

# Multifamily Middle Market Certification

How to apply for the Multifamily Middle Market Certification (MMM  
Certification)

# Timeline for Submitting a Request

1. The MMM portal will open and **begin accepting requests on October 2, 2023**. Owners must have their request submitted to Florida Housing no later than **December 31, 11:59 p.m.**
2. Owners must have appropriate rents and tenants in place in units under consideration no later than **January 1, 2024**.
3. Owners must confirm or update (as needed) the unit and rent list between **January 1 and no later than January 15, 11:59 p.m.**
4. Florida Housing will provide certification notices to owners and the local property appraisers no later than **February 15, 2024**.
5. If an owner receives a certification notice, they must then submit a notice, an application, and any other required documentation to their local property appraiser **no later than March 1** to be considered for the exemption.

# Navigating to the Portal

- To access the portal, visit [Live Local Act \(floridahousing.org\)](https://floridahousing.org)
- Then click on the Multifamily Middle Market Certification
- From here you can access the portal
- The portal will become Available on October 2<sup>nd</sup>.



## Largest Investment for Housing Opportunities in History

The Live Local Act is a comprehensive, statewide workforce housing strategy, designed to increase the availability of affordable housing opportunities for Florida's workforce, who desire to live within the communities they serve. This Act, also known as SB 102, provides historic funding for workforce housing. In addition to a multitude of new programs, incentives, and opportunities, this legislation works to refocus Florida's housing strategy in ways that make housing more attainable. Florida Housing will be implementing and assisting with several programs created by this transformative piece of Legislation. Florida Housing is honored to assist in the development of multifamily residential housing, homeownership, and creating innovative approaches for all markets.

Please see the following programs, reports, and information below to learn more about how the Live Local Act can assist in reaching the goal of helping Floridians live where they work.

### August 23, 2023, Local Government Workshop:

- ▶ [Workshop Notice](#)
- ▶ [Workshop Agenda](#)
- ▶ [Video Recording of the 8-23-23 Local Government Workshop](#)
- ▶ [PowerPoint presentation used at the 8-23-23 Local Government Workshop](#)

### Program pages:

[Live Local Corporate Tax Credit Program](#)

[Multifamily Middle Market Certification](#)

[Hometown Heroes Program](#)

# Navigating to the Portal

- Once on the Multifamily Middle Market landing page navigate to the portal located under “Links”

Links:

[Multifamily Middle Market Certification Frequently Asked Questions](#)

[Multifamily Tax Subsidy Projects Income and Rent Limits](#)

Property Appraiser Search: [Florida Dept. of Revenue - Property Tax - Local Officials \(floridarevenue.com\)](#)

[Certification Portal](#)

[Multifamily Middle Market Certification Request – SAMPLE](#)

[How-to Guide for the Multifamily Middle Market Certification](#)

[Sign Up For the Multifamily Middle Market Certification's ListServ](#)

For questions or comments regarding the Multifamily Middle Market Certification email

[Middle.Market.Cert@Floridahousing.org](mailto:Middle.Market.Cert@Floridahousing.org)

# Account Creation & User Registration

Multifamily Middle Market Certification Portal (MMM Portal)

## User Registration

Please complete the following Form to register a new account:

**Full Name:**

**Email Address:**

**Phone Number:**

**Create a Password:**  ⓘ

**Confirm Password:**

[Click here if you have already registered and have an account](#)

[Submit Registration Information](#)

- Enter your name (Not company Name)
- Enter your email address- This is where notifications will be sent
- Enter the phone number where the account holder can be reached
- Enter your password
- Click Submit
- Check email for confirmation
- Confirm by clicking link in email
- Account will be created and the link will take you to the sign in

# To login

- Once an account is created you can login by:

Clicking “Click here if you have already registered and have an account ”

Market Rate Tax Exemption Application Portal  
User Registration

Please complete the following Form to register a new account:

Full Name:

Email Address:

Phone Number:

Create a Password:  ⓘ

Confirm Password:

[Click here if you have already registered and have an account](#)

Then enter your credentials into the login screen

Log In

Email

The email field is required.

Password

The password field is required.

Remember me?

