



Miami Coalition for the Homeless. Inc.

Miami Coalition for the Homeless Affordable Housing Update

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Programs to Prevent Homelessness in Miami-Dade County

The crisis in affordable housing has been worsening due to increases in unemployment, the terms of many subprime loans, and the downturn in the real estate market. Unemployment can lead to eviction or foreclosure due to inability to pay for housing. Accelerating interest rates render mortgage payments unaffordable leading to foreclosure, while decreasing real estate prices make it impossible to discharge the mortgage by selling. The increase in foreclosures impacts renters as well because many foreclosed properties are not owner occupied. Renters of foreclosed properties may be evicted with little advance notice even though they are current with rental payments.

Unfortunately, the assistance that is available in Miami-Dade County to prevent homelessness in these situations is limited. Below is a brief summary of the resources available to keep people in their homes and to provide emergency shelter for those rendered homeless.

CASH ASSISTANCE & EMERGENCY SHELTER

1. Housing Assistance Grant (HAG) Program

The Housing Assistance Grant (HAG) program is administered by the Miami-Dade County Department of Human Services (DHS) through its Neighborhood Assistance Centers throughout Miami-Dade County. This program has a limited amount of local funding to help people in need of immediate cash assistance to relocate, avoid eviction, or pay utility expenses.

Eligibility

- Proof of Need – a household in need is one that has to relocate to adequate housing, avoid eviction fines or condemnation and/or incur moving expenses or utility deposits
- Social Security Card or proof of application for a duplicate card for all household members

- Picture identification for head of household which reflects a Miami-Dade County address
- Proof of family household composition information for all household members (clinic card, driver's license, voter's registration card, birth certificate, passport, school records, etc)
- Verification of income from last employment (pay stub or letter from employer)
- Housing verification and W-9 form to be completed by management

Amount of assistance is based on need and family composition:

Number in Household	Amount of Allocation
1 to 4	\$720
5 to 6	\$960
7 or more	\$1200
When there is a mitigating circumstance such as condemnation, fire or some other natural disaster	Administration can provide approval for more

For more information and to download application forms in English, Spanish and Creole, please visit the Miami-Dade County Department of Human Services website at <http://www.miamidade.gov/housing>. The application contains a list of the DHS neighborhood centers.

2. Emergency Food and Shelter Assistance (EFSA) Program

The Emergency Food and Shelter Assistance (EFSA) program is administered by the Miami-Dade County Community Action Agency (CAA) through its three Neighborhood Enrichment Centers in Liberty City, Goulds, and Little Havana.

NOTE: Clients must have the ability to remain self sufficient once they have received assistance from this program.

The shelter portion of the program covers emergency assistance with utility bills, rent, mortgage payments and temporary shelter. The maximum amount of rent or mortgage assistance that can be provided is \$500. If the rent or mortgage payment owed by a household is larger than \$500, **the household must provide the additional amount** in order to receive the grant.

Additional criteria:

In order to be eligible, a household must provide the following documentation:

- Proof of income
- Social Security Number for each household member
- Picture Identification of applicant
- Copy of:
 - Utility bill (if seeking assistance with utilities)
 - Eviction notice (if seeking assistance with rent)
 - Foreclosure notice (if seeking assistance with foreclosure)

The CAA website has a brief description of the program and lists the addresses and telephone numbers of its Neighborhood Centers.

http://www.miamidade.gov/caa/rental_assistance.asp

3. FEMA Homeless Assistance

The FEMA Homeless Assistance program supplies help through a number of providers in Miami-Dade County that contract with the Emergency Food and Shelter Board. Types of aid include rent, mortgage and utility assistance, as well as payment for stays in hotels, motels and homeless shelters.

Criteria:

- Maximum of one month's assistance for rent, mortgage, and utility assistance
- Receipt of assistance must ensure a minimum of an additional 30 days of service
- No maximum dollar amount on assistance
- No limit on the number of days someone can be housed at a hotel/motel or shelter

Caveats:

- Some service providers place their own limits for some of types of assistance
- **The program is currently out of money**

For up-to-date information regarding funding and a list of the organizations at which people can apply for assistance, please contact Vanessa Benavides at the United Way, BENAVIDE@unitedwaymiami.org.

4. Emergency Financial Assistance for Housing Program (EFAHP)

This program is administered by the Florida Department of Children and Families through its Tallahassee office. It provides a one-time payment of up to \$400 to low-income households who are:

- Without shelter, or face loss of shelter because of non-payment of rent or mortgage,
or
- Have suffered a household disaster such as a fire, flood or other accident

The household must contain:

- At least one U.S. citizen or legal resident household member, and
- At least one minor child

For detailed eligibility guidelines, application instructions, and to download an application, please visit <http://www.dcf.state.fl.us/homelessness/efahp.shtml>.

FORECLOSURE PREVENTION THROUGH NEGOTIATION

The Miami-Dade Neighborhood Housing Services, Inc. provides counseling to people at risk of foreclosure, and, if appropriate, helps them work out a solution with their financial institution. For further information, please visit their website at <http://www.mdnhs.org/>, or contact their office at 305-751-5511.