

Residential Rehabilitation Grants Guidelines

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Residential Rehabilitation Grants Guidelines

One of the primary objectives of a community redevelopment agency is to effectuate positive change within the targeted area through improvements of business and residential structures. To that end, the NMCRA works to transform that area into one that again contributes to the overall health of the community. This transformation occurs through the various grants and incentives initiatives listed below:

- Commercial Grants
- Public Private Partnership Developments
- Infrastructure Improvements
- Residential and Neighborhood Improvement Programs
- Affordable, Workforce, Market Rate, Luxury and Mixed-Income Housing
- Affordable/Workforce Housing Development & Renovation
- Transportation and Transit Oriented Developments

Mandate

While each grant program may have individual requirements, the NMCRA requires all projects abide by the following to be considered:

1. Must be within the NMCRA geographic boundary
2. Must have a visible improvement to the property or area
3. Must eliminate slum and blight
4. Must meet current NMCRA Redevelopment Plan goals and objectives
5. Must show quantifiable benefits to the community

Residential Rehabilitation Grants

Universal Requirements:

1. Primary property use must be residential.

2. Applicable City of North Miami/county/state licenses must be up to date for rental properties, up to four (4) units.
3. Scope of work must be clearly defined.
4. Color photos of existing and adjacent properties must be provided.
5. Owner/Operator or Applicant shall have no outstanding liens, violations, pending litigation with the City of North Miami or NMCRA or any unpaid real and/or tangible personal property taxes.
6. Applications must be completed in full, signed and submitted to be considered.
7. Completed Applications can be delivered to **735 NE 125th Street, First Floor, North Miami, Florida, 33161, no later than 5:00 pm on January 23rd, 2026**. Any Applications received after the above date and time will not be considered. All applications must be legible to be considered.
8. Applications will not be considered for funding until a completed application and supporting documentation are received by the NMCRA.
9. Once application is submitted, NMCRA staff will review for eligibility and then schedule a meeting.
10. For rental properties; owner(s) must notify all tenants of the proposed improvements to the property in a reasonable time prior to the initiation of the project.
11. For tenant; applicant must obtain approval from Landlord in order to participate in program, provide written authorization, and execute a Landlord's certificate as provided by the NMCRA.
12. Applicants must use a licensed contractor from the NMCRA's selected list of approved contractors. NMCRA Staff reserves the right to deny any submitted cost estimates.
13. NMCRA staff may require additional work to be done as a condition to approval if the requested items do not show a visible impact/improvement and/or meet the NMCRA's goals.
14. Applicants must abide by all ordinances, code provisions, rules and laws of the City of North Miami, and the NMCRA, or the grant is subject to immediate forfeiture. The property must legally conform to City of North Miami regulations
15. All improvements must adhere to City of North Miami Building and Zoning codes and all Federal, State, and Local requirements.

16. If more applications are received than available funds, staff will coordinate the selection via lottery. Exceptions can be made for life safety issues.
17. Grant awards are limited by funding availability.
18. Once project is complete, property owner is forbidden to make any alterations to the funded improvements without written permission of the NMCRA.

ELIGIBLE APPLICANTS:

To be eligible for the program, your household's total income should be at most 140% of the Area Median Income (AMI) limits set by the U.S. Department of Housing and Urban Development (HUD) for Miami Dade County. HUD releases the low-to-moderate income limits for determining program eligibility annually in the Federal Register.

Maximum Income Limit-Adjusted for Household Size

Income Limits Effective 04/01/2024 (subject to change)

Household Size	Maximum Income Limit
1	\$121,520
2	\$138,740
3	\$156,100
4	\$173,460
5	\$187,460
6	\$201,320
7	\$215,180
8	\$229,040

AUTOMATIC DISQUALIFICATION:

- A. Properties that have received grant assistance from the North Miami Community Redevelopment Agency and the City of North Miami Housing Division within the last two years.
- B. More than one application submitted for the same property will not be considered.
- C. Properties 'for sale' or listed on the MLS will not be considered.
- D. Any work done before the NMCRA Board's approval does not qualify.

