Memorandum

MIAMI-DADE COUNTY

Agenda Item No. 2(B)(10)
November 17, 2026

Date: December 9, 2025

To: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

From: Daniella Levine Cava
Mayor

Subject: Status of Miami-Dade County's Condominium Special Assessment Program – Directive No. 242240

Executive Summary

This report is in response to Resolution No. R-248-25, sponsored by Senator René García and adopted by the Board of County Commissioners (Board) on March 4, 2025. The resolution directed the County Mayor or County Mayor's designee to provide a written report detailing both the operations of the Condominium Special Assessment Program (Program) as well as measures being taken to ensure accountability with respect to the Program. This report details such operations and measures being taken to ensure accountability.

Though the Program is currently paused, with plans to relaunch in early 2026, the pause will allow for a comprehensive refinement of the program structure and application process to better meet high demand and address the evolving needs of the community, particularly for senior residents. Pursuant to my WISE305 initiative, Miami-Dade County's Department of Housing and Community Development (HCD) is working in collaboration with the Communications, Information and Technology Department (CITD), in making a significant shift towards digital innovation and process efficiency.

Background

In 2023, HCD established the Program to assist condominium owners with paying for special assessments that arise from rehabilitation and repairs due to applicable building integrity recertification requirements.

The Program provides Surtax funds up to $50,000 in the form of a loan for income-qualified homeowners earning up to 140% of the Area Median Income (AMI). The average AMI of the homeowners assisted is 59% and the average loan amount is $27,168. Current income thresholds to qualify include:

- Individuals earning less than $121,520
- Couples earning less than $138,740
- Three-person households earning less than $156,100
- Four-person households earning less than $173,460

The complete 2025 Income Limit Table for Miami-Dade County is attached to this memorandum.

Program Operations and Oversight

Program eligibility is determined by the confirmation of homeownership through public records (the homeowner must reside in the unit and it must be their primary residence), to include homestead exemption, along with income verification documentation which includes:

- Last four paystubs
- Social Security award letter
- Pension or child support documentation
- Previous two years income tax returns

Additionally, an applicant's mortgage payments and Condominium Association /Maintenance fees must be current, only a one-time assessment per unit owner is permissible, and any cash assets exceeding $50,000.00 held by the applicant must be used for down payment for up to 10% of the loan amount. Applicants are required to submit a description of the work to be done and or the Scope of Work to determine the loans assistance. Furthermore, investment owners are not eligible for Program assistance.

Once a rehabilitation contract is in place, payments are issued directly to the Condominium Association on the homeowner's behalf. The loan repayments made by the homeowner begin only after the rehabilitation work is completed and verified by the Condominium Association. HCD staff ensures compliance by:

- Verifying permits
- Reviewing contractor progress reports
- Ensuring the work aligns with the approved scope

Loan Repayment

The loan terms are structured to alleviate the financial burden while maintaining compliance with Surtax fund guidelines. The monthly payment is $50.00 for low-income families with the remaining balance due at the Maturity Date. The monthly payment for moderate income families is calculated at 0.00% of the loan amount. If the owner sells the property, cash out refinances or ceases to use the home as a primary residence, the balance of the loan becomes due and payable. Upon the death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of the owner and those heirs meet the following criteria:

- Live in the property
- Earn no more than the maximum percentage AMI funding activity at time of transfer
- Execute the standard Miami-Dade County application package along with the original owner's Death Certificate from the time the loan was approved.

During the life of the loan, semi-annual reports from the Condominium Association will be required to ensure compliance with the Program.

Status of Applications as of November 30, 2025:

Applications	Number	Amount
Loans Closed	1,914	$52.0 million
Pending Closing	26	$1.0 million
Pending Contract	195	$5.1 million
Pending Documents	83	$2.2 million
Pending Review	265	$6.9 million*
Total	**2,483**	**$67.2 million**

**Estimated*

Status of Applications by District as of November 30, 2025:**

District	Loans Closed	Pending Closing	Pending Contract	Pending Documents
1	67	4	9	6
2	53	0	7	5
3	183	0	9	4
4	842	10	90	38
5	216	3	29	8
6	179	0	5	4
7	65	1	20	2
8***	2	0	1	0
9***	0	0	0	1
10	109	1	7	4
11	51	5	7	6
12	94	2	5	1
13	53	0	6	4
Total	**1,914**	**26**	**195**	**83**

Applications Pending Review are not included.*The lower application volume in District 8 and 9 is largely attributable to the area's housing composition, which consists primarily of single-family home residences rather than condominium units.*

AMI of Loans Closed by District as of November 30, 2025:

As noted earlier and as the data table below illustrates, the average AMI of the homeowners assisted is 59% with an average loan amount of $27,168.

District	0% to 30%	31% to 50%	51% to 80%	81% to 140%
1	22	15	14	16
2	23	15	6	9
3	22	33	37	91
4	179	196	217	250
5	58	51	59	48
6	80	41	33	25
7	14	15	20	16
8	1	0	1	0
9	0	0	0	0
10	39	24	26	20
11	15	13	16	7
12	24	22	30	18
13	22	14	13	4
Total	**499**	**439**	**472**	**504**

Plan of Action:

HCD, in collaboration with CITD, is making a significant shift towards digital innovation and process efficiency. Through a series of WISE305 strategic initiatives, HCD is working together with CITD to improve the way this critical relief is provided to the residents of Miami-Dade County.

Phase I - Digital Intake Form Development

The development of a digital intake system for applications and supporting documents.

Phase II - Back Office Automation

Leveraging this digital intake process, HCD is partnering with CITD to create a proof-of-concept system to automate crucial back-office functions, particularly streamlining the preparation of loan documents.

Phase III - Ongoing Process Assessment

HCD is conducting process assessments, working closely with front-line staff to evaluate each step of the Program workflow. In addition, CITD is also leveraging data analytics to drive process improvements by developing tracking dashboards and deriving valuable workflow insights.

HCD announced a temporary pause to the Program effective August 5, 2025, with plans to relaunch in early 2026. The pause will allow for a comprehensive refinement of the Program

structure and application process to better meet high demand and address the evolving needs of the community, particularly for senior residents.

This memorandum will be placed on the next available Board meeting agenda, without committee review, pursuant to Rule 5.06(j) of the Board's Rules of Procedure. Should you require additional information, please contact Nathan Kogon, AICP, Director, HCD at 786-469-4106.

cc: Geri Bonzon-Keenan, County Attorney, County Attorney's Office
Gerald K. Sanchez, First Assistant County Attorney, County Attorney's Office
Jess M. McCarty, Executive Assistant County Attorney, County Attorney's Office
Office of the Mayor, Senior Staff
Nathan Kogon, Director, Housing and Community Development
Office of Policy and Budgetary Affairs
Adeyinka Majekodunmi, Commission Auditor, Office of the Commission Auditor
Basia Pruna, Director, Clerk of the Board
Eugene Love, Agenda Coordinator