[Register as a new user](#)

[Forgot Password](#)

# Main Screen

- Once you are logged in you will see the main extranet homepage

## My Account

Welcome [youremail@email.com](#) to the Florida Housing Extranet. You currently have access to the following programs:

- [Multifamily Middle Market Certification Portal](#)

### Update User Password

[Update User Password](#)

Click here to access the Portal

# Beginning a Certification Request

- Click the MMM Portal link pictured on the previous page
- This will take you to the main portal screen

The screenshot shows the Multifamily Middle Market Certification Portal (MMM Portal) interface. At the top, the title "Multifamily Middle Market Certification Portal (MMM Portal)" is centered. To the right, there are links for "Additional Resources", "How To Manual", and "Email Florida Housing". Below the title, there are two tabs: "Request List" (active) and "Owner-Company Information". A "Tax Year" dropdown menu is set to "2024". A green button labeled "Create a New Request" is located on the right side. Below the navigation, a table displays a list of requests. The table has five columns: "Request ID", "Owner Company", "Development Name", "Request Status", and "Last Updated Date". One request is listed with ID 10031, owned by "Test Company", named "Test Dev. 1", with a status of "Draft", and last updated on "2023-09-13 02:58 PM". A blue button labeled "Edit/Submit" is next to the request. At the bottom left, the date "12/18/2023" is displayed.

Multifamily Middle Market Certification Portal (MMM Portal)

Request List Owner-Company Information

Tax Year 2024

Create a New Request

Request ID	Owner Company	Development Name	Request Status	Last Updated Date
10031	Test Company	Test Dev. 1	Draft	2023-09-13 02:58 PM

Edit/Submit

12/18/2023

# Submitting a Request – Step 1

- Before you can submit a request you must first add the company that owns the development.

Click here to navigate to your company page

The screenshot displays the Multifamily Middle Market Certification Portal (MMM Portal) interface. At the top, there are navigation links: "Additional Resources", "How To Manual", and "Email Florida Housing". A green button labeled "Create a New Request" is positioned on the right. On the left, there are two menu items: "Request List" and "Owner-Company Information", with the latter circled in red and an arrow pointing to it from the text "Click here to navigate to your company page". Below the navigation is a "Tax Year" dropdown menu set to "2024". The main content area features a table with the following data:

Request ID	Owner Company	Development Name	Request Status	Last Updated Date	
10031	Test Company	Test Dev. 1	Draft	2023-09-13 02:58 PM	<a href="#">Edit/Submit</a>

At the bottom left, the date "12/18/2023" is displayed, and at the bottom right, the page number "9" is shown.

# Submitting a Request- Step 1

- This is your company page, from here you can:
  - Add new companies to submit a certification request
  - View/Edit previously submitted companies
- You must add a company in order to submit a request

## Multifamily Middle Market Certification Portal (MMM Portal)

- [Additional Resources](#)
- [How To Manual](#)
- [Email Florida Housing](#)

[Request List](#) **Owner-Company Information**

[Add Another Owner-Company](#)

Owner Company	Federal Employer Identification Number (FEIN)	
Test Company	25-5675656	<a href="#">Edit</a>

Click here to add a company.  
Only enter companies that you  
have been authorized to  
submit a request for.

# Adding a Company

## Add New Owner-Company ×

Owner-Company Name

Sunshine Properties

FEIN

26

- 456255

Registered Agent Information:

Name

John

Phone

Doe

Email

JohnDoe@sunshineprop

Add Owner-Company

Cancel/Exit

- After you've clicked "Add Another Owner-Company" as instructed in the previous slide a pop-up window will appear
- Here you will need to enter the required information
- If you need to look up your FEIN or registered agent information you can do so here- [Search for Corporations, Limited Liability Companies, Limited Partnerships, and Trademarks by Name \(sunbiz.org\)](https://sunbiz.org)
- Once completed, click Add Owner-Company, this will exit the pop-up window and add the company to your list
- If there are multiple owners associated with the property, please enter one here and account for the rest within the template (see slide 18).

# Company View

Multifamily Middle Market Certification Portal (MMM Portal)

Request List [Owner-Company Information](#)

Tax Year  [Create a New Request](#)

Request ID	Owner Company	Development Name	Request Status	Last Updated Date	
10031	Test Company	Test Dev. 1	Draft	2023-09-13 02:58 PM	<a href="#">Edit/Submit</a>

- Now that a company has been added, it can be seen in the list.
- They can be edited and deleted.
- Only add companies you are authorized to request a certificate for.

# Creating a Request

- Once a company has been added, go back to the applications list tab.
- Click Create a New Request to get started.
- This will open a pop-up window.

