

Housing Rehabilitation Program

The City of Miami Gardens Department of Community Development has implemented the Housing Rehabilitation Program to provide funding for qualified households to perform required repairs to bring properties up to Housing Quality Standards.

PROGRAM OUTLINE

Who Qualifies?

- Homeowners with income less than or equal to 80% of median income adjusted for family size. (See *Income Limits Table*)
- Homeowner must be current with their existing mortgage, insurance, and property taxes.

What Home Qualifies?

- A single family owner occupied unit within the City of Miami Gardens, including town homes, twin homes, and condominiums
- Property Value does not exceed \$250,000

Maximum Loan Amount : \$35,000.00

Terms :

- Deferred Loan, Forgivable at the End of Five Years

Some Acceptable Costs: Rehabilitation Cost, Architectural Fees, Engineering Fees, Permit Costs And Related Fees

Approved Repairs, Not Limited To:

- Remedy of Code Violations
- Roofing
- Windows
- Plumbing
- Electrical
- Structural

Income Limits:

1 Person Household :	\$ 33,200
2 Person Household :	\$ 37,950
3 Person Household :	\$ 42,700
4 Person Household :	\$ 47,450
5 Person Household :	\$ 51,250

Additional Programs:

Emergency Rehabilitation:

This would apply to an applicant that is eligible and has a condition that represents eminent physical danger to anyone in the household.

Disaster Loan Program:

This would apply to an applicant that is eligible and has home damages caused by the 2005 Hurricanes.

**The City of Miami Gardens reserves the right to change the terms as described without advance notice. Programs are all subject to availability of funds.