ST. JOHNS COUNTY
HOUSING FINANCE AUTHORITY

REQUEST FOR QUALIFICATIONS (RFQ) 2025-02 FUNDING CYCLE 1

Providing Access To Housing Program (PATH) a Small Home Builder Loan Program –

ST. JOHNS COUNTY HOUSING FINANCE AUTHORITY (HFA)
RELEASE DATE: OCTOBER 10, 2025
DUE DATE FOR SUBMISSION: NOVEMBER 15, 2025
CONTACT: PRISCILLA HOWARD, EXECUTIVE DIRECTOR, ST JOHNS COUNTY HOUSING FINANCE AUTHORITY

STJOHNSCOUNTYHFA@GMAIL.COM

Dear Homebuilder,

The St. Johns County Housing Finance Authority (HFA) is pleased to invite qualified small homebuilders to submit their qualifications for participation in the Small Developer Loan Program (PATH Program) — *Providing Access To Housing*. This program is designed to support the construction of affordable single-family homes for sale to income-eligible households at or below 80% of the Area Median Income (AMI).

Through this initiative, the HFA seeks to partner with small, locally active builders who are committed to increasing the supply of attainable housing in St. Johns County. The program offers construction loans of up to $250,000 (one loan at a time) to help builders deliver high-quality, affordable homes that align with community housing needs.

For the purposes of this RFQ, a "Small Homebuilder" is defined as a builder or developer who:

- **Completed no more than fifteen (15) single-family homes per year, on average, over the past three (3) years;**
- **Maintained no more than ten (10) active home construction projects at one time; and**
- **Meets the Small Business Administration (SBA) size standard for NAICS 236115 (New Single-Family Housing Construction, except for-sale builders) or NAICS 236117 (New Housing For-Sale Builders).**

Builders meeting this definition — or operating at a similar scale — are encouraged to apply. Proposals will be evaluated and ranked by the HFA Board based on established criteria. Unfunded proposals will remain on a Pre-Qualified Builder List, ranked until a successful proposal has closed. Once the funded proposal is finalized, remaining proposals will stay on the list (but not in ranked order) for consideration in future funding cycles.

The RFQ remains open-ended, allowing builders to submit at any time. However, only proposals received within the published timeline for a funding cycle will be considered for that cycle.

We look forward to the opportunity to collaborate with you to expand attainable homeownership in St. Johns County. Should you have questions or need clarification regarding the RFQ process, please contact:

Priscilla Howard
Executive Director
St. Johns County Housing Finance

REQUEST FOR QUALIFICATIONS (RFQ) 2025-02 Funding Cycle 1
Providing Access To Housing Program (PATH)
a Small Home Builder Loan Program

St. Johns County Housing Finance Authority (HFA)

Release Date: October 10, 2025

Due Date for Submission: November 15, 2025

Contact: Priscilla Howard, Executive Director,
St Johns County Housing Finance Authority;
stjohnscountyhfa@gmail.com

I. Purpose

The St. Johns County Housing Finance Authority (HFA) invites qualified for-profit and non-profit developers to submit their qualifications to participate in the Small Developer Loan Program. The program's primary purpose is to support the construction of affordable single-family homes for sale to income-eligible households at or below 80% of Area Median Income (AMI).

From time to time, the HFA may, at its discretion, invest excess funds to address local housing needs. For the purposes of this RFQ, only requests or proposals that meet the RFQ requirements and advance the HFA's mission will be considered. The HFA's mission is to alleviate the shortage of attainable housing in St. Johns County and provide capital for the development of homes for low-, moderate-, and middle-income families.