Multifamily Middle Market Certification Portal (MMM Portal)

Request List [Owner-Company Information](#)

Tax Year 2024 ▾

[Additional Resources](#)  
[How To Manual](#)  
[Email Florida Housing](#)

**Create a New Request**

Request ID	Owner Company	Development Name	Request Status	Last Updated Date
No records to display.				

12/18/2023

13

# Submitting a Request

**Test 2 (Draft)** x

Owner Company: Test Company

Development Name: Test 2

[Application History](#)

[Download Blank Request Template](#)

[Get Help on Submitting a Request](#)

**Required Uploads**

Request Form: No file is currently uploaded [Choose File](#) No file chosen

Rental Market Study: No file is currently uploaded [Choose File](#) No file chosen

[Validation Errors Exist - Click Here to View Them](#)

[Delete Application](#) [Submit Application](#)

- Step 1: Check that the Owner Company is correct.
- Step 2: Enter Development Name
- Step 3: Download the Template
- Step 4: Complete the Template
- Step 5: Upload the Template

# Submitting a Request (Contd.)

**Test 2 (Draft)** ×

Owner Company: Test Company Application History

Development Name: Test 2 Save Updates

### Required Uploads

Request Form  
No file is currently uploaded Choose File No file chosen

Rental Market Study  
No file is currently uploaded Choose File No file chosen

[Download Blank Request Template](#)  
[Get Help on Submitting a Request](#)

Validation Errors Exist - [Click Here to View Them](#)

Delete Application Submit Application

- Step 6: Upload Rental Market Study
- Step 7: Check for Errors and correct as needed
- Step 8: If errors, remove old submission and reupload the corrected version
- Hit Submit Application

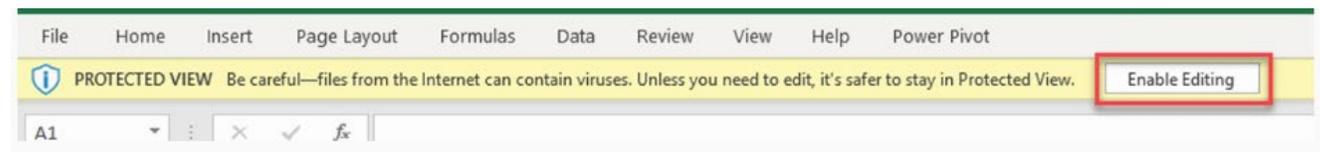
# Completing the Request Form

- Once you've downloaded the blank template form you'll need to complete it before uploading.
- There are 5 sections to complete
  - Section 1: General Information
  - Section 2: Rental Market Study Rates
  - Section 3: Parcels and Units Under Consideration
  - Section 4: Unit Information
  - Section 5: Owner's Certification

# General Tips for Completing Request

**\*Your Excel version must be 2021 or later.\***

- Cells that are yellow need to be completed
- Cells that are green are those that have been filled out
- Cells that are white are those that will autogenerate based on responses provided
- Content controls have been installed to help guide applicants, however it will not ensure that a request has been completed properly or that the property is eligible for certification
- Once downloaded, you may need to click enable editing on the excel to enter information.



# Sections 1,2 & 3

## Multifamily Middle-Market Certification

Form Version 23.03

**Read Before Starting-** This request must be submitted to FHFC via the Multifamily Middle-Market portal contemporaneously with a current rental market study by January 1. After submitting, owners will need to confirm their submission between January 1 and January 15. Failure to confirm a submission during this period will result in certification being denied. Cells that are yellow must be completed by owners, while cells that are white will auto-populate based on previous responses. If you are unsure of a field that is being requested or how to complete the form, please refer to the FAQ and a how-to manual at: <https://www.floridahousing.org/live-local-act/multifamily-middle-market-certification>. Once completed, this request can be uploaded via the MMM portal, which will also check for errors or blank fields. This form is designed to be used for the Multifamily Middle-Market Certification request alone, use in any other program is not endorsed by the Florida Housing Finance Corporation.

