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Homeward Bound

City of Miami Department of Community Development Newsletter

CITY OF MIAMI

Department of Community Development



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Affordable Housing Goes Green

City of Miami Mayor Tomás P. Regalado, Vice-Chairman of the City Commission, Frank Carollo, District 3, Commissioner Richard P. Dunn, II, District 5, and the Office of Commissioner Francis Suarez joined George Mensah, Director of the City's Department of Community Development, Patricia Braynon of Miami-Dade County's Housing Finance Authority (HFA), and members of the Miami Partnership for Action in Communities Task Force (MPACT) program to cut the official ribbon on the new, affordable green home of Ralph and Seema Battle and family in Liberty City this February.

The three-bedroom, two-bathroom home is the newest affordable, green home made possible with public subsidies and was built on a parcel conveyed by the Department of Community Development specifically for affordable housing development, with additional mortgage assistance provided via the City's First Time Homebuyer Program and a Green Mortgage from the HFA. The 1,641-square-foot home was developed by Palmetto Homes of Miami, Inc. (Palmetto), a minority builder that has completed over a dozen homes within the City of Miami since 2002. This latest home was built in adherence to strict benchmarks established by the nationally recognized Leadership in Energy and Environmental Design (LEED) Green Building Rating System™ from the U.S. Green Building Council, a non-profit organization committed to expanding sustainable building practices. The developer is seeking LEED Platinum status on the Battle's home, the highest possible LEED rating available. This is the second affordable green home it has built within City limits.

The new home's efficiency elements include: photovoltaic roof tiles that supply power to a solar power meter, two 200+ gallon cisterns for rain water collection and use, spray foam insulation, three built-in solar light tubes providing natural interior lighting, a tankless water heater, sensor-controlled lighting in all rooms, water-conserving dual flush toilets, and low maintenance landscaping.

The home was built with the collaboration of the MPACT program, created by the Miami-Dade Schools Police Department in partnership with the school system and other organizations to help at-risk and gang-involved youths learn new skills. The participating youth received on-the-job "green" training while working alongside construction professionals who helped complete the new home.



Above: City of Miami Mayor Tomás P. Regalado and former state Representative Dorothy Bendross-Mindingall (at right) join the Battle family (center) at the front entrance of their new home



Left: The new affordable home features three bedrooms, two bathrooms and countless green features.

Below: More than 50 people attended the ribbon-cutting including numerous City of Miami officials



Below are photos of public services made possible thanks in part to CDBG funding.



National Community Development Week

National Community Development Week (CD Week) was celebrated **April 4-10, 2010**. This annual campaign focused local, as well as national, attention on the numerous outstanding accomplishments over the past 36 years of the Community Development Block Grant (CDBG) program, funded through the U.S. Department of Housing and Urban Development (HUD).

Community Development programs have had a significant impact upon the City of Miami through economic development, capital improvements, housing, and public service activities. Since 1975, the CDBG program has been providing local government with the resources necessary to assist persons of low- and moderate-income. CDBG funds pay for the following services in Miami: (1) **Public Services:** childcare and elderly programs including meals and transportation services for seniors, after school care and youth services for kids, services for the homeless, and programs that provide an alternative to incarceration; (2) **Housing:** down payment assistance to first-time homebuyers, rehabilitation assistance for homeowners who need to keep their homes up to code, and the replacement of uninhabitable single-family homes; (3) **Economic Development:** grants and loans to for-profit business for job creation, façade improvements for small businesses, assistance to micro-enterprises (businesses of five persons or less), rehabilitation of businesses to satisfy code compliance issues, and street improvements. The Department of Community Development celebrates CDBG and its importance to the City of Miami's neediest populations.



Above: A photo of the home awarded via the NSP Single-Family Home Award Program.



Above: A look at the kitchen of the home in Little Haiti.

NSP Single Family Home Award Lottery

The Neighborhood Stabilization Program (NSP) Single-family Home Award Program lottery was recently held, whereby one eligible lucky applicant will be awarded a three-bedroom, two-bathroom home valued at \$170,000 in the Little Haiti neighborhood of the City of Miami. Over 1,000 applications were received and the lottery was held on **Monday, March 29, 2010, 6 p.m.**, at City Hall, Commission Chambers, during which a group of 100 participants was randomly selected, with each assigned a lottery number, and placed in a lottery pool.

Eligibility requirements of the lottery included: (1) the applicant's combined **household income must be between \$25,000 and \$35,000 per year**; (2) the applicant must be a legal U.S. resident; (3) the applicant and/or any member of the applicant's household cannot currently own another residential property; (4) the head of the applicant's household must be over 21 years of age; (5) and, only one application per household was accepted.

