

# **Requirements for Restrictive Covenants**

Restrictive Covenant Form is available here:

[Property Owner's Encroachment and Restrictive Covenant Agreement](#)

## **Restrictive Covenants**

To ensure acceptance and timely processing by the City and the Miami-Dade Clerk of Courts, all restrictive covenant documents must comply with the following requirements:

- The restrictive covenant must be fully executed and either neatly printed or typewritten.
- Illegible documents will not be accepted by the City.
- Only the current restrictive covenant form, revised August 2024, will be accepted.
- Failure to comply with the instructions provided below may result in processing delays with the City or rejection of the agreement by the Miami-Dade Clerk of Courts.

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## **Legal Description**

The legal description must be **accurate** and include the correct **lot, block, plat book and page number**.

You can find this information here: [Property Search](#)

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## **Preparer's Information**

The first page must include the preparer's name and address.

### **Example:**

*Prepared by: John Doe  
123 Main Street  
Coral Gables, FL 33134  
JohnDoe@mail.com*

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## **Property Owner Signature(s)**

- All property owner(s) listed on the property appraiser's website must sign the Restrictive Covenant.
  - If the property is owned by a corporation or trust, an authorized officer (as may be listed on Sunbiz) must sign the Covenant.
  - For corporations formed outside of the State of Florida, please submit state documentation showing the authorized officers.
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## **Notarization**

Confirm the notary block is **fully completed**, including:

- The notary signature and date are properly filled out.
- The name(s) of the owner(s) are clearly written and legible.
- Check either  physical presence or  online notarization.
- The notary stamp is included and legible.

## **Proof of Insurance Requirements**

**Proof of insurance must be provided.**

- If the homeowner(s) have home insurance, please contact the homeowner's insurance agent to request a Certificate of Insurance.
- Request that the City of Coral Gables is listed as an additional insured.
- If you have any questions regarding the certificate of insurance, please contact Marjoria Tapia at [mtapia@coralgables.com](mailto:mtapia@coralgables.com)

**For the certificate holder, use the following address:**

**City of Coral Gables  
Insurance  
Compliance PO Box  
100085-CE Duluth,  
GA 30096**

<small>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)</small>	
<small>Certificate Holder is shown as an additional insured solely with respect to general liability coverage as evidenced herein as required by written contract or agreement.</small>	
<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
City of Coral Gables Insurance Compliance P.O. Box 10085-CE Duluth, GA 30096	<b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b>
	<small>AUTHORIZED REPRESENTATIVE</small>

**Residential property must provide the following insurance documentation to the City:**

**Insurance Coverage Type**  
**Personal Liability Insurance**

**Limit of Liability Required**  
**Each Occurrence \$300,000**

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## **Submission Process**

Submit your Restrictive Covenant and Certificate of Insurance through **JustFOIA** at:

[Legal Forms and Resources | Coral Gables](#)



Submit Documents Electronically

Portal to submit legal documents electronically.



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## **After Submission**

- You will receive your LFS reference number. Please keep this number for future reference.
- Your submission will be reviewed and sent to the City Attorney's Office for signature.
- For restrictive covenants, the required Certificate of Insurance will be sent to the Risk Manager for approval.
- Once the document is signed by the attorney and approved by the Risk Manager, you will receive an invoice through JustFOIA.
- Rishan Duhaney handles the processing of covenants. If you have any questions, please contact her at 305-460-5338 or [rduhaney@coralgables.com](mailto:rduhaney@coralgables.com)

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## **Fees for Processing and Recording**

**\$13.00** for the first page, **\$8.50** for each additional page.

Restrictive Covenants (*5 pages*):  $\$13.00 + (4 \times \$8.50) = \mathbf{\$47.00}$

We currently accept all major credit cards except American Express.

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## **Final Steps**

- Once payment is received, the document will be electronically filed with Miami-Dade Courts.
  - The filing process may take up to six business days, please be patient.
  - Once recorded, a copy of the document will be forwarded to you and Development Services, completing the process with our department.
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