Section 1: General Information		Section 2: Rental Market Study Rates		
<i>All yellow fields must be completed, white fields will autogenerate. Please review "READ BEFORE STARTING" located above.</i>		<i>Provide the rental rates found within your rental market study in the yellow column. If you have multiple rental rates for a bedroom number enter the highest rate found.</i>		
Development Name:		# Bedrooms	Rental Market Study Rate	90% of Rental Market Study Rate
Development Physical Street Address:		0		
Development City:		1		
Zip Code for Development:		2		
County of Development:		3		
Management Company:		4		
Request Prepared and Submitted by:		5		
How many units are within the development (total)?		<b>Section 3: Parcels and Units Under Consideration</b>		
How many units are under consideration for certification per statute 196.1978(3)?		Parcel Number-Click <a href="#">here</a> to find your local property appraiser and search for parcel number.	Number of Units under consideration per parcel	
What date was the submitted Rental Market Study completed?				
Date of Rental Market Study Expiration:				
Provide the Name of the Certified General Appraiser that completed your Rental Market Study.				
Provide the certification number of the certified general property appraiser that completed your rental market study. <a href="#">Click here</a> to be directed to the Department of Business Regulation's database to find certification number.				
<b>Name of Owner:</b>				
Name of Authorized Representative of Owner:				

If there are multiple owners please complete this field in the following way-  
 Owner name 1(FEIN),  
 Owner name 2(FEIN),  
 Owner name 3(FEIN),  
 etc.

# Section 4

Section 4: Unit Information											For your reference: Please review the number of unites per AMI below. If they do not match your planned submission please review the adjacent unit list.		
<p>Provide information for each unit under certification consideration. Units must be listed individually (IE: 1A, 2A, etc) and each yellow field must be completed for each unit. Fields in white will autogenerate, and actual rent <b>MUST</b> be equal to or less than the Maximum Monthly Rental Rate before the request will be accepted. Not all rows must be completed, only those for the units under consideration. Please note that rents and incomes both represent maximums at the identified AMI Category. <b>Unit list, AMI provided, and actual monthly rental rate provided here do not represent verification by Florida Housing Finance Corporation.</b></p>											County	Number of units serving annual median income, 80% or below.	Number of units serving annual median income, 81%-120%.
												<b>0</b>	<b>0</b>
Building Number	Unit Number	Parcel Number	Number of Bedrooms	Household Size	Tenant Served AMI Category	90% Rental Market Study Rate	FHFC Published Multifamily Rental Rate	Maximum Allowable Family Income	Maximum Allowable Monthly Rental Rate (Includes all charges that are a condition of occupancy)	Actual Monthly Rent			
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								
		<select>	<select>	<select>	<select>								

# Section 5

## Owner's Certification

Development Name:	County	Initial each numbered item below.
<b>Initial on each item line and sign and date on bottom.</b>		
1. I am the Authorized Representative of the owner and am authorized by the owner of the development under consideration to act on it's behalf in submitting a request for certification.		
2. As the Authorized Representative of the owner, I attest that all information provided within the attached request for certification is true and complete.		
3. As the Authorized Representative of the owner, I am authorized to commit the development to meeting statutory requirements for a minimum of 3 years.		
4. As the Authorized Representative of the owner, I understand that if issued an exemption under 196.1978(3), the submitted property is restricted, under penalty of perjury, for a period of no less than 3 years to housing persons or families who meet the income limitations under this subsection. If the property at any point during these three years the property fails to meet statutory requirements the property owner and property may be subject to fines and liens issued by the local property appraiser.		
5. As the Authorized Representative of the owner, I confirm that the units under consideration will have tenants and rents that reflect those submitted in section 4 of this application.		
6. As the Authorized Representative of the owner, I confirm that the Certified General Appraiser utilized to complete the Rental Market Study is independent and not affiliated with the owner.		
7. As the Authorized Representative of the owner, I understand that issuance of certification by Florida Housing does not constitute approval nor a guarantee of an exemption.		
8. As the Authorized Representative of the owner, I attest that the units seeking certification are not currently receiving an exemption under 196.1979 F.S.		
9. As the Authorized Representative of the owner, I attest that the units seeking certification are not subject to a restriction agreement with Florida Housing Finance Corporation pursuant to Chapter 420.		
10. By typing your signature below the authorized representative certifies that he/she understands the requirements and commitments of the program as laid out above.		

