

Mortgage Relief Program (MRP)

GENERAL DESCRIPTION

The Mortgage Relief Program (MRP) will provide assistance to Miami-Dade County homeowners who are experiencing hardship as outlined below and struggling to pay their mortgage and/or utility bills. Throughout the duration of the program, applicants can receive up to \$1,500 per household towards late mortgage payments, late homeowner association (HOA) fees, and/or late utility assistance.

Applicant/Project Eligibility

All applicants must provide proof of income and documentation to ensure that the total household income does not exceed 140% Area Median Income (AMI) threshold (as shown in the chart below). Applicants must be a Miami-Dade County homeowner and requesting assistance for primary residence.

Applicants must provide the following document(s) related to their hardship:

- Mortgage statement showing balance owed;
- Homeowners insurance statement;
- Statement from the homeowner and condominium association showing balance of fees;
- Past due utility bills (electric or water).

How to Apply

Miami-Dade County residents will be able to apply online or in person – in person at one of the 13 Community Resource Centers (CRCs) throughout Miami-Dade County, by downloading applications online and dropping them off at one of the CRCs, or online via a link on the County website. In person and online applications will be available during regular business hours, Monday through Friday from 8:00 am until 4:00 pm. For Community Resource Center locations, please visit www.miamidade.gov/socialservices.

Applicants who are seniors, disabled, families with children, and households with late mortgage of 3 to 12 months will be deemed a priority.

Estimated Program Costs

\$25 million total funding – Including \$23.1 million allocated towards direct relief to assist 15,000 applicants and \$1.9M for administration and outreach, including creation of a full-service online portal and application process. The County will conduct a review process to determine whether a third-party vendor would be able to administer the program, which may reduce administration costs.

Additional Benefits

Where possible, MRP clients will be referred to CAHSD's Weatherization Assistance Program (WAP) under the HOMES Plan. This will result in an assessment of needs by the CAHSD WAP inspectors and eligibility reviewers. If the homeowner is eligible and determination of need is derived, the resident could receive WAP repairs – 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.

Program Outreach Efforts

- Conduct targeted outreach to eligible homeowners with an existing senior or disability exemption via direct mail and/or door-to-door canvassing.
- Engage in a sign-up campaign across the county, in partnership with local nonprofits, Miami-Dade County Departments, CVAC, Children’s Trust, and MDCP Schools. This outreach approach fully encompasses the “No Wrong Door” Initiative.
- Information will be provided at monthly Community Advisory Committee meetings, Community Resource Fairs, Head Start Agencies, Municipalities, Libraries and through word-of-mouth.
- Facilitate a text-message or data marketing campaign that utilizes existing recipients lists and conduct outreach with the Mortgage Relief Fund Program link (Head Start, DCF, PHCD, Property Appraiser, Management and Budget’s Grants Coordination, Tax Collector’s Office, and the Clerk of Courts, etc.).
- Conduct radio and television campaigns, “Static Signage” on CAHSD vehicles, digital Imaging on Miami-Dade Transit buses and metro-rail cars and disburse CAHSD press releases.

Income Level	Income Limit by Number of Persons in Household							
	1	2	3	4	5	6	7	8
30%	20,500	23,400	26,350	29,250	32,470	37,190	41,910	46,630
50%	34,150	39,000	43,900	48,750	52,650	56,550	60,450	64,350
80%	54,600	62,400	70,200	78,000	84,250	90,500	96,750	103,000
110%	75,075	85,800	96,525	107,250	115,830	124,410	132,990	141,570
120%	81,960	93,600	105,360	117,000	126,360	135,720	145,080	154,440
140%	95,620	109,200	122,920	136,500	147,420	158,340	169,260	180,180