



CITY OF MIAMI HOMEOWNERSHIP PRESERVATION PROGRAM (HPP) STEPS TO FOLLOW



The HPP provides up to \$70,000 in rehabilitation assistance to qualified City of Miami homeowners to fund exterior repairs consisting of repair or replacement of roofs, replacement of windows or doors and/or installation of hurricane shutters, necessary to bring Miami homes to decent, safe and sanitary conditions, via methods that harden the property to better withstand natural weather occurrences while maximizing the home's energy efficiency. The program can assist households up to 140% of Area Median Income. The AMI chart can be found at www.miamigov.com/incomelimits. The City will accept pre-applications until a sufficient amount has been received, based on the HPP's available funding. Below are the steps to follow for those City of Miami homeowners who apply to participate in the HPP. Please read carefully.

1

ELIGIBILITY



Make sure you are eligible before you complete a pre-application. The applicant must: (1) own an eligible residential property located within City of Miami limits (folio must start with #01) with a property value that does not exceed \$400,000, as posted at County Appraiser's website at www.miamidade.gov/pa/property_search.asp; (2) have a homestead exemption on the property (reside on property as principal residence); (3) be up to date on all property insurances and taxes (paid); (4) understand that in order to full qualify for the program, the applicant will eventually be asked to supply ALL of the documents noted in the LIST OF REQUIRED DOCUMENTS (on back), for all members of the household.

2

PRE-APPLICATION



Download and print a paper pre-application from the web at www.miamigov.com/HPP-Program or pick up a paper pre-application at one of the City's Neighborhood Service Centers (please call 311 for those locations). Fill out the document completely and mail it to City of Miami, Dept. of Housing & Community Development, ATTN: HPP Program, PO Box #013581, Miami, FL 33101. Notification: If applicant is found to be ineligible, a letter explaining reason(S) will be mailed out to their attention. The City will close the pre-application period at its discretion based on HPP's available funding.

3

RANDOM LOTTERY



A random, computerized lottery of all pre-applications will be conducted and recorded to establish the numerical order in which pre-applicants will be processed by staff. Placement in the lottery does NOT guarantee the applicant/home will qualify for this program. Once held, the lottery waitlist will be posted at www.miamigov.com/HPP-Program

4

HOME ASSESSMENT



A City of Miami inspector will visit the property to make an initial assessment of eligible needs. It may be necessary to conduct a second inspection to evaluate the home's capacity to sustain the necessary improvements. The property may be deemed ineligible if its needs exceed program requirements, including but not limited to, the condition of the home or cost of repairs. **Notification:** You will be contacted by phone to schedule this appointment.

5

INCOME CERTIFICATION



If the property passes the initial home assessment, then staff will contact the applicant and request the applicant supplies ALL of the documents noted on the LIST OF REQUIRED DOCUMENTS (back of this page), in order to ensure the applicant qualifies for the program. A failure to supply the documents means the applicant is ineligible.

6

INSPECTION BY GENERAL CONTRACTOR



Once the home and applicant are considered eligible, a General Contractor will visit the home to evaluate the scope of work and cost of the repairs. This evaluation will determine the amount of assistance that can be provided. **Notification:** You will be contacted by phone to schedule your appointment.

7

AWARD DETERMINATION



The program will use a formula to calculate the award amount based on the inspector's analysis. The homeowner will meet with Dept. staff to review the award amount. If the homeowner wants to proceed, they must sign the grant agreement. A note, mortgage, and restrictive covenant will be secured on the property for the award amount. **Notification:** You will receive a call or e-mail with information regarding your award. An appointment is scheduled in office to sign the loan agreement, if owner wants to proceed.

8

REPAIRS BEGIN



Once the loan agreement is complete, the city will enter into a construction contract with a program selected building contractor. The repairs will begin. The program will pay the contractor directly for eligible repairs.

Program phone line: 305-416-2188
E-mail: HPPprogram@miamigov.com





CITY OF MIAMI
**HOMEOWNERSHIP
PRESERVATION PROGRAM (HPP)**
LIST OF REQUIRED DOCUMENTS



Once applicants arrive to Step #5 of the HPP process (reverse side), they will be contacted to schedule an appointment to turn in required documents to ensure that the household qualifies for the HPP program, based on its guidelines. The following documents will be requested and must be produced for all persons in the household over the age of 18:

①
Deed to property/Homeowner's Title Insurance Policy.

②
Most recent property tax bill, general tax and school tax, and indication of payment.

③
For all working members of the family, the two (2) most recent payroll stubs which indicate gross salary and deductions.

④
Copy of most recent two years income tax returns for all working household members. (Every page of the return)

⑤
Year-end mortgage statement, if property is mortgaged. (Monthly mortgage statement)

⑥
Most recent copy of any installment payment debts including credit card, stores, and automobile loan, etc. (Most recent statement)

⑦
Most recent checking account statements. (Last six months)

⑧
All savings account passbooks. (Last six months)

⑨
Copies of any income reports from income producing assets, such as stocks, bonds, real property, etc.

⑩
Active Homeowners Insurance or Fire Hazard Insurance Policy/Flood/Windstorm.

⑪
If any family member receives any governmental assistance, we require the letter with benefit amount indicated.

⑫
If any family member receives any Social Security assistance, we require the letter indicating benefit amount received.

⑬
Proof of legal status. (Birth certificates, social security card, voter's registration, resident alien card, etc.)

⑭
COVID-related waivers required by the City of Miami.