



CITY OF HOMESTEAD CRA RESIDENTIAL REHABILITATION GRANT PROGRAM

GUIDELINES

INTRODUCTION

The City of Homestead Community Redevelopment Agency (HCRA) Residential Rehabilitation Grant Program is intended to provide Low and Moderate-income, single-family homeowners located within the City of Homestead CRA with the financial assistance needed to make necessary improvements to their homes. Grant funding is available on a “first come, first qualified, first served” basis. The maximum amount of assistance per house is \$20,000, inclusive of all costs.

The program consists of two distinct grants for homes located within the geographic boundaries of the Homestead Community Redevelopment Agency (HCRA) and funding directly by the HCRA.

I. RESIDENTIAL FAÇADE IMPROVEMENT GRANT - (HCRA AREA ONLY)

The Goal of the Residential Façade Improvement Grant is to stabilize the community, to preserve the quality of the neighborhoods and assist residents with improvements, creating a sense of pride, preserving the value of the home's equity, as well as, the well-being of the occupants and the neighborhood.

The grant will provide for the improvement of exterior portions of the property. This grant is limited to one per residence for the life of the program. Residential Façade Improvement Grants require no matching funds and repayment is not required if the homeowner lives in the property for the entire five (5) year's period.

The façade improvements will include all of the following:

- Installation of accordion hurricane shutters
- Installation of new driveway (Up to 800 sq. ft)
- Exterior painting
- Installation of new wood fencing (1 double and 1 single gate) or new aluminum privacy fencing
- New (low maintenance) landscape (plans must abide by City Landscape Regulations and should not be seasonal plants)

II. EMERGENCY HOME REPAIR GRANT – (HCRA AREA ONLY)

The goals of the program are to improve the quality of life for homeowners, bring properties up to current building code, to provide decent, safe and sanitary housing, and to facilitate and encourage redevelopment activity in the Homestead Community Redevelopment Area.

The focus of the Emergency Home Repair Grant is to provide funding for emergency repairs. This program will assist homeowners with necessary repairs and property improvements to make their homes safe, secure, and sanitary. This grant is limited to one per residence for the life of the program. Emergency Home Repair Grants require no matching funds and repayment is not required if the homeowner lives in the property for the entire five (5) year period.



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The emergency home repairs will include all of the following:

- Electrical and plumbing repairs
- Replacement of cabinetry, *if needed*, after a plumbing repair
- Replace roof
- Pest control work (inspection must reveal infestation)
- Removal of asbestos or other potentially hazardous materials
- Repairs to meet City Code Violations (must be verified by City Building Official)
- Connection to City Sewer Lines
- New doors and windows (if damaged) with hurricane shutters
- ADA Compliance home alterations

The grant will not cover the following Items:

- Any luxury item – swimming pool, spa, hot tub, interior decorating, etc.
- Kitchen cabinets (unless needed after plumbing repair)
- Flooring, such as tile, hardwood, etc.
- New additions
- Installation of satellite dishes
- Installation of new patio, porch, or deck
- Interior painting or improvements
- Sculptures/ Statues, fountains, decorative rocks
- Seasonal Plants or Topiaries

ELIGIBILITY REQUIREMENTS

General Eligibility Requirements (requirements for all grants):

- Applicants must reside within the City of Homestead CRA boundaries.
- The property must be owner-occupied.
- Only **one** property under the same owner will qualify for the grant.
- All applications are to be submitted [online](#), via email (CRAGrants@homsteadfl.gov), or hand delivered to the Homestead CRA staff or designee located at:

**HCRA Office
212 NW 1ST Avenue
Homestead, FL 33030
(305) 224-4480**

- All work will be performed by a pre-approved licensed contractor who must obtain all necessary **building permits** from the City of Homestead Building Department. Contractors will meet with the City Planning Department to ensure all repairs or improvements comply with City code and design guidelines. Work done without building permits will not be accepted and paid by the grant.



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- Applicants must have gross annual incomes at or below the applicable income limits established by the Department of Housing and Urban Development (HUD) for the fiscal year in which the grant is approved.
- The owner's property taxes must be current. Properties with unpaid property taxes do not qualify.
- Standard property insurance must be maintained on the property. The property owner shall maintain the required insurance coverage during the entire term of the grant period (5 years after completion of work) which may include flood insurance, if applicable.
- Mortgage payments on the property must be current.
- Grantees of the program are subject to a five (5) year recorded lien on their property after completion of work and, payment is made to the contractor from the HCRA. If the amount of the project is not significant, the HCRA will use its discretion to determine whether or not a lien is placed on a property. If a grantee sells their property within the five (5) year lien period they will be required to pay back funds disbursed on a prorated basis.
- Applicants will need to be approved by the HCRA Board prior to beginning their projects to be funded.
- Projects will commence **after** applying for and receiving the HCRA Board's approval. **Any repairs or improvements underway or prior to being approved will not be funded.**
- The property shall not have an outstanding City of Homestead or any other lien against it (except for mortgage programs). If the property has an outstanding lien against it, the grant will not be awarded until the lien is satisfied. However, funds may be used **to correct** code violations on owner-occupied properties solely at the discretion of the City. Grant funds **cannot** be used to pay fines for code violations.
- It is not the intent of the HCRA to engage in any rehabilitation activity that requires vacating property. The HCRA will not pay for relocation expenses.
- Only the applicant can contact HCRA staff with requests.
- The Grant Program shall be available to anyone meeting the eligibility requirements, and no one shall be denied the benefits of said program because of race, color, national origin, or sex.