TERMINATION OF GRANT OR FORFEITURE:

Termination of funding and forfeiture grant can occur if:

- The applicant refuses or fails to allow the rehabilitation work to commence within thirty (30) days from contract award.
- The applicant refuses or fails to allow reasonable access to complete the rehabilitation after commencement.

- The applicant refuses to authorize payments associated with the project, which have been deemed payable by NMCRA staff.
- An event of default occurs as specified in the mortgage, promissory note, or lapse in insurance.
- Applicant sales the property within the five (5) year maintenance period.
- Applicants provides inaccurate information in the application.

Notice shall be given to the applicant of such termination and/or forfeiture, as appropriate, with follow-up action by the NMCRA Attorney, for full refund of funds disbursed.

ELIGIBLE USES

NMCRA funds are to be used for standard building finishes as determined by the NMCRA:

- ☐ Impact windows and doors
- ☐ Awnings & canopy
- ☐ Painting & stucco
- ☐ Roof repair or replacement *
- ☐ Safety Enhancements: security exterior lighting & fixtures; 2 per residence
- ☐ Electrical upgrades; if deemed a life safety issue
- ☐ Fence and gates
- ☐ Driveways/walkways
- ☐ Parking/surface lots
- ☐ Wells
- ☐ Landscaping and irrigation
- ☐ Flood mitigation improvements
- ☐ Energy efficient air conditioning; water heater
- ☐ Termite removal
- ☐ Septic to sewer conversion
- ☐ ADA enhancements to include stairs/ramps

- Other exterior improvements not listed above may be considered on a case-by-case basis

While this program is designed to perform exterior improvements, emergency interior repairs can also be included if they mitigate life safety issues, including removing asbestos, mold, home barriers to the disabled and/or elderly or other life safety issues as determined by the Building or Code Compliance Official.

*Applicants requesting roof repair or replacement funding must provide proof of insurance denial letter for coverage. If the requested roof improvements are required in order to qualify for insurance coverage, a grant may be approved to fund the required improvements, provided that the property owner provides proof that a policy has been/will be purchased and will activate upon completion of the roof repair or replacement project.

Costs may include other work necessary to complete the project, including Architectural, landscape architectural or engineering fees for the preparation of construction drawings, construction supervision, permits and inspection fees.

GENERAL INFORMATION REQUIRED

1. Name of applicant, co-applicant(s), and any other household members residing at the property (whether related to the property owner or not) and relationship to property owner(s).
2. Address of property and telephone number.
3. Dates of birth of applicant(s) and ages of other household members.
4. Proof of income, employment information for all household members (if applicant is unemployed, date unemployment began, and type of work done before).
5. All other income for the household, including but not limited to wages, salaries, pensions, social security, disability, unemployment, self-employment, rental income, alimony, child support, interest dividends, and income derived from assets.
6. Self-Employment Income. Schedule C, E, or F must include your federal income tax return and a notarized, sworn statement from the self-employed individual of net income expected for the next 12 months.
7. Legal description of the property.
8. Monthly housing expenses, including mortgage payments of principal and interest where debt was incurred for housing purposes only (first, second, or other mortgage), real estate

taxes, special assessments, flood insurance, fire and extended coverage insurance (hazard insurance).

