

WHAT IS THE SINGLE-FAMILY HOMEOWNER REHABILITATION PROGRAM?










Gwinnett County is offering a Housing Rehabilitation Deferred Loan to provide financial assistance of up to \$20,000 to qualified low income homeowners (see income limits below) to make basic home repairs. Funding for this program comes from the United States Department of Housing and Urban Development (HUD).

WHEN AM I REQUIRED TO REPAY THE LOAN AND WHAT PERCENT AM I RESPONSIBLE FOR?

In all cases, the maximum amount of CDBG loan assistance will be \$20,000 per owner-occupied unit. The term of each loan is for a maximum 5 year period for an interest rate of zero (0%) for the life of the loan, with no monthly payments. During the deferral period, if the property is sold, the loan becomes due and payable in the total amount outstanding (20% of the loan amount for each year outstanding).

WHO IS ELIGIBLE FOR THE PROGRAM?

To be considered eligible for the Homeowner Rehab Program, all of the following requirements must be met:

-  The applicant must be an U.S. citizen/or a permanent resident and provide valid picture identification
-  Own a property located in Gwinnett County
-  Provide proof of flood insurance if the property in a designated flood zone, otherwise ineligible for rehabilitation assistance
-  Provide proof of homeowner's hazard and liability insurance in an amount equal to, or greater than, the current assessed value of the property
-  The property taxes and mortgage payments must be current. In addition, utility payments must also be current for the property
-  The applicant must be the legal owner of the real property to be rehabilitated
-  The property must be the applicant's principal place of residence for a minimum of (2) two years.
-  The applicant's income must be sufficient to cover payment(s) on the existing debt on the property and other financial obligation
-  The applicant household's total annual gross income projected for the next 12 months may not exceed 80% of the area median income (AMI) as established by the US Department of Housing and Urban Development (HUD)*.
* See the chart below for the annual income limits for FY 2014

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
30% AMI	\$13,550	\$15,450	\$17,400	\$19,300	\$20,850	\$22,400	\$23,950	\$22,500
50% AMI	\$22,500	\$25,800	\$29,000	\$32,200	\$34,800	\$37,400	\$39,950	\$42,550
80% AMI	\$36,050	\$41,200	\$46,350	\$51,500	\$55,650	\$59,750	\$63,900	\$68,000

HOW DO I DETERMINE MY HOUSEHOLD'S ANNUAL GROSS INCOME?

Annual income is the gross income received by all adults in the household during the next 12-month period. To determine whether a particular household is above or below the published low-income limit, all adults, persons 18 years or older, in residence are required to provide documented proof of current income, which will be kept in the applicant's file and held in strict confidence.

WHAT ARE SOME EXAMPLES OF DOCUMENTED PROOF NEEDED TO DETERMINE THE ANNUAL GROSS INCOME?

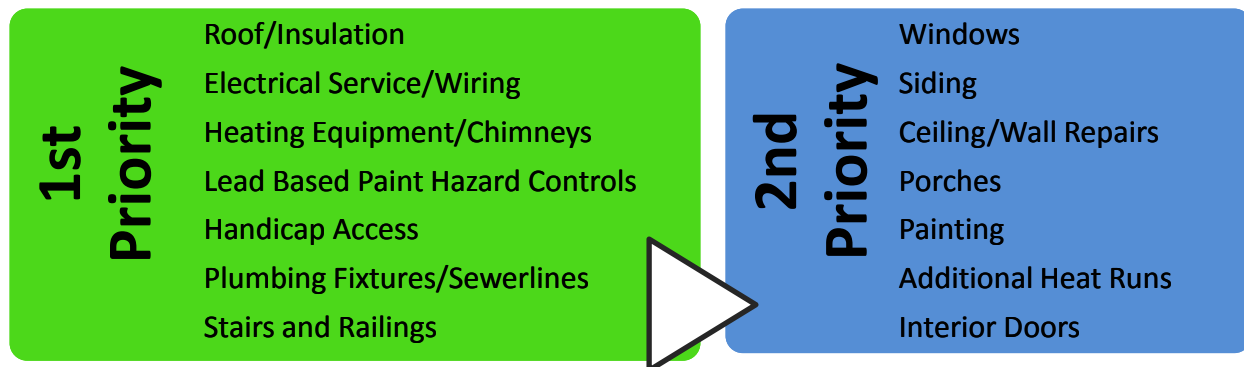
- ☞ All wages and salaries, commissions, overtime pay, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions)
- ☞ Interest, dividends, and other net income of any kind from real or personal property
- ☞ All gross periodic payments received from social security, worker's compensation, pensions, disability, child support, alimony or unemployment benefits, and welfare assistance and other similar types of periodic receipts

MY HOUSEHOLD'S INCOME IS ONLY \$100 ABOVE THE MAXIMUM INCOME LIMIT. CAN I STILL RECEIVE ASSISTANCE?

