# Questions and Answers for RFA 2024-215 Live Local SAIL Financing for Developments Near Military Installations

1. If 50% of the units in this RFA are to be set aside for active duty members with or without dependents then how are you calculating the 80% AMI requirement for them with their salary and BAH (basic allowance for housing)?

   For example, an E5-Technical Sgt with a dependent stationed at Hurlburt Field gets paid in BAH monthly on top of their monthly salary. Adding these two together will exceed the 80% AMI max for the active duty member, even if they have a spouse and a kid If the spouse works then it would definitely put them over the limit regardless of how many kids they have.

   Can you please explain how you are planning to calculate the salaries and whether the BAH will be part of the calculation?

   Answer:

   Military Income for determining whether the Active Duty resident meets the AMI requirements of the RFA includes the basic allowance for housing amount UNLESS IRC Section 142 applies to the building where the tenant resides AND the building is located in a county in which a “qualified military installation” is located (or in an adjacent county).

   Section 142(d)(2)(B)(iii) defines a “qualified building” to mean a building located: (I) in any county in which is located a qualified military installation to which the number of members of the Armed Forces of the United States assigned to units based out of such qualified military installation, as of June 1, 2008, has increased by not less than 20 percent, as compared to such number on December 31, 2005, or (II) in any county adjacent to a county described in subclause (I). Section 142(d)(2)(B)(iv) defines a “qualified military installation” to mean any military installation or facility that has at least one thousand members of the Armed Forces of the United States assigned to it as of June 1, 2008.

   The RFA Demographic requirement stated in Section Four A.2. is Family (i.e. general population) with at least 50 percent of the units serving Active Duty residents or Veterans. Additionally, all Developments must set aside the greater of 5 units or 5 percent of the total units as ELI Units for Veterans Experiencing Homelessness.

   The Income Set-Asides stated in Section Four A.6. state that for Developments that did not request Live Local SAIL only and those that did not select the Average Income Test, 80 percent of the Development’s total units must be set aside at 60 percent AMI or less and for Developments that are requesting Live Local SAIL only and those that selected the Average Income test, 80 percent of the Development’s total units must be set aside at 80 percent AMI or less, but the Average AMI of the Live Local SAIL set-aside units or of the Qualifying Housing Credit Units, as applicable, cannot exceed 60 percent.

   Applicants will need to take this into consideration when deciding the demographic (Active Duty residents or Veterans) the Development will serve and set-aside commitments.

2. Is the Lead Agency described on page 9 of the RFA the same as the Community-Based Services Coordination Provider described throughout the RFA? If they are different, will we need to execute two separate MOUs for each?

   Answer:

   They may be the same OR different entities. If the Lead Agency and Community-Based Services Coordination Provider are different entities, then separate MOUs are required for each.

   The description of the Lead Agency Partnerships on page 9 notes "so that [the] agency may provide the Development with referrals from their pool of eligible households and/or coordinate with the Development regarding services provided by the lead agency(ies) or another provider within the lead agency's network."

   The description of the Demographic Resident Services Coordination on page 43 states "The services may be related to a household's income, benefits, education/training, healthcare, legal needs, childcare, housing counseling, etc." It also notes that services that must be provided on-site or be available in the community with transportation provided to these services at least twice weekly.

3. Are there requirements for Link Units associated with ELI households in this RFA or are Link units not a requirement of this RFA? If Link units are a requirement as part of the ELI units, can the referral agency for the link units be the same as the Lead Agency or Community-Based Services Coordination Provider?

   Answer:

   Link Units are often a component in other Corporation-issued RFAs, but they are not a component within this RFA.

   The ELI Units set aside for Veterans Experiencing Homelessness will operate in a manner similar to traditional Link Units in other Florida Housing RFAs by making referrals and holding the units available for referrals from the Lead Agency. The description of the Lead Agency Partnerships requirements on page 9 includes "at least one Lead Agency must serve ELI Units for Veterans Experiencing Homelessness."

