

WORKFORCE HOUSING INCENTIVE PROGRAM (WHIP)

FREQUENTLY ASKED QUESTIONS (FAQs) – FOR LANDLORDS AND OWNERS

WHAT IS WHIP?

WHIP stands for the Workforce Housing Incentive Program. WHIP is a pilot grant program administered by Miami-Dade County Public Housing and Community Development (PHCD). WHIP is intended for landlords and unit owners with properties in Miami-Dade County that convert existing market rate housing into affordable and workforce housing for low and middle-income households earning up to 140 percent Area Median Income (AMI). – *see chart below*

Rent standards must be adhered to for 3 years. WHIP will accept 4,500 rental and homeownership units into the program. A minimum of 50 percent of the grant funds will be set-aside for households whose incomes do not exceed 110 percent of area median income. A minimum of 25 percent of the grant funds will be set aside for owners or landlords who own 20 or less dwelling units.

The maximum subsidy currently available is \$6,000. Landlords that rent to households earning up to 140 percent AMI and maintain their units in affordable and habitable conditions for a minimum of three years will receive annual subsidies of \$2,000 per unit for three years. Owners selling a home at an affordable rate to households earning up to 140 percent AMI will be paid \$6,000 upon closing.

AM I ELIGIBLE TO APPLY?

WHIP will accept applications from unit owners and landlords with property in Miami-Dade County.

- You must rent or sell to households earning up to 140 percent AMI. You will be asked to submit unit eligibility documentation on an annual basis, which may include self-certification of tenant income, photo identification, proof of tenant income, and/or other documentation.
- Your rent or sales price must be affordable based on affordability standards established by Florida Housing Finance Corporation (“FHFC”), U.S. Department of Housing and Urban Development (“HUD”), and Miami-Dade County.
- Your unit must be habitable and pass a housing quality inspection conducted by PHCD.
- Units that are subject to existing tenant income/rent restriction agreements [e.g., Land Use Restrictive Agreement (LURA), Rental Regulatory Agreement (RRA), Housing Choice Voucher (Section 8), etc.] are **not** eligible for this component of WHIP.
- Displacement of existing tenants is not permitted under the program, and the program is not intended to raise rents on existing tenants. If it is determined that an applicant has inappropriately displaced or raised rent on an existing tenant without fair notice (as defined by Ordinance No. 22-30), PHCD reserves the right to reject the application, terminate the WHIP grant agreement, rescind, or reduce awarded funds, and recover any program benefits paid to the applicant.
- The minimum affordability period shall be no less than three years. Early termination by landlords of rent limits for any reason will trigger recapture of all grant funds. (Program is subject to funding availability)

HOW DO I KNOW IF MY RENT OR SALES PRICE IS CONSIDERED “AFFORDABLE”?

Rent and sales prices are based on affordability standards established each year by FHFC, HUD, and Miami-Dade County. Rent limits are determined using a combination of household size, household income, and the number of bedrooms in the dwelling unit– *see chart below*.

2023 Income and Rent Limits

Percentage Category	Income Limit by Number of Persons in Household								Rent Limit by Number of Bedrooms in Unit					
	1	2	3	4	5	6	7	8	0	1	2	3	4	5
30%	21,700	24,800	27,900	30,950	35,140	40,280	45,420	50,560	542	581	697	826	1,007	1,199
50%	36,150	41,300	46,450	51,600	55,750	59,900	64,000	68,150	903	968	1,161	1,341	1,497	1,651
80%	57,800	66,050	74,300	82,550	89,200	95,800	102,400	109,000	1,445	1,548	1,857	2,146	2,395	2,642
110%	79,464	90,816	102,168	113,520	122,602	131,683	140,765	149,846	1,987	2,270	2,554	2,838	3,065	3,292
120%	86,760	99,120	111,480	123,840	133,800	143,760	153,600	163,560	2,169	2,323	2,787	3,220	3,594	3,964
140%	101,220	115,640	130,060	144,480	156,100	167,720	179,200	190,820	2,530	2,710	3,251	3,757	4,193	4,625

2022 Maximum Sales Price

The Maximum Sales Price for 2022 is \$352,000.