II. Program Overview

- **Loan Type:** Short-term construction loan
- **Loan Amount:** Up to $250,000 per developer (one active loan at a time)
- **Interest Rate:** 0%
- **Loan Term:** 12 months (with one 90-day extension option)

- **Sales Price Limit:** $300,000 per home
- **Eligible Use:** Construction costs for single-family homes in St. Johns County
- **Security:** Note and Mortgage on the property

III. Minimum Developer Qualifications

Applicants must demonstrate the following:

- Active contractor license (CGC, CBC, or CRC) in Florida
- General liability and workers' compensation insurance
- Registration and good standing with St. Johns County
- At least 2 years of residential construction experience
- At least 2 completed single-family home projects
- Experience working with buyers at or below 80% AMI preferred
- Ability to provide financial documentation showing capacity to cover project costs beyond the loan as demonstrated in Exhibit   Sources and Uses

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IV. Sources and Uses Requirements

- Each respondent must provide a detailed Sources and Uses Statement outlining all anticipated funding sources and project costs associated with the proposed development. The Sources and Uses must be based on the respondent's experience constructing similar homes and their knowledge of current development costs, permitting processes, and construction conditions in St. Johns County.

- The Sources and Uses Statement will be attached to this RFQ. Respondents should ensure that the information submitted reflects realistic market conditions and includes sufficient detail to demonstrate the project's financial feasibility.

- If a respondent intends to utilize other governmental funding sources, such as SHIP, HOME, CDBG, FHFC, or other local/state/federal programs, the respondent shall remain responsible for meeting all applicable compliance, reporting, and monitoring requirements of those programs, while also complying with all requirements of this RFQ and any agreements executed with the HFA.

- Please note that the HFA recognizes that funding sources may evolve during project development; however, all sources must be firmly committed and verifiable prior to the HFA's release of funds.

IV. Submittal Requirements

Please include the following in your RFQ response:

1. **Cover Letter** – Brief summary of interest and commitment to program goals
2. **Business Profile** – Legal entity name, structure, and location
3. **License & Insurance** – Copies of current license, general liability, and workers' comp coverage
4. **Project Experience** – Summary of similar past work, including photos and locations
5. **Financial Capacity** – CPA-prepared or audited financials; recent bank statements
6. **Land Documentation** – Proof of lot ownership or site control
7. **Sources and Uses** - Attached to this RFQ
8. **Tie Breaker Statement –**Statement addressing innovation or readiness; communication clarity and community alignment.
9. **Label items 2 -8 and place them in separate Attachments behind the cover letter**

V. Submission Instructions

Submit your qualifications response electronically in a single PDF to:
stjohnscountyhfa@gmail.com

Subject Line: RFQ 2025-02 Submission – PATH Program

All responses must be received no later than 5:00pm on November 15, 2025, for Funding Cycle 01. Responses received after 5:00 pm on November 15, 2025, will be considered for next funding cycle.

VI. Evaluation and Ranking Criteria

Each proposal submitted under this RFQ will be evaluated and ranked by the HFA Board based on completeness, developer experience, financial capacity, and alignment with program goals. Preference may be given to applicants with experience in affordable housing and/or projects located on HFA-owned sites. Proposals that are not funded immediately will be placed on a Pre-Qualified Home Builder List in ranked order until a successful proposal is fully executed. Once a winning proposal is closed, the remaining proposals will remain on the list, but no longer in ranked order.

When additional funds become available, the HFA will re-evaluate all proposals on the Pre-Qualified Home Builder List, along with any new proposals submitted. Developers on the pre-qualified list will not be required to submit a new full proposal, but will be asked to provide updates to their original submission and confirm their continued interest in being considered for funding.

This RFQ is open-ended, meaning developers may submit proposals at any time. However, proposals not received within the published timeframe for a current funding cycle will be considered for the next available funding cycle instead.

VII. Tie-Breaker Criteria

If two or more proposals receive the same evaluation score, the HFA Board will apply Tie-Breaker Criteria to determine ranking. Applicants are required to include a brief Tie-Breaker Statement in their submission addressing the following areas:

- Innovation or Readiness: Describe any unique approaches, creative solutions, or demonstrated preparedness that distinguish your proposal.
- Communication Clarity: Highlight how your team communicates effectively, presents project information clearly, and engages with stakeholders.
- Community Alignment: Explain how your proposal aligns with local community needs, priorities, or partnerships that benefit St. Johns County residents.

