

YOUR PATHWAY TO HOMEOWNERSHIP

DO YOU QUALIFY?



1

Residents must meet the minimum requirements to be eligible for the program.

- 580 credit score
- 120% Area Median Income (AMI) or below (see chart)
- Employed for 2 years or more
- Must be a Miami-Dade County resident
- Must complete Homebuyer Education course
- Required to provide a minimum 3% of total down payment
- Prequalification is determined by 1st Lender (see list of lenders)

APPLY FOR LOTTERY



2

If a resident believes they meet the minimum prequalification requirements, they can proceed to apply for the housing lottery.

YOU WERE SELECTED!



3

The next step is to secure financing. Contact a Lender from the Approved Vendors List. BUYER MAYBE ELIGIBLE FOR UP TO \$163,500 IN HOMEBUYER ASSISTANCE.

CLOSING



5

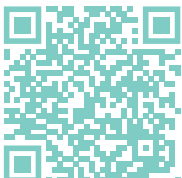
During the closing process, Miami-Dade County will coordinate with the buyer, title company, realtor and/or attorney to finalize the closing.

SALES PROCESS



4

Once the required steps and documents are completed and recorded, the closing will be finalized, and the buyer will receive the keys to their new home.



For eligibility & requirements: miamidade.gov/housing/dreamhomes

786.469.4100 • dreamhomes@miamidade.gov

To obtain this information in an accessible format, please call 786.469.2155.

MIAMI-DADE COUNTY'S
**DREAM HOMES
PLAN**



Twin Homes

**FOR
SALE**

15300 SW 296 St., Miami, FL 33033

TROPICAL

4 BED 

2 BATH 

1,777 

FINISHES

- Porcelain Tile
- Wood Cabinets
- Quartz Countertops
- Impact Windows

\$394,000

HAMMOCK

4 BED 

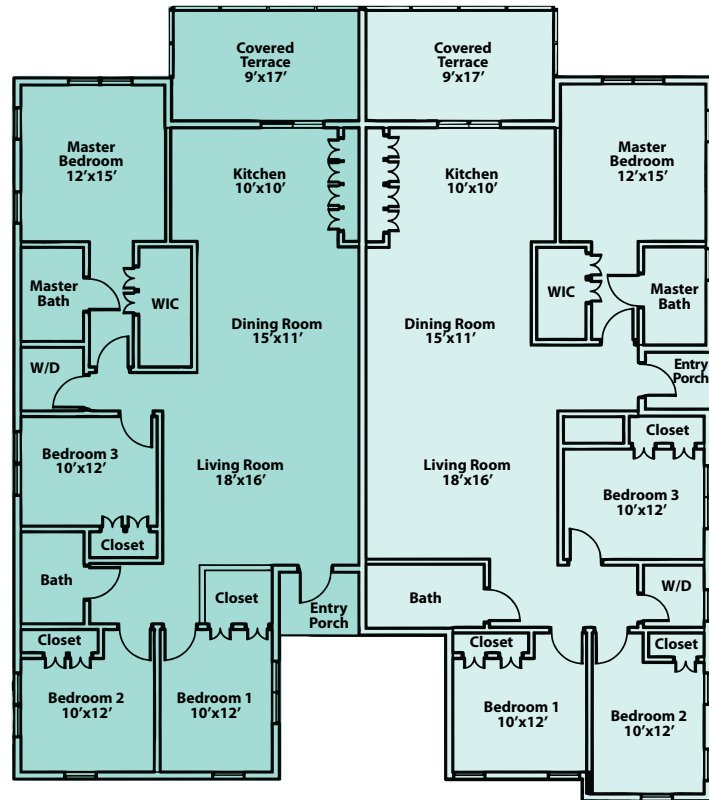
2 BATH 

1,813 

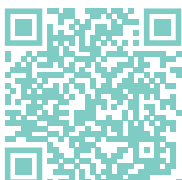
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Please note that the renderings shown are for illustrative purposes only.



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