   Florida Housing acknowledges that not all current Link providers would be able to meet the Lead Agency Partnerships requirements and has chosen to use this to operate in the same way.

4. Are Lead Agencies the same as Referral Agencies for Link Units that are used in other RFAs?

   No. Lead Agencies provide services to the residents as established through an MOU. Referral Agencies are required in other RFAs to help identify residents and refer them to the properties funded in those RFAs.

5. Is a Memorandum of Understanding or involvement from a military installation in proximity to a proposed Development necessary before application submission in RFA 2025-215?

   Answer:

   Florida Housing Finance Corporation does not require the Applicants to submit any documents or forms authorized by the respective military installation before or at application submission.

   Within 21 Calendar Days of the invitation to enter into credit underwriting, successful Applicants must provide confirmation that the owner will submit a fully executed MOU for the Corporation's approval within nine months of the invitation to enter into credit underwriting.

6. Do we need to have a MOU for all populations served at the Development or is it just for the Veterans Experiencing Homelessness set-asides?

   Answer:

   The lead agency partners must serve all the residents of the Development described in 2.a. including the Active Duty military or Veterans, the ELI Units for Veterans Experiencing Homelessness and, if applicable, the general public. It is unlikely that one lead agency will accommodate all demographics served and it is expected that all Applicants will need to partner with at least two Lead Agencies. To facilitate these partnerships, Florida Housing has created two separate MOU templates:

   a. Memorandum of Understanding for Agency Partnerships Providing Community-based Support Services to Active Duty and/or Veteran Residents of the Development

   b. Memorandum of Understanding for Agency Partnerships Providing Community-based Support Services to Veterans Experiencing Homelessness now residing in the Development

   These MOUs do not need to be submitted to the Corporation until nine months after the invitation to enter credit underwriting has been sent, but it is highly recommended that Applicants work towards establishing those partnerships earlier. The template MOUs establish the expectations of both the Lead Agency and the Applicant.

7. Do we need to have a Resident Community-Based Services Coordination Provider Or Principal Of Resident Community-Based Services Coordination Provider Certification form for all populations served at the Development or is it just for the Veterans Experiencing Homelessness set-asides?

   Answer:

   The Corporation will be issuing a modification to the RFA next week to remove the requirement to demonstrate this. The Resident Community-Based Service Coordination Plan and the revised MOU's addressed in #6 above will satisfy this requirement.

8. What if I find that I can't meet the demographic commitment for Veterans during lease up?

   Answer:

   The demographic commitment is a 50 year commitment and cannot be waived.

9. The Applicant Certification and Acknowledgement Form in Exhibit A contains information for Withdrawing Applications that qualified as a Permit Ready Application. What is a Permit Ready Application?

   Answer:

   'Permit Ready Application' does not apply to this RFA. All applications should follow the 'Withdrawing Applications that did not apply as Permit Ready Applications' language which reflects:

   > Applications that did not apply as Permit Ready Applications may be withdrawn at any time up to 180 Calendar Days after the date of the invitation to enter credit underwriting without incurring penalties for missed closing deadlines. After 180 Calendar Days of the date of the invitation to enter credit underwriting, the withdrawal will cause the Application to be considered to not meet any closing deadlines. Any penalties within the RFA or Rules that are associated with missed closing deadlines, such as a reduction in number of Priority 1 Application submissions allowed in Future Corresponding RFA Cycle, will apply.

***Please Note: The Q&A process for RFA 2025-215 is concluded and Florida Housing does not expect to issue any further Q&As regarding this RFA.***

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The Q and A responses are based on the information presented in the question and the terms of the RFA. The responses to the Q and A are provided as a courtesy and shall not be construed as scoring of an application. If there is any conflict between the response to a Q and A and the RFA itself, the terms of the RFA control. These Q and A responses apply solely to RFA 2025-215.