WHEN AND HOW CAN I SUBMIT AN APPLICATION?

Applications will be accepted from March 17, 2023 until September 7, 2023, or upon projections as to when program funds are exhausted, whichever comes first.

Applications are available on-line at: <https://www.miamidade.gov/global/housing/home.page>. If you cannot gain access to apply online, paper applications are available at four (4) locations:

- North:** Miami Gardens Apartment, 2170 NW 183rd Street, Miami, FL 33056
- Central:** Public Housing and Community Development, OTV North, 701 NW 1st Court, 14th Floor, Miami, FL 33136
- West:** Lakeside Towers, 7555 SW 152nd Avenue, Miami, FL 33193
- South:** Leisure Villas, 28701 SW 153rd Avenue, Homestead, FL 33033

You may pick-up and drop-off applications from 9:00 a.m. until 5:00 p.m., Monday through Friday, except holidays. Submission of a paper application is at your own risk as there is a greater chance for error and disqualification. IT IS HIGHLY RECOMMENDED THAT YOU COMPLETE AND SUBMIT YOUR APPLICATION ONLINE.

IN WHAT ORDER WILL APPLICATIONS BE PROCESSED?

Complete applications will be processed in the order they are received. Applicants must submit all information required in the application. Priority will include units intended for those households with law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, staff of the Public Defenders' and State Attorneys' offices, and active military members or veterans. FAILURE TO ACCURATELY AND FULLY DISCLOSE ALL REQUESTED INFORMATION MAY RESULT IN A DELAY IN PROCESSING OR REJECTION OF THE APPLICATION.

HOW AND WHEN WILL I KNOW IF I AM APPROVED TO RECEIVE AN AWARD?

In most cases, complete applications will be approved within 2 weeks. PHCD will contact landlords via email and/or phone.

CAN I SUBMIT MORE THAN ONE APPLICATION?

Yes, applicants may submit more than one application. PHCD will track the number of units approved for each owner and its affiliates.

WHAT DOCUMENTATION WILL I BE ASKED TO PROVIDE?

- Ethics disclosure attesting if you or an immediate family member are currently employed by Miami-Dade County or are an appointed or elected County Official. *If you or an immediate family member are currently employed by Miami-Dade County, or are an appointed or elected County Official, you will be required to submit a request for an opinion to the Miami-Dade County Ethics Commission about your participation in this program.*
- Proof of ownership such as a deed or certificate of title
- If applicable, Property Owner Consent Form authorizing the management company or agent to act on the owner's behalf.
- If applicable, Purchase and Sales Agreement for homeownership applications
- If applicable, organizational documents such as a partnership agreement, articles of incorporation, bylaws, etc.
- If applicable, names and addresses of the organization's governing board, directors, officers, members, etc.
- If applicable, the organization's Federal Employer Identification Number (FEIN) or the submitted application for the FEIN.
- An Applicant Certification and Acknowledgement Form certifying that the information in the application is accurate.
- Once an application is processed and approved, the landlord or unit owner will be asked to submit the following:
 - If applicable, your current lease(s) for rental applications
 - If applicable, the closing/settlement statement for homeownership applications
 - Proof of current income of all tenant's or purchaser's household members
 - Identification for all tenant's or purchaser's household members

WHAT IF MY TENANT DOES NOT AGREE TO PARTICIPATE?

If you have difficulty obtaining information, staff will assist you in finding alternative ways to meet program requirements.

HOW QUICKLY WILL I NEED TO PROVIDE THE REQUESTED DOCUMENTS?

If a Miami-Dade County employee contacts you to request additional documentation, you will have seventy-two hours to submit the requested documents to the email address provided by your case manager. Alternatively, it is possible to drop off copies of the required verification documents at one of the four available locations (see above) but not recommended. The office hours of the four locations are Monday through Friday from 9:00 a.m. to 5:00 p.m., except holidays.

CAN I TALK TO SOMEONE IF I HAVE MORE QUESTIONS ABOUT THE PROGRAM?

Yes. You may contact the WHIP call center by calling (305) 784-1000 between 8:00 a.m. and 5:00 p.m. beginning on the projected start date of March 17, 2023, except holidays. You may also email any questions to WHIP@miamidade.gov.