The Tie-Breaker Statement should be concise and focused, providing additional insight into why the applicant’s proposal merits priority consideration under these criteria.

VII. **Disclaimer and Reservation of Rights**

This Request for Qualifications (RFQ) does not obligate the St. Johns County Housing Finance Authority (HFA) to award or fund any respondent, nor does it commit the HFA to pay any costs incurred in the preparation or submission of a response.

The HFA reserves the right to:

- Reject any or all submissions,
- Waive any informalities or irregularities in the selection process,
- Request clarification or additional information from any respondent,
- Modify or withdraw this RFQ at any time, and
- Negotiate terms, conditions, and funding amounts deemed to be in the best interest of the HFA and St. Johns County.

Issuance of this RFQ and receipt of responses do not create any contractual or funding obligation on the part of the HFA unless and until a formal agreement is executed by all parties.

ATTACHMENT A

Sources & Uses / Budget Form

St. Johns County Housing Finance Authority (HFA)

PATH Small Home Builder Loan Program

Loan Request Summary & Sources and Uses Form
Funding Cycle: 2025-02

Instructions:

Provide a detailed Sources and Uses Statement showing all anticipated funding sources and project costs for the proposed development. Base your submission on your experience with similar homes and knowledge of St. Johns County development conditions. Ensure the information reflects realistic market conditions and demonstrates financial feasibility. If using other governmental funding sources (e.g., SHIP, HOME, CDBG, FHFC), you remain responsible for all compliance and reporting requirements while also meeting the RFQ requirements. All sources must be firmly committed and verifiable prior to HFA's release of funds. See the RFQ for further instructions and required information.

Developer/Builder: ________________________________
Project Name: ____________________________________
Project Address: __________________________________

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1. Project Information

Item	Details
Requested Loan Amount	$
Total Project Cost	$
Anticipated Sales Price	$
Target Buyer Income	% AMI
Estimated Start Date	
Estimated Completion Date	

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2. Sources of Funds

Source	Amount ($)	Status	Notes
HFA Construction Loan		Pending	Up to $250,000 (one active loan per developer)
Developer Equity (cash or land value)		Confirmed	Indicate if cash or land value
Bank Loan or Line of Credit		Confirmed / Pending	
Buyer Deposit (if any)		Confirmed/Pending	
Grant or Other Government Funds		Confirmed/Pending	Provide details in the note section
Total Sources	**$**__________		

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3. Uses of Funds (can be estimates and/or based on previous homes built in this area)

Use Category	Amount ($)	Notes / Description
Land Acquisition		
Site Work / Permitting		Include impact fees, surveys, utility connections
Construction Materials & Labor		
Contingency (5–10%)		
Builder Overhead / Profit		
Insurance / Utilities / Misc.		
Total Uses	**$**__________	

(Total Sources must equal or be greater than Total Uses.)

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4. Certification

I hereby certify that the information provided herein is true and accurate to the best of my knowledge. I understand that submission of this form does not guarantee funding and that additional documentation may be requested.

Authorized Signature: ______________________________________

Printed Name & Title: ______________________________________

Date: ____________________

ATTACHMENT B

Estimated Timeline

PATH – Providing Access to Housing
A Small Builder Attainable Housing Construction Revolving Loan Program

(estimated timeline – dates are subject to change)

	Target Date	Description
Public Information Workshop	**October 22, 2025**	Provide program overview and application guidance to interested parties. (Virtual and in person)
RFQ Response Deadline	**November 15, 2025**	Final day to receive RFQ submissions.
Review and Score RFQ Responses	**November 16, 2025**	Internal review team evaluates and scores all submissions. (ZOOM)
Final Opportunity for Board Approval	**November 20, 2025**	Board reviews, considers approval, and authorizes award(s).
Notification of Selected Applicant(s)	**November 21, 2025**	Notify selected applicant(s) of award and next steps.
Document Review and Agreement Preparation	**December 1, 2025 – January 30, 2026**	Review required documents, negotiate terms, and finalize agreements.
Program Launch / Execution	**February 6, 2026**	Official launch of PATH Program activities with selected partner(s).