No, the total gross annual household income may not exceed the maximum limit to be eligible to participate in the Program.

WHAT KIND OF REPAIRS CAN BE DONE?

The following is a priority list of repairs eligible for assistance. Any items that could potentially violate HUD Housing Quality Standards or local and state building codes will be addressed first.



WHAT IF THE PROPERTY NEEDS LESS THAN \$20,000 IN REPAIRS, DO I KEEP THE REST AS CASH?

If your home needs less than \$20,000 in repairs then you do not have to spend that amount. The exact amount needed for repairs will be the amount of the loan. Cash Back is not an option.

WHY DOES THE COUNTY PLACE A 5-YEAR LIEN AGAINST MY PROPERTY?

A lien is placed against the property to protect the County's investment.

ARE MOBILE HOMES AND CO-OPS ELIGIBLE FOR THE HOUSING REHABILITATION PROGRAM?

Mobile homes and co-ops are **not** eligible for the Program since the land underneath the unit is not owned by the same owner.

IF MY PROPERTY WAS REHABILITATED IN THE PAST THROUGH THIS PROGRAM, MAY I APPLY AGAIN?

No.

I JUST FOUND OUT ABOUT THE HOUSING REHABILITATION PROGRAM AFTER I SPENT MONEY THE LAST MONTH FOR REPAIRS ON MY HOME. CAN I GET REIMBURSED FOR THE MONEY SPENT?

No, you cannot be reimbursed for money that has been spent prior to receiving assistance.

WHO IS RESPONSIBLE FOR THE REHABILITATION OF MY HOME?

You are responsible to the County for ensuring that all of the work needed to meet the property rehabilitation standards is completed under a rehabilitation contract between yourself and a licensed general contractor. The County will provide funding and technical assistance.

DO I HAVE TO FIND AND HIRE THE CONTRACTOR?

Yes, it is the Homeowner's responsibility to request a contact list of licensed contractors from our staff, or suggest contractors to be invited to bid on your project. However, all contractors invited to bid must be licensed and insured through the State of Georgia.

WHAT IF PROBLEMS ARISE AFTER THE REHABILITATION HAS BEEN COMPLETED?

We require the contractor to provide a one-year warranty on labor and materials and a two-year warranty on a new roof. If a problem occurs after the work is completed, you must reach out to the contractor. You may ONLY contact the Gwinnett County Community Development Program in case of no response after 72 hours of initial contact.

IF I SUBMITTED THE PRELIMINARY APPLICATION TODAY, WHEN CAN THE REHABILITATION ACTUALLY START?









When a preliminary application is received, it takes about 14 business days for the Housing Specialist to let you know if you have been pre-approved to participate in the program. The Housing Specialist will schedule an appointment to meet with the applicant to determine his/her eligibility. Within a 60 day period, the homeowner must:

1. Attend a 4-hour Homeowner Housing Counseling Class; and
2. Enter into a contract with a Georgia licensed General Contractor.

Depending on the length of the waiting list, the timeframe may vary from 90 days up to 12 months from the day the pre-application was submitted to the day rehabilitation may proceed.

DO WE REALLY NEED TO SCHEDULE AN APPOINTMENT? CAN'T THE PRE-APPLICATION BE ENOUGH?

The scheduled appointment is the second part of the application process, and **yes**, it is necessary. Please arrive on time and be prepared to set aside at least one hour of your day for it. During this process, you will be providing the necessary documentation, including:

-  Copy of paid receipts for all real estate taxes
-  Copy of last year's household signed Federal Income Tax Returns
-  Last two months of pay stubs for all occupants in the household who are receiving income (if applicable, submit proof of Child Support agreement, social security benefits, disability benefits, veteran's benefits, rental property income, etc.
-  Current picture identification
-  Proof of Ownership, i.e. Warranty Deed
-  Proof of homeowners insurance
-  Copy of last month's bank statements, including checking, savings, annuities, retirement, etc.
-  If there is an existing mortgage, provide verification of the outstanding balance

HOW DO I APPLY FOR THE PROGRAM?

If you are interested in the program and believe you meet the requirements, please complete attached Pre-Application and submit it to:

 Gwinnett County Community Development Program
Attn: Homeowner Rehabilitation Program
446 West Crogan Street, Suite 275
Lawrenceville, GA 30043

 gchcd@gwinnettcountry.com

 678-518-6008 (main)

 678-518-6071 (fax)

The Gwinnett County Community Development Program Staff will review your pre-application and notify you in writing if you are qualified to participate in the program. When your application and documentation is reviewed and approved, you will be notified of eligibility for participation and your name will be placed on the waiting list. Funding is limited and applications will be considered on a first-come, first-serve basis.