



Miami Homes For All Resident Resource Guide

Housing & Climate

Welcome to MHFA's Intersectional Resource Guide. Please note: MHFA is not a direct service provider, but can connect you to access points or other services. Thank you and if you have any questions, contact our team at info@miamihomesforall.org. ***This guide was last updated on March 14, 2024.**

Important Numbers

If you are experiencing homelessness, please call the Homeless Helpline at [1-877-994-HELP \(4357\)](tel:1-877-994-HELP).

Youth and Young Adult Helpline: Educate Tomorrow and the Homeless Trust's helpline for youth and young adults is officially live in English, Spanish, and Creole. **[\(877\) 994-4357](tel:877-994-4357) Monday thru Friday, 9AM - 5PM**

- If you are a young adult (24 and younger) and homeless, call the Educate Tomorrow Helpline at **[305-374-3751](tel:305-374-3751)**.
- For general services or to find other resources call **[211](tel:211)**.
- For County support, call **[311](tel:311)**.
- In An Emergency? Text, call or chat with **[988](tel:988)** to speak with the Suicide and Crisis Lifeline. Help is available 24/7.
- Text Friend to **[62640](tel:62640)** to immediately connect with a HelpLine Specialist trained to provide resources, information, and support.
- If you are a teen or young adult with questions about mental health, call **[1-800-950-NAMI \(6264\)](tel:1-800-950-NAMI)** to speak with a NAMI HelpLine specialist now.

Resource Guides

[Youth Resource Guide](#)

[Community Resource Guide](#)

[Comprehensive Guide for Aging](#)

For more websites and affordable housing tools, you can visit our Resource Guide page and see below for plenty more.

<https://www.miamihomesforall.org/resources>

Rental & Homeowner Assistance

[First-Time Homeowner Assistance \(Miami-Dade\): apply for low-cost mortgage](#)

First-time homebuyers can get a below-market mortgage rate. This program works with lenders to create a special package of first, second and, if necessary, third mortgages to finance a home you can afford.

[Homebuyer Down Payment Assistance Program](#)

[Tenant-Based Rental Assistance \(North Miami\)](#)

This program provides one-time assistance of up to \$3,000.00 to families being displaced due to rent increases, condo conversion, or other unforeseen circumstances. Applicants are considered eligible if their total household income does not exceed 80% area median income, they are moving to North Miami, and the new rental unit does not exceed 40% of the family's adjusted income.

Funding for the program is provided by HUD through the HOME Investment Partnerships (HOME) as a grant with no repayment requirement. Applications are available year-round until funds are depleted.

[Naturally Occurring Affordable Housing \(NOAH\) Preservation Rehabilitation Grant Program](#)

The NOAH (Naturally Occurring Affordable Housing) Rehabilitation grant program is still accepting applications. NOAH refers to privately owned residential properties that are “affordable” without the benefit of government subsidies.

The goal is to preserve affordability and provide decent living conditions in low-cost buildings that need rehabilitation and are located near jobs, transportation and essential services.

[New Affordable Housing for Seniors \(62+\) Available](#)

Wingate Management recently announced the opening of their waitlist for Sawyers Walk on February 20th. Sawyer’s Walk is a new affordable housing development for seniors in the vibrant Historic Overtown neighborhood. Please refer to the flyer for details on how to apply. If you know anyone who would qualify, share the following link with them.

[Florida Association for Community Action](#) Local agencies provide low-income emergency home repair (LEHRP) and weatherization assistance (WAP). Select those programs under their Quick Directory Links for help.

[Emergency Food and Shelter Assistance \(EFSA\)](#) This service was created to help people who are faced with some sort of emergency or crisis situation. This program can assist local families and individuals who are in need of short term financial aid with issues including rent, housing expenses (like utilities) and even a mortgage payment.

[Housing Assistance Payment \(HAP\)](#) is run by various local non-profit organizations. HAP was formed in partnership and from a contract with the Miami-Dade Public Housing Agency. They also provide funds for the government run section 8 housing program as well as direct financial aid for rental arrears, some per the State Housing Initiatives Program (SHIP). **Call (305) 416-2080.**

[Miami Department of Community Development \(305\) 416-1978](#) as well as the **Miami Dade County Homeless Trust (305) 375-1490** both administer the Homelessness Prevention and Rapid Re-Housing Program (HPRP), which was created from stimulus funds from the American Recovery and Reinvestment Act of 2009. Components of this program include housing/rent help, security deposits, counseling, and even funds for paying energy bills.

[Richmond Heights Human Resources.](#) Offers several government benefits and public aid programs, including for rent. Only residents in the zip codes of 3156, 33157, 33158, 33176, 33177, 33186, and 33189 can apply. There is also the FPL Care to Share for utility bills, which can also stop evictions. Or get TANF cash aid for rent, Aging and Adult Services senior housing,

case work and more. The office is at 11225 SW 152nd St, Miami, FL 33157. Low income families can dial **(305) 234-4927**.

