

What is the Homeowner Rehabilitation Program?

The City's Homeowner Rehabilitation Program provides very-low, low- and moderate-income Miami Beach homeowners with financial assistance to make necessary and appropriate repairs to their homes to ensure the retention of affordable homeownership. Eligible repairs include:

- Remediation of Code Compliance violations and poor general conditions (i.e. exterior painting, broken eaves, floor replacement, etc.)
- Aging in place modifications to enable homeowners to live in their homes as they age (lower cabinets, bathroom modifications, etc.)
- American with Disabilities Act modifications to enable a disabled person access and use of home (i.e. ramps, door widening, conveying systems, etc.)
- Upgrades to energy saving appliances (i.e. central air conditioning unit, water heaters, etc.)

Once a homeowner is qualified and accepted under the program, the City will contract with an independent General Contractor to create each homeowner's approved scope of repair work based on his/her application for assistance and will subsequently provide the scope to the homeowner to prepare him/her to select the appropriate General Contractor to make the needed repairs to his/her home. The program enables homeowners to select from a list of City-approved General Contractors who are qualified to make repairs covered within the scope of this program. Once approved for assistance by the City, the homeowner contracts with the General Contractor for the approved scope of repairs after a procurement effort attempting to obtain as many responsive price quotes possible. The City directly pays the selected General Contractor once the work permit is closed and a final inspection is completed and passed.

The funds awarded to eligible homeowners are secured by a lien and restrictive covenant securing the City's funds that are subsequently forgiven after 15 years. If a homeowner sells, rents, or refinances his/her property or the property is no longer the primary residence prior to the 15-year affordability period, he/she must repay the City the value of the assistance as defined in the City's *Local Housing Assistance Plan* (LHAP). A copy of the plan is provided online at the City's website: www.miamibeachfl.gov

Who is eligible for this program?

The City utilizes State Housing Initiatives Partnership Program (SHIP) funds and HOME Investment Partnership Program (HOME) funds for its Homeowner Rehabilitation Program. SHIP funds require that funds prioritize service to very-low and low-income families. According to SHIP guidelines, at least 30 percent of the funds must be reserved for awards to very-low-income persons and at least an additional 30 percent of the funds must be reserved for awards to low-income persons. HOME funds can assist households that earn up to 80% AMI. The City will factor these guidelines in determining program eligibility.

"Very-low-income person" or "very-low-income household" means one or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area.

"Low-income person" or "low-income household" means one or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area.

"Moderate-income person" or "moderate-income household" means one or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households within the metropolitan statistical area.

The income limits for 2021 are:

Percentage Category	1-Person	2-Person	3-Person	4 - Person	5 - Person	6-Person	7-Person	8-Person
Extremely Low-Income Limits (30%)	\$19,000	\$21,700	\$24,400	\$27,100	\$31,040	\$35,580	\$40,120	\$44,660
Very Low-Income (50%)	\$31,650	\$36,200	\$40,700	\$45,200	\$48,850	\$52,450	\$56,050	\$59,700
60% Limit	\$37,980	\$43,440	\$48,840	\$54,240	\$58,620	\$62,940	\$67,260	\$71,640
Low-Income (80%)	\$50,650	\$57,850	\$65,100	\$72,300	\$78,100	\$83,900	\$89,700	\$95,450
Moderate Income-(120%)	\$75,960	\$86,880	\$97,680	\$108,480	\$117,240	\$125,880	\$134,520	\$143,280

What kind of assistance is available?

The City has funds available for owner-occupied rehabilitation repairs. These repairs may include: interior and exterior painting; floor installation and replacement; replacement Energy Star appliances and cooling systems; ADA and aging in place modifications including tubs, handrails and lower counters; roof and ceiling repairs; and kitchen and bathroom upgrades, among others.

Funds are provided to eligible homeowners as a deferred forgivable loan that is secured by a lien and restrictive covenant on the property. If the homeowner continues to reside in his home for 15 years, the full amount is forgiven. If the homeowner sells, rents, or refinances his/her property or the property is no longer the primary residence prior to the 15-year affordability period, he/she must repay the City the value of the assistance.

Program funds are contingent upon availability and will be released in accordance with the income eligibility distributions required for each funding source.

How do I apply for assistance?

In order to apply for assistance, eligible homeowners must be a United States citizen or resident who complete and submit an *Eligibility Application* and the following documentation:

- Property deed and/or mortgage documentation, or satisfaction of mortgage
- Copy of homestead for property
- Copy of valid state-issued identification for homeowner(s)
- Copy of Social Security card for homeowner(s) and other household members
- Proof of income for homeowner(s) and all others residing in the applicant property
- Copy of FPL utility bill for property for the past six (6) months
- Copy of prior two years' signed Federal Income Tax Returns
- Copy of most current six (6) months' of bank statement for all homeowner(s) accounts
- Copy of Homeowner's Insurance Policy
- Copy of most current (6) months' of expenses
- Letter from Association indicating zero balance on all payments

If you need assistance completing your application, please call (305) 673-7491 and schedule an appointment with staff.

How much money can I request for repairs?

Homeowners may receive up to \$70,000 per household for eligible repairs, depending on funding availability. Homeowners must reside in the home for which assistance is being sought.

Do I have to put any of my money into the repairs?

No, homeowners are not required to contribute any funds toward eligible repairs. However, they are required to maintain the assisted property as their residence. Assisted properties cannot be used as rental properties.

If the property is sold, the City must be paid the full value of assistance provided.

Do I have to repay these funds?

No, funds do not have to be repaid as long as it maintained as the applicant's homesteaded residence for the 15-year affordability period. However, you must ensure that your property continues comply with all Code Compliance and Building Department rules during the affordability period.

What if I have more questions not answered here?

If you have any questions, please contact the City's Office of Community Services at 305-673-7491 or by emailing your question to Marcela Rubio, HOME/SHIP Program Coordinator at marcelarubio@miamibeachfl.gov.

Where do I submit completed applications?

Completed applications must be submitted in person to the Office of Housing & Community Services located at 555 17th street. The Office is open Monday through Friday (excluding legal holidays), 8:30am to 5pm.