



# CITY OF GAINESVILLE'S

## SUMMARY OF HOUSING ASSISTANCE PROGRAMS

### **I. COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS**

#### **A. EMERGENCY REPAIR LOAN PROGRAM**

- i. Applicant must own home and use it as primary residence.
- ii. Applicant's income cannot exceed 80% of Area Median Income adjusted for family size.
- iii. Applicant must be 60 years of age or older or disabled.
- iv. Emergency Repairs are limited to those issues that affect the habitability of the home such as lack of running water, plumbing, electrical, heating/cooling, ramp or grab bars.
- v. Maximum Loan Amount is \$10,000 (all filing fees included).

#### **B. DEMOLITION PROGRAM**

- i. Property must be located within the city limits of Gainesville.
- ii. Clearance activities must meet HUD guidelines as applicable in (§570.201(d)).
- iii. Must meet Code Violation (Nuisance Abatement Section 7-1-97).
- iv. Properties must be deemed dilapidated and beyond rehabilitation by the City of Gainesville Inspection Department.
- v. Applicant must be willing to sign the Conditional Loan Agreement.

### **II. COMMUNITY HOME INVESTMENT PROGRAM (CHIP) FUNDS**

#### **A. Housing Rehabilitation Assistance**

- i. Applicant must own home and use it as primary residence.
- ii. Applicant's income cannot exceed 50% of Area Median Income (adjusted for family size) and located in Census Tracts 6, 8, 9, 11, and 12.
- iii. Amount of assistance is not less than \$1,000 or more than \$49,000.
- iv. All funds will be provided in the form of a zero percent (0%) forgivable deferred payment loan (DPL) with a required period of affordability, depending on amount of investment.

For more information contact The City of Gainesville 300 Henry Ward Way, Suite 303 P.O. Box 2496 | Gainesville, Georgia 30501 | **770-535-6860** or visit the web site: **[www.gainesville.org](http://www.gainesville.org)**

The City of Gainesville is committed to providing all persons with equal access to its services, activities, education and employment regardless of race, color, national origin, religion, sex, familial status, disability, or age.