St. James Financial Assistance North Miami only supports low income families in the immediate region. The location is 540 NW 132nd Street, Miami, Florida 33168. Limited funding for rent, security deposits, furniture, and more may be offered from the charity based on funding levels. Residency and income requirements are in effect. **Call (305) 681-7428**.

Camillus House Provides help with rent to otherwise self-sufficient families that are in crisis. The applicant needs to be out of resources, be able to sustain future rent and housing costs, and not have been chronically homeless. **Call (305) 374-1065**.

Housing & Climate Resources

Weatherization Program (WAP)

The Weatherization Assistance Program (WAP) assists low-income homeowners with making their homes energy efficient through the installation of cost-saving measures, such as:

- Attic insulation
- Low-flow showerheads
- Water heater jackets
- Energy efficient light bulbs
- Weather-stripping
- Energy Recovery Ventilation (ERV), including bathroom and kitchen exhaust fans
- Repair or replacement of exterior doors, windows, refrigerators, water heaters and cooling and heating systems

Light Bill Assistance

The County light assistance program is designed to provide financial support to low-income households struggling to pay their electricity bills, ensuring that everyone has access to essential utilities for a comfortable and healthy living environment. Learn more about [water assistance](#).

Miami Gardens Florida. Weatherization program (WAP)

The goal of the Miami Gardens Weatherization Assistance Program is to reduce energy costs for low-income families, particularly the elderly, disabled, and those with children under age 12, by improving the energy efficiency of their homes while ensuring their health and safety.

Single Family Housing Repair Costs + Grants

Section 504 Home Repair provides loans for low-income homeowners to repair and improve their homes.

Eligibility → 62 or over, having a household income that does not exceed the very low limit by county.

Miami HomeOwnership Preservation Program

Provides up to \$70,000 in rehabilitation assistance to qualified City of Miami homeowners to fund exterior repairs such as roof repair or replacement, window or door replacement, and/or hurricane shutter installation, which are required to bring the home to decent, safe, and sanitary conditions, as well as to reinforce the property's exterior to better withstand natural weather events while maximizing the home's energy efficiency.

**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 160% of Area Median Income. The AMI chart can be found at www.miamigo.com/izrc/miami. 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.

- 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 (lots must start with 803) with a property value that does not exceed \$400,000, as posted at County Appraiser's website at www.miamidade.gov/pol/property_search.asp; (2) have a homestead exemption on the property (inside on property as principal residence); (3) be up to date on all property insurance 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.
- PRE-APPLICATION**
Download and print a paper pre-application from the web at www.miamigo.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, HPP Program, PO Box #013561, Miami, FL 33119. 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.
- RANDOM LOTTERY**
A random, computerized lottery of all pre-applications will be conducted and recorded to establish the numerical order in which pre-applications will be processed by staff. Placement in the lottery does NOT guarantee the applicant/home will qualify for the program. Once held, the lottery wallet will be posted at www.miamigo.com/HPP-Program.
- 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 it needs needed 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.
- INCOME CERTIFICATION**
If the property passes the initial home assessment, then staff will contact the applicant and request the applicant supply 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.
- 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.
- AWARD DETERMINATION**
The program will use a formula to calculate the award amount based on the inspector's estimate. 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 recorded 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.
- 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: 305-416-1188
E-mail: HPPProgram@miamigo.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:

- Deed to property/Homeowner's Title Insurance Policy.
- Most recent property tax bill, general tax and school tax, and indication of payment.
- For all working members of the family, the two (2) most recent payroll stubs which indicate gross salary and deductions.
- Copy of most recent two years income tax returns for all working household members. (Every page of the return)
- Year-end mortgage statement, if property is mortgaged. (Monthly mortgage statement)
- Most recent copy of any installment payment debts including credit card, stores, and automobile loan, etc. (Most recent statement)
- Most recent checking account statements. (Last six months)
- All savings account passbooks. (Last six months)
- Copies of any income reports from income producing assets, such as stocks, bonds, real property, etc.
- Active Homeowners Insurance or Fire Hazard Insurance Policy/Flood/Windstorm.
- If any family member receives any governmental assistance, we require the letter with benefit amount indicated.
- If any family member receives any Social Security assistance, we require the letter indicating benefit amount received.
- Proof of legal status. (Birth certificates, social security card, voter's registration, resident alien card, etc.)
- COVID-related waivers required by the City of Miami.

Housing Rehabilitation Programs


The Housing Rehabilitation Program provides a forgivable loan to low-income, qualifying single-family homeowners for house repairs. Repairs are prioritized to address health and safety concerns, remedy code violations, increase energy efficiency, and make enhancements. Repairs include roofing, plumbing, heating, and electrical.