9. Declaration page of current year homeowner's insurance policy. **A Determination Letter from FEMA is required if flood insurance is not mandatory.** Homeowners without insurance must purchase coverage and provide proof within 90 days of work completion.
10. Government-issued ID of applicant.
11. Property taxes verification
12. Last two years (consecutive) of Federal Tax Returns, all schedules, W-2s, and 1099s.
13. Current Six (6) consecutive pay stubs or three (3) consecutive pay stubs, if paid bi-weekly. (if applicable)
14. Alimony, and child support payment records (if applicable).
15. Deed (which may be a warranty deed, special warranty deed, personal representative deed, or quit claim deed) or Satisfaction of Mortgage.
 - *If the deed includes the name of someone who does not live in the house, they must provide a notarized statement confirming that they do not reside in the home and have their primary residence elsewhere. They must also provide proof of their residence elsewhere.*
16. Copies of the last three (3) consecutive bank statements for each account (all pages).
17. Documentation of any other income (Award of retirement benefits, etc.)
18. Conflict of Interest Form
19. Other information as required.

Staff will review insurance records for the property to determine that sufficient hazard insurance and flood insurance coverage exists that is at least equal to the total loans outstanding on the property, including the NMCRA's anticipated grant and the balance of all other senior debt against the property. The insurance records shall be endorsed to include the North Miami CRA as a loss payee and a mortgagee. The property will be considered in compliance if the required insurance coverage and policy endorsements are included. If insurance coverage is not compliant, the applicant may achieve compliance by obtaining the required coverage. **Failure of the homeowner to provide the NMCRA with proof of insurance within 90 days of work completion will be an act of default.**

RESIDENTIAL REHABILITATION PROGRAMS

1. Paint Up Program

The NMCRA will provide up to \$5,000 for single-family homes utilizing the services of a qualified paint contractor from the approved NMCRA list of contractors. The NMCRA will pay up to \$7,500 for multi dwellings up to four (4) units, with a 60/40 match requirement from the property owner.

2. Beautification Program for Owner-Occupied Single-Family Homes

The NMCRA will provide up to \$30,000 with no match requirement, to eligible owner-occupied homeowners. This grant is subject to 100% forgiveness, pending the successful completion of a five (5) year maintenance period on the improved property.

REQUIREMENTS

1. Must be a resident of North Miami for one (1) year.
2. Proposed enhancements must show visible improvements or positively affect the quality of life of the resident and community.
3. Mortgage must be current at the time of the application.
4. Must be homesteaded property.
5. Property taxes must be current.
6. Applicant's total household income may not exceed (140%) of the area's median income as defined by Miami-Dade Housing income limit chart.
7. Property insurance must be current.

3. Beautification Program for Rental Homes

The NMCRA will provide up to \$30,000 with a 70/30 match requirement, to eligible single-family homes rented. This grant is subject to 100% forgiveness, pending the successful completion of a five (5) year maintenance period on the improved property.

REQUIREMENTS

1. Must be a resident of North Miami for one (1) year.

2. Proposed enhancements must show visible improvements or positively affect the quality of life of the resident and community.
3. Must provide an executed lease for at least one (1) year.
4. Property taxes must be current.

4. Multi-Unit Improvements

Up to four (4) Units eligible for up to \$30,000 with a match 60/40 match requirement. This grant is subject to 100% forgiveness, pending the successful completion of a five (5) year maintenance period on the improved property.

REQUIREMENTS

1. All units must be rented to tenants at or below 140% of the Area Median Income (AMI) or within 6 months of improvements.
2. For a period of three (3) years, the rent cannot be raised beyond 140% of the Area Median Income (AMI).
3. Proposed enhancements must show visible improvements or positively affect the quality of life of the resident and community.
4. Property taxes must be current.

Residential Rehabilitation Grant Application Checklist

The following documents are required at the time the application is submitted:

- ☐ Name of applicant, co-applicant(s), and any other household members residing at the property (whether related to the property owner or not) and relationship to the property owner(s).
- ☐ Government-issued ID of applicant.
- ☐ Address of property and telephone number.
- ☐ Dates of birth of applicant(s) and ages of other household members.
- ☐ Proof of income and employment information on all household members (if applicant is unemployed, date unemployment began, and type of work done before).
- ☐ All other income for the household, including but not limited to wages, salaries, pensions, social security, disability, unemployment, self-employment, rental income, alimony,

child support, interest dividends, alimony, child support payment records, and income derived from assets.

