

Miami-Dade Municipality Housing Assistance Program

Introduction

In November 2020, in response to the COVID-19 Pandemic and its subsequent economic impact, several municipalities within Miami-Dade County created a Housing Assistance Program (HAP) using CARES Act Funds. The Municipalities aim to relieve the financial burden of tenants and homeowners who have lost income due to COVID-19 and keep Miamians in their homes to support a strong recovery. The program is designed to support tenants and homeowners with up to six (6) months or \$6,000 of past due mortgage or rental assistance. Funds will be paid directly to the landlord or mortgage lender in the form of a grant by Miami-Dade County, which must be used solely to provide rent or mortgage forgiveness in the same amount to eligible tenants or homeowners. This program is separate from the Miami-Dade County Residential Landlord/Tenant Rental Assistance Program and the Emergency Rental Assistance Program (ERAP). Applicants can and should apply for both programs, but cannot receive duplicate aid for the same month(s). Additional details including eligibility requirements can be found below.

Housing Assistance Program Eligibility

Residents may be eligible for rental/mortgage assistance under the program if the following conditions are met:

- Reside in a participating municipality within Miami-Dade County; Municipalities includes:
 - City of Florida City
 - City of Hialeah
 - City of Homestead
 - City of Opa Locka
 - City of Sunny Isles Beach
 - Town of Bay Harbor Islands
 - Town of Cutler Bay
 - City of Sweetwater
 - City of Miami Beach
 - City of North Miami Beach
- Rent or mortgage assistance can only be applied to their primary residence;
- Have not received mortgage or rent assistance from any other source for the same period covered by the award;
- Can document a loss or reduction of household income due to the COVID-19 Pandemic;
- Current household income at or below 140% of Area Median Income (AMI) for Miami-Dade County (see table below). Current income refers to the household's income following any job loss or income reduction due to COVID-19;
- Proof of paid in full status of rent or mortgage as of February 2020;
- Maximum award per household is up to 6 months of rent or mortgage payments, with a cap of \$6,000 per household. The program can only cover past due amounts, not future payments

| 140% Area Median Income for Miami-Dade County, 2020 | |
|--|--------------------------------|
| Family Size | 140% Area Median Income |
| 1 | \$89,600 |
| 2 | \$102,480 |
| 3 | \$115,220 |
| 4 | \$127,960 |
| 5 | \$138,320 |
| 6 | \$148,540 |
| 7 | \$158,760 |
| 8 | \$168,980 |

Documentation Requirements

All Applicants will need to provide the following documentation as part of the application process:

- Proof of loss or reduction of income due to the COVID-19 Pandemic, which may include:
 - Layoff or Furlough Notice; OR
 - Evidence of lost wages (partial or full)
 - Bank statements;
 - Pandemic Unemployment Assistance documentation;
 - Paycheck records.
- Proof of Income at or below 140% of AMI
 - 2019 Tax Return; OR
 - Bank statements / Paycheck records
- For Mortgage Assistance:
 - Mortgage Statement showing paid in full status as of February 2020
 - Current statement showing outstanding payment and/or arrears
 - Payment instructions for mortgage holder and any necessary account numbers
- For Rental Assistance:
 - Signed, current Lease
 - Government photo ID with matching address (and Utility Bill if ID address does not match)
 - Receipt showing rent was current as of February 2020
 - Contact information for Landlord, including business address and phone number

| Examples of Documentation Requirements | | | |
|---|--|---|---|
| Tenant Proof of Residence -OR- Homeowners Proof of Residence | Tenant or Homeowner Proof of Economic Hardship due to COVID-19 | Evidence Tenant Rent Payments were current as of February 2020 | Evidence that Homeowner Mortgage was current as of February 2020 |
| Lease for rental unit showing monthly rent -OR- Mortgage statement for home showing monthly mortgage payments | Layoff/Furlough Notice | Receipts for rent payments | Mortgage Statements |
| Government ID with matching address and utility bill for leased unit or owned home | Evidence of lost wages, partial or full (bank statements, pay stubs, etc.) | | |

How the payment(s) will be made

Once all application documents have been submitted online, the Program Staff will review the documents, and contact the tenant, landlord, or homeowner with questions or for additional information if required. If the application is approved, the applicant will be notified, and the payment process will begin.

Checks will be dispersed by mail within approximately 15 business days of application approval.

Fraud Prevention

Miami-Dade County will prosecute any applicant who commits fraud to the fullest extent of the law. Please report any suspicious activity at: <https://www.miamidade.gov/global/report-fraud.page>

Application Process

To apply for the Municipalities of Miami-Dade County Housing Assistance Program (HAP), Tenants and Homeowners should visit www.miamidadecovidrelief.org. The applicant will complete a questionnaire which will route them to the program that best fits their situation, and allow them to begin the application form. The applicant will enter their contact information on the form, tenants must include contact information for their landlord. Supporting documents must be uploaded to verify eligibility. Once all documentation has been uploaded, Program Staff will review the documents, and contact the applicant if any further information is required. Once a determination is made, the tenant or homeowner will be notified and Miami-Dade County will process the payment and mail a check directly to the landlord in the landlord's name or to the homeowner in the mortgage lender's name. The homeowner will be required to mail this check to the mortgage lender to make sure it gets processed correctly.

Paper Application Instructions:

Once all required fields have been filled and the necessary documents have been obtained, please paperclip all documents and place inside a large yellow Manila Envelope, and write COVID-19 MUNICIPALITY HOUSING PROGRAM in large letters on the outside.

The envelope can be dropped off in the 24/7 book drop at any of the locations listed below, and it will be held securely and picked up by program staff for review. We will confirm receipt of your application by email and/or phone once it is received. This may take 1-5 business days.

North Dade Regional Library

2455 NW 183rd Street
Miami Gardens, FL 33056

Main Library

101 West Flagler Street
Miami, FL 33130

South Dade Regional Library

10750 SW 211 Street
Cutler Bay, FL 33189

Westchester Regional Library

9445 Coral Way
Miami, FL 33165

Program staff will review the application and contact you if additional information is required and/or to advise your application status.