Starting with lottery number one, the first applicant from the lottery pool will undergo full verification of eligibility until a qualified applicant is obtained. In the event that the first lottery number holder is disqualified, the City will process the next number from the lottery pool until a qualified applicant is confirmed, based on satisfying all eligibility requirements. The lottery winner will be awarded with a deferred, forgivable, 30-year, non-amortizing mortgage for the home detailed above. Upon the closing date of the awarded property, the applicant will be responsible for all property costs associated with the home, including current and future real estate taxes; all costs, fees, and expenses related to the maintenance of the property; and, homeowner's hazard and liability insurance. Should the NSP Single Family Home Award Program Lottery winner sell the home prior to the 30-year loan period, the winner will be required to repay the City the deferred mortgage amount. Check out our next newsletter for additional information on the winner of the NSP Single-Family Home Award lottery.

Madison View Breaks Ground

City of Miami Commissioner Richard P. Dunn, II, District 5, joined a representative from the Office of Miami-Dade County Commissioner Audrey Edmonson, George Mensah, Director of Miami's Department of Community Development, and representatives from the Community and Economic Development Division of the County's Department of Housing and Community Development and the developers the Gatehouse Group, Inc. and Mt. Zion Developments, Inc., for the official groundbreaking of **Madison View**, a new affordable rental project under construction in Overtown at 642 NW 5th Avenue.

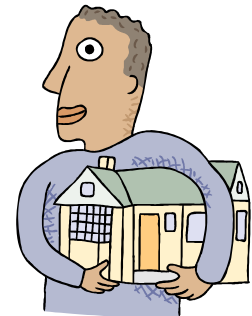
Set for completion at the end of 2010, Madison View will feature 120 one-, two-, and three-bedroom rental apartments for low-income persons who qualify as 60 percent of the area median income (AMI) or below. Madison View is receiving \$3,150,500 million in HOME funding from the City of Miami and approximately \$2.7 million in Surtax Funds from Miami-Dade County. The \$21 million development will feature a library, community center, recreational facilities, playground/tot lot, picnic area, computer and lab. The project's units include a washer/dryer, full kitchen, and energy efficient appliances. Leasing is slated to begin this September. For rental information, interested persons can call 305-329-3734.



From left to right: Bob Miller, First Florida Builders, George Mensah, Director of Community Development, City of Miami Commissioner Richard Dunn, II, District 5, Dr. Rev. Ralph Ross, Chairman of the Board of Mt. Zion Developments, Inc., Don Patterson, President of Mt. Zion Developments, Inc., and Nick Inamdar, Vice President of the Gatehouse Companies.

April is Fair Housing Month

Fair Housing Month is celebrated every April and the Department of Community Development would like to remind the public about their right to Fair Housing. Under federal, state, and local fair housing laws, you have the right to select housing without fear of discrimination based on any of the following: **National Origin, Color, Sex, Disability, Religion, Race, Marital Status, Sexual Orientation, Pregnancy, Age, and/or Familial Status.** If you feel that you have been treated unfairly or unequally in any aspect of renting or purchasing property, take the following steps: 1. Keep a record of any meetings and phone calls with the housing provider and write down what happened and what was said; 2. Include specific information such as names, titles, meeting places, dates and times; 3. Save receipts, applications, business cards, leases, and any other documents obtained during the transaction; and, 4. REPORT IT! Call **305-651-HOPE(4673)**.



Beware of Loan Modification Scams

Scam artists across the country are preying on homeowners who are facing foreclosure or seeking a loan modification. Anyone can be a victim – but you don't have to be. The red flags include people or companies that: (1) ask for fees in advance; (2) guarantee they can stop a foreclosure or get your loan modified; (3) or tell you to stop paying your mortgage company and pay them instead.

For loan modification guidance from a HUD-approved counseling agency or to report a scam, call **1-888-995-HOPE** or visit **www.LoanScamAlert.org**.

LOAN MODIFICATION SCAM
ALERT[™]
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Odds & Ends



- The City of Miami now has funding available for low-income persons* (50% area median income or below) via the **HAND** (Housing Assistance Network of Dade) **program** who are **currently homeless**, as proven by referral from an outreach team or homeless program, or at risk of **becoming homeless**, proven via a court filed eviction notice from a unit located within City of Miami boundaries. The funding provides temporary rental and/or utility assistance to eligible individuals/families so that they can be re-housed and stabilized. Payments will not be made directly to households but only to third parties, such as landlords or utility companies. This program is made possible via funding from the U.S. Department of Housing and Urban Development's (HUD) Homeless Prevention and Rapid Rehousing Program (HPRP) under the American Recovery and Reinvestment Act (ARRA). Those interested in applying must call **1-877-994-4357** for referral to the nearest service center, if eligible.
- Community Development will issue its *draft* of the Annual Action Plan for Fiscal Year 2010-2011 on **Tuesday, June 22, 2010**. On that date, the draft will be posted on the web at www.miamigov.com/communitydevelopment/pages/reports for public review and comment. The Action Plan is a document filed each year by entitlement communities like the City of Miami with the U.S. Department of Housing & Urban Development (HUD). The Action Plan details how the City plans to utilize federal funds for a specific fiscal year in order to assist its low- and moderate-income residents.
- Join us on Twitter at #CityofMiamiCD for the latest updates on Department programs.

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