Authorized Representative - Typed Signature

---

Title of the Authorized Representative

---

Date (Enter current date below)

---

# Uploading your documents

- You will need to upload 2 documents
  - Completed certification request
  - Rental Market Study
- Once you upload your certification request the portal will check for outstanding fields and errors
  - This does not indicate that you are approved for certification
  - Administrator will review applications for additional issues
- Until portal identified errors are corrected you will not be able to submit your request

# Submitting Request

## For How To (Draft) ×

Owner Company

For How To ▼

[Request History](#)

Development Name

For How To

[Save Updates](#)

## Required Uploads

[Download Blank Request Template](#)

[Get Help on Submitting a Request](#)

### Request Form



**MMM Template FINAL 92823 with data.xlsx**

Uploaded on: 10/31/2023 9:29:22 AM

By [Laura.Bosworth@floridahousing.org](mailto:Laura.Bosworth@floridahousing.org)

[Click Here to Remove the Current Upload](#)

### Rental Market Study



**Rental Market Study Test.pdf**

Uploaded on: 10/31/2023 9:28:51 AM

By [Laura.Bosworth@floridahousing.org](mailto:Laura.Bosworth@floridahousing.org)

[Click Here to Remove the Current Upload](#)

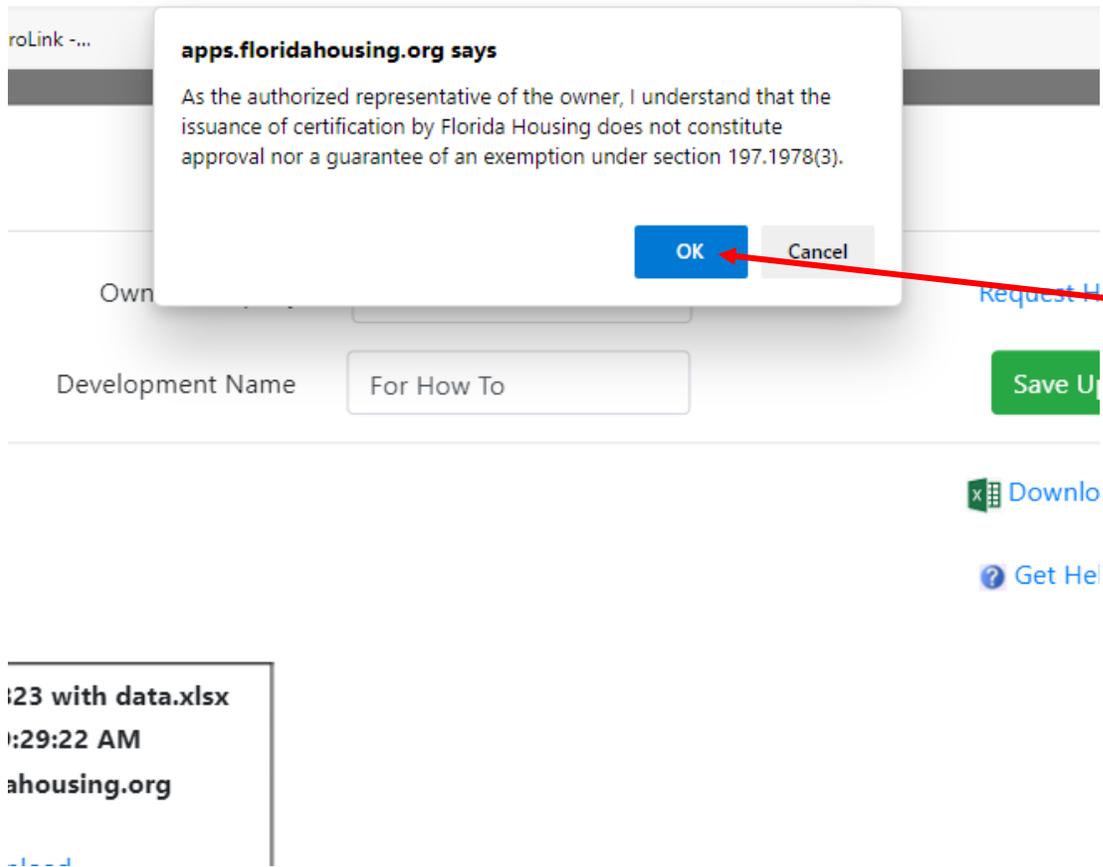
If there are no errors found the submit request button will become active.

12/18/2023

[Delete Request](#)

[Submit Request](#)

← Click to Submit



After you click submit this window will appear. Read and agree to the terms then click “OK”.

This will submit your request. See the next page if you are unable to submit due to validation errors.

