Miami-Dade County Housing and Community Development FY 2025 SHIP Homebuyer Education and Counseling RFA Issuance Date: January 21, 2025

QUESTIONS AND RESPONSES

Question 1: Is RFA for 2025 or 2026?

Response 1: 2025

Question 2: What is the period of performance (the dates that we may bill against)

Response 2: 2024-2025 SHIP funding year expenditure period begins 7/1/2024 and ends 6/30/2027. However, your contract start date and end date may vary within the State's expenditure period.

Question 3: In previous years, the AMI% acceptable income limits were no less than 30% and no higher than 140%. I fully understand the 140% upper limit. I am hoping that there is no limit to the lower AMI income. I say this because, for example, a person who attends our Homebuyer Education Workshop as a single applicant may have a 22% AMI income which in prior grant years prevented them from being counted toward our total billable files. That single person could find a co-applicant whose income would put both applicants above the 30% AMI level. I am suggesting and hoping that there is no lower limit in the new grant.

Response 3: To qualify for pay reimbursement for this program, clients served must be at least 30% and no greater than 140% Area Median Income. Exceptions are for Miami Dade-County Section 8 voucher holders.

Question 4: In previous years, the applicants had to have a Miami-Dade County residence. In 2023 and 2024 we had 16 workshop attendees who live outside of Miami-Dade County, 8 in each year. These applicants want to live in Miami-Dade County, but they have no proof of residency to qualify them toward our billable total. I am suggesting that residents of our two neighboring counties, Broward and Monroe, be qualified to be added to our billable total.

Response 4: This Request for Funding is limited to serving clients in Miami-Dade County.

Question 5: Specifically, I would like additional clarification on the following item: In the event a previously awarded entity has not spent all prior year SHIP funds, the applicant/entity will not be considered for funding under this RFA, unless all funds are expended by the applicant/entity on or before the closing date of this RFA." (A month or even two months is a dramatic change given the housing challenges in this community) Given this, are we to assume that organizations with an extension on prior year funding round? It is worth noting that it will not take three years to fully expend our existing funds, and the community residents that we serve rely on us to continue providing services—especially as they navigate the significant changes in the real estate market. During the last proposal period, a separate supplemental funding is not expended in this round?

Response 5: RFA Language will be revised to:

In the event a previously awarded applicant/entity has not spent prior year SHIP funds, the applicant/entity will not be recommended for a full funding allocation in this RFA. Applicants who are subject to this scenario and submits an application that rank and score for funding; will be recommended for funding based on the max award minus the 2022 award available draw balance at the close of this RFA.

Example:

2022 Award	2025 Award
Balance	Recommendation
\$57,000.00	\$143,000.00

No supplemental release will be issued for the 2025 Homebuyer Education & Counseling Request for Application.

Comment: I am writing to seek clarification regarding the above-referenced proposal. As a housing counseling provider with over a decade of experience, I have concerns about the short timeframe that was outlined during yesterday's virtual meeting. Our organization has faced challenges over the past year due to the lingering effects of COVID-19, but our commitment to the community remains steadfast. Excluding us from this funding cycle would leave a significant gap in both services and expertise within the community.