
\$75,000 and more	\$13,285,594	\$6,642,797	\$159,750	\$79,875	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$322,397,524</b>	<b>\$161,198,762</b>	<b>\$447,750</b>	<b>\$223,875</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## HOMEBUYER LOAN PROGRAMS SUMMARY

	2017 HLP Program Totals	2018 YTD HLP Totals	2018 YTD Government Loan Program	2018 YTD HFA Preferred Conventional Loan Program	2017 Mortgage Credit Certificate (MCC) Program
Average Loan Amount	\$146,496	\$148,457	\$146,298	\$149,323	\$174,383
Average Acquisition Price	\$158,007	\$158,525	\$153,332	\$160,608	\$182,448
Average Compliance Income	\$48,597	\$47,471	\$47,269	\$47,202	\$46,484
County Area Median Income %	62.16%	61.84%	66.37%	57.55%	79.00%
Total Purchased Loan Amounts	\$1,889,515,508	\$375,450,173	\$105,920,418	\$269,529,754	NA
Total # of Units	12,898	2,529	724	1805	576

\*uses 2017 statewide AMI of \$59,000

## 2018 YTD TOP 10 COUNTIES FOR HOMEBUYER LOAN PROGRAMS ORIGINATIONS

	Loan Count	Loan Amount
Duval	458	\$65,175,423
Hillsborough	401	\$62,232,048
Brevard	214	\$31,075,605
Pinellas	199	\$29,587,353
Orange	189	\$31,213,923
Pasco	175	\$23,215,583
Polk	175	\$26,400,921
Volusia	153	\$20,908,669
Osceola	92	\$16,143,764
St Lucie	84	\$13,095,561

***MCCs (20\_\_) AR pg. 33)***

**Responsible Unit/Person:** \_\_\_\_\_ **Deadline: 1/31/20\_\_**

- By County
- # Issued
- First Mortgage Amount
- Average Sales Price
- Totals

***MCC Demographics Statewide (20\_\_) AR pg. 33)***

**Responsible Unit/Person:** \_\_\_\_\_ **Deadline: 1/31/20\_\_**

- Total Households Served
- By Household Size (1-2, 3-4, 5+ persons)
- By Age (15-54, 55-61, 62+)
- By Race (Black/African American, Asian, Asian & White, White, White & Black/African American, Other)
- By Ethnicity (Hispanic, Non-Hispanic)
- Average Sales Price
- Average First Mortgage Amount
- Number of Veterans Served