# If Data Validation Errors Exist

- To correct these errors, open your request template on your computer
- Correct issues
- Remove the previous submission
- Reupload the corrected copy

# Checking for Data Validation Errors

- When the portal reviews your uploaded document it will check and notify the applicant of existing request errors.
- Review the data validation report and correct issues on your local template.
- Some common errors:
  - Required Field Left Blank
  - The number of units submitted in section 4 does not match the number of units in cell “How many units are under consideration for certification per statute 196.1978(3).” in section 1 – *Correct by ensuring the number of units in section 4 and the identified cell are equal and correct.*
  - You have less than 71 units in cell 12A “How many units are within the development(total)?”

# Data Validation Errors

- **Error: The Market Study is out of date (see line 15)**
- What this means: The date you've submitted for your rental market study completion date is greater than 3 years prior to your submission date
- Solution: Double check your rental market study completion date and change. If rental market study is out of date (completed 3 or more years prior to submission) you will need to obtain a new one and resubmit.

# Data Validation Errors

- **Error: The number of units in row 13 must equal the number of units in section 3 and section 4.**
- What this means: The number of units you've entered in section 4 does not equal the number of units you entered in section 1 and/or section 3.
- Solution: Double check your submission, all three below must be equal.
  - Cell A13; Section 1- How many units are under consideration for certification per statute 196.1978(3)?
  - Count of units in section 4
  - Sum of cells D16-D23; Section 3- Number of units under consideration per parcel

# Data Validation Errors

- **Error: The "...Total units in the development..." Is less than 71, which is the minimum (see excel line 12)**
- What does this mean: The minimum number of units required to be eligible is 71 or more. You have entered a total number of units that is less than 71.
- Solution: Correct your submission, if you do not have more than 70 units within the development, it is not eligible.

# Reuploading a corrected request

**Test Dev. 1 (Draft)** ×

Owner Company  ▼ [Request History](#)

Development Name  [Save Updates](#)

**Required Uploads** [Download Blank Request Template](#)  
[Get Help on Submitting a Request](#)

Request Form

 **MMM Template Final Draft 92023.xlsx**  
Uploaded on: 9/25/2023 11:20:59 AM  
By targetdog@mailinator.com

[Click Here to Remove the Current Upload](#)

Rental Market Study

No file is currently uploaded  No file chosen

Validation Errors Exist - [Click Here to View Them](#)

- To re-upload a corrected request, click “Click Here to Remove the Current Upload.”
- This will remove the current request form.
- Then click “Choose File” and navigate to the corrected copy.
- Upload the corrected copy.

# Submitting a Request

- When there are no further errors identified by the portal on your request and a rental market study has been uploaded, you can upload your request.
- This will be indicated by the submit button turning from grey to green.

# Certification Submitted!

- Once a certification request has been submitted your request status will change from draft to submitted.
- The program administrator will review and either:
  - Tentatively approve your request
  - Return your request with errors for correction

# Confirming information after January 1

- Prior to January 1<sup>st</sup> account holders will receive a notification that they need to confirm their original submission
- Failure to complete confirmation of original submission between January 1-January 15 will result in certification being denied
- To do so:
  - Log back into your account
  - Select the relevant request
  - Review your previously submitted template request
  - If nothing has changed, click Confirm
  - If there have been changes, remove the template as shown previously and reupload the new version
    - Administrator will review the modified submission and alert you of any needed changes
  - Once this is completed, the administrator will review and either alert you of needed changes, approve certification, or deny certification

# Once Notice is Received

- A certification notice, if issued, will be received no later than February 15<sup>th</sup>
- Submit certification notice, the property appraiser's exemption application, and any other required documentation to the local property appraiser by March 1<sup>st</sup>
- If exemption is received, plan to reapply for certification the following year with FHFC.

# If you need help or have issues...

- Users can report issues or reach out for help via [middle.market.cert@floridahousing.org](mailto:middle.market.cert@floridahousing.org)
- Or by clicking on the link located on the main portal dashboard

Multifamily Middle Market Certification Portal (MMM Portal)

Request List Owner-Company Information

Tax Year 2024

Additional Resources  
How To Manual  
Email Florida Housing

Create a New Request

Request ID	Owner Company	Development Name	Request Status	Last Updated Date	
10031	Test Company	Test Dev. 1	Draft	2023-09-13 02:58 PM	Edit/Submit

# Additional Resources

- There are other resources available via the Florida Housing Finance (FHFC) Live Local website found here - [Live Local Act \(floridahousing.org\)](https://www.floridahousing.org)
  - Frequently Asked Questions
  - MMM Portal Access (Available October 2<sup>nd</sup>)
  - Property Appraiser Contact Information
  - Multifamily rent and income limit chart
  - Other