University of Miami Climate Resiliency Academy


A functional unit that assists the University of Miami Schools and Colleges in conducting interdisciplinary, problem-driven research and education, training the next generation, and delivering solutions to climate change impacts and related stressors in collaboration with industry, government, universities, and other stakeholders. Currently, 85 initiatives address climate or associated resilience concerns. The University also hosts frequent events, such as symposiums including climate resilience conferences.

Partner & Community Resources

Engage's Young People's Budget Priorities bit.ly/YPBP24



As young people in Miami, we are invested in our future - let's make sure our county budget is too.



Climate change threatens coastline

Housing Justice Now!

SCHOOLS

Together we will create a community-led Young People's Budget to tell our elected officials what we need.

bit.ly/YPBP24

Share your priorities for housing, climate, transit, and more - take the survey today!

Community Leadership Environmental Advocacy and Resilience (CLEAR)

The 10-week CLEAR program prepares participants to become climate justice educators, leaders, and innovators in their communities and beyond. Participants will get a thorough and integrated grasp of climate science, local climate change challenges, and solutions.

Program helps to provide voice and power to all levels of decision-making, ensuring that all community voices are heard and respected. Expose and confront how poverty and injustice render communities exposed to climate change risks. Effectively advocate for behaviors and policies that increase Miami communities' resilience. Educate neighborhood people on fundamental climate science, dangers, and solutions.

Program graduates can apply for a Neighbors to Leaders Fellowship—mini-grants with continued mentorship—to support their own community resilience projects or initiatives.

(Newest cohort started Feb 20th and ends April 23rd)

Housing Equity, Advocacy and Leadership HEAL Provides participants with the groundwork to become affordable housing advocacy, educators, leaders, and innovators in their communities

and beyond. Participants will develop leadership skills and a deep understanding of the history of housing advocacy, cutting-edge solutions, and how to get involved locally.

Local Climate-Focused Organizations

Miami Waterkeeper

Can utilize the Community Input tool to add your suggested locations for green infrastructure design projects. Multiple upcoming events including habitat restorations, climate workshops, and cleanups.

CLEO Institute

Founded in 2010, this non profit works with communities across Florida to promote climate crisis education and advocacy. build climate literacy and mobilize climate action for a just, resilient future .

Miami Climate Alliance

Creates urgency, power, and cohesion by activating the Miami community through strategic actions that recognize climate change as a threat multiplier to all forms of justice, especially for Miami's low-income Black, Caribbean and Latinx communities.

Wecount/que calor

A worker-led campaign to win life-saving protections for outdoor workers in South Florida by enacting local, state, or federal heat standards.

Fl rising

A people-powered and centered organization made up of members advancing economic and racial justice across Florida.

Love the everglades

Implement evolving strategies across the full spectrum of being which address the environmental, structural, cultural and spiritual problems plaguing the Florida Everglades by raising awareness and organizing positive community engagement at the local, regional, national and global levels.

The Million Trees Miami initiative is a community-wide effort to achieve a 30 percent tree canopy cover for Miami-Dade County.

This campaign was developed by Neat Streets Miami (formerly known as the Miami-Dade Community Image Advisory Board) and was born of the idea that a healthy and sustainable urban forest provides significant social, economic, and environmental benefits that fosters a high quality, livable, vibrant, and beautiful community.

To reach our urban tree canopy goal of 30 percent, everyone needs to participate.

Interested in building a partnership between your organization and Million Trees Miami or planning a tree planting event? To discuss opportunities, **email greenup@miamidade.gov or call 305-755-7801.**

[FIU hurricane center](#)

Keeps up with and tracks weather patterns, sharing that information with news and research platforms. Also catalogs climate change and the mitigating effects it has on climate change.

Research & Media

[*Razing Liberty Square \(Documentary\)*](#). Directed by Katja Esson, featuring Valencia Gunder, Samantha “Sam” Kenley and family, Samantha Quarterman, Aaron McKinney, Anna Williams, Melba Rose, Hattie and Phillip Walker, “The Tree of Knowledge”, Liberty City elders’ community group, 2024.

Liberty City, Miami, was home to one of the oldest segregated public housing projects in the U.S. Now with rising sea levels, the neighborhood’s higher ground has become something else: real estate gold. Wealthy property owners push inland to higher ground, creating a speculators’ market in the historically Black neighborhood previously ignored by developers and policy-makers alike.

[Segregation by Design \(Miami I-95\)](#)

[NLIHC: Out of Reach \(interactive data map\)](#)

How Much Do You Need to Earn to Afford a Modest Apartment in Your State?

[NLIHC: The Gap Report FL](#)

The Gap presents data on the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels. The report also examines the demographics, disability and work status, and other characteristics of the extremely low-income households most impacted by the national shortage of affordable and available rental homes.