Income Eligibility

To become eligible for the Housing Rehabilitation Grant Program, the applicant must reside in a household that does not exceed 80% of the area median income. Following are the income limits by family size and admission income targeting requirements for the Public Housing*, Section 8, and Moderate Rehabilitation programs.



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2024 Income Guidelines

Area Median Income (AMI) for Miami-Dade County is \$79,400.00

Family Size	Extremely Low Income 30% of AMI	Very Low Income 50% of AMI	Low Income 80% of AMI
1	\$23,850.00	\$39,750.00	\$63,550.00
2	\$27,250.00	\$45,400.00	\$72,650.00
3	\$30,650.00	\$51,050.00	\$81,700.00
4	\$34,050.00	\$56,750.00	\$90,800.00
5	\$36,800.00	\$61,300.00	\$98,100.00
6	\$41,960.00	\$65,850.00	\$105,350.00
7	\$47,340.00	\$70,400.00	\$112,600.00
8	\$52,720.00	\$74,950.00	\$119,900.00

Source: U.S. Department of Housing and Urban Development for FY2024

Note: AMI is the household income for the median – or middle – household in a region.

CITY VERIFICATION PROCEDURES

City staff will verify the following information through homeowner certification, a third-party source and/or site visits. Verification or certification of income and assets will be required to determine eligibility for the program. The following original documents will be required for all applicants:

- Driver's License or valid picture identification
- Last two (2) years' income tax return (1040 form with W2s for all household members). Information in the tax return ***must*** match the information in this application.
- Last two (2) months of bank statements
- Copy of Social Security Card
- Any person over 18 years of age who is not income-earning shall execute a notarized no-income statement.
- Last 2 paycheck stubs (if working)
- Proof of child support or Alimony (if applicable)
- Proof of retirement or other income (if applicable)
- Declaration of Property Insurance (liability, flood and windstorm)
- Proof that mortgage payments are current
- Proof that property taxes are current
- Copy of code violation notices (if applicable)
- Color photos of existing site or project area



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PROGRAM PROCEDURES

All applications will be reviewed by City staff to determine completeness and income eligibility.

1. The application can be completed [online](#). Applicants will be notified regarding their eligibility to participate in the program. Please email us at CRAGrants@homesteadfl.gov should you have any questions.
2. Staff will coordinate a site visit.
3. Applicants may request changes based on their needs and priorities. City staff reserves the right to provide accommodation and make the proposed changes. If changes are made, they **must be within budget**.
4. Staff will obtain the quotes for the scope of work from licensed contractors, making all efforts to qualify local vendors. The quotes will be reviewed for reasonableness and consistency.
5. Providing the application has met all the grant requirements and staff has obtained the quotes, the redacted grant file will be sent to the designated body for approval.
6. Once the application has been approved by the HCRA Board, a “Notification of Award of Grant” will be sent to the applicant.
7. When the approved work is completed, the contractor must notify HCRA staff. The applicant will be contacted to confirm that the work is satisfactory. The contractor will submit all invoices and copies of final building inspections and/or closed permits (when required) to HCRA staff.
8. Upon receipt of the required paperwork, HCRA will perform an inspection to ascertain that all work has been completed in good standing. All repairs or improvements must be completed within six months after the “Notification of Award of Grant” is received.
9. After the HCRA’s inspection, the funds will be paid directly to the contractors. Checks will not be released until all necessary paperwork is turned in. The HCRA will only pay for the scope of work described and approved in the application.
10. After the work is completed, approved, and paid, the HCRA is **not** responsible for any claim for damage or repair.

WARRANTIES FOR REPAIRS AND IMPROVEMENTS

It is the responsibility of the applicant(s) to obtain any and all warranties for repairs and improvements from their respected general contractor either during or after work has commenced. It is suggested that the applicant(s) obtain at least a minimum one-year warranty on any and all materials, a one-year warranty on roofing repairs, and a two-year warranty on the removal of all existing roofing and the replacement of a new roof. The applicant/property owner is responsible for notifying the contractor of any warranty claims.

APPLICANT/PROPERTY OWNER OBLIGATION

It is the goal of the Program to ensure that all work is completed in the highest quality and in a professional workmanlike manner and to ensure resident satisfaction to the highest extent possible while ensuring effective and efficient administration and use of staff time. It is the applicant’s responsibility to ensure all paperwork to the HCRA is prepared and completed in a timely manner. If an applicant has difficulty with any requirements of the application, staff will guide them through the process.

Upon completion of the proposed construction work and execution of the proper paperwork, the City reserves the right to place a lien against the property for the full value of the City’s contribution to the project, as stated in the



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contract, executed by all parties. The lien will be enforced for five (5) years after the work is completed. The lien will also require that the property improvements are maintained* (see Maintenance Section below) for five (5) years after completion. Should the property change ownership through sale or transfer during that period of time, the applicant will reimburse the HCRA the prorated amount at zero percent interest. During the term of the grant, the property owner agrees to notify the HCRA, in writing, within ten calendar days of a change in the ownership or foreclosure of the property. Should the property change ownership through inheritance, the heirs will be responsible for clearing the lien by retaining ownership through the remainder of the five years or by reimbursing the HCRA, the prorated amount at zero percent interest.

*MAINTENANCE

The applicant agrees to operate and maintain the project and property in accordance with commonly accepted industry standards for the life of the project. The applicant shall keep and maintain the interior and exterior of the property in a good and safe condition and shall make repairs in a timely fashion. The applicant/property owner shall use all reasonable efforts to prevent damage or disrepair to the project.

CRA MAP