- ☐ Self-Employment Income. Schedule C, E, or F must include your federal income tax return and a notarized, sworn statement from the self-employed individual of net income expected for the next 12 months.
 - ☐ Legal description of the property.
 - ☐ Deed (which may be a warranty deed, special warranty deed, personal representative deed, or quit claim deed) or Satisfaction of Mortgage.
 - ☐ Most recent mortgage statement - Provide a copy of your most recent mortgage statement(s) if there is a current mortgage or equity line on the property.
 - ☐ Declaration page of current year homeowner's insurance policy. **A Determination Letter from FEMA is required if flood insurance is not mandatory.** Homeowners without insurance must purchase coverage and provide proof within 90 days of work completion.
 - ☐ Property taxes verification.
 - ☐ Last two years (consecutive) of Federal Tax Returns, all schedules, W-2s, and 1099s.
 - ☐ Current Six (6) consecutive pay stubs or three (3) consecutive pay stubs, if paid bi-weekly. (if applicable)
 - ☐ Color photos of existing and adjacent properties
 - ☐ Copies of the last three (3) consecutive bank statements for each account (all pages).
 - ☐ Documentation of any other income (Award of retirement benefits, etc.)
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PUBLIC RECORDS DISCLOSURE

Please be aware that any information you provide as part of your application may be subject to Chapter 119 of the Florida Statutes, which pertains to Open Records. Any information that the Florida Statutes do not protect may be requested by any individual for their review and use, regardless of whether or not you are eligible for the program(s) for which you are applying.

NOTICE OF COLLECTING SOCIAL SECURITY NUMBERS

The NMCRA requires your social security number for various purposes. As per the Florida Public Records Law (section 119.071(5)(a)5, Florida Statutes (2021)), the City is obligated to provide you with a written statement detailing the reasons and authorization for collecting your social security number.

CONFLICT OF INTEREST DISCLOSURE

A conflict of interest exists if an applicant is currently or has been an employee, agent, consultant, officer, elected official, or appointed official of the City or within the past 12 months:

- Exercised any functions or responsibilities with respect to funds for this program.
- Participated in the decision-making process related to funds for this program.
- Was in a position to gain inside information with regard to program activities.

CODE VIOLATION

Properties with pending code violations are not eligible for the program, unless it is determined that the proposed scope of work includes the resolution of the code violation(s) in a manner that is deemed acceptable and appropriate in the sole discretion of the program administrator.

TIME LIMITS

Construction must start 3 months from the date of signing of the agreement between the Grantee and the Grantor and must be completed (1) year from such date. Projects must be completed by the timetable outlined in an agreement signed between the Grantor, tenant, and approved by the property owner in the case of a tenant.

CONSISTENCY WITH CITY ORDINANCES AND COMPLIANCE

Projects must comply with all City of North Miami zoning code and Building requirements. To be eligible to participate in the program, applicants must comply with all program requirements. Failure to comply with the program requirements at any time will result in the applicant being dropped from the program. The Grantor is the sole interpreter of eligibility determinations, payment amounts and compliance with program requirements. All of the Grantor's decisions are final. Projects are not officially accepted in the program until an agreement between the applicant and the Grantor is signed.

MONITORING PROCESS

Staff will monitor progression of the project through photo/video documentation, in addition to comments to the file.

After project is complete, staff will monitor the status of the property for the required five (5) years and will follow the monitoring steps outlined in the NMCRA SOPs.

PUBLICITY

By accepting this grant the grantee shall recognize the NMCRA as a funding source for all the activities outlined in the application and agreement. The grantee shall ensure that any publicity, public relations, advertisements, and signs recognize the NMCRA for the support of all contracted activities. Grantee shall permit or shall have the Landlord agree to have a sign placed on the property by the NMCRA in relation to this grant.