

ROOF REPAIR PROGRAM

WHAT IS THE ROOF REPAIR PROGRAM?

The Roof Repair Program addresses the housing needs of eligible very low and low-income homeowners (See Income Chart) by providing assistance to repair and/or replace unsafe roof systems to prevent further deterioration of the home.

HOW DO I GET STARTED? Simply complete and submit an application to the City Housing and Community Development Division to get started with the application process. Due to available funding, the application process may not be open all year. You would need to contact the Housing & Community Development Division to find out when there will be an open application cycle. The application process may take up to “one year or longer” to complete. You are responsible for the continued maintenance of your property.

HOW DO I QUALIFY FOR ROOF REPAIR ASSISTANCE?

- You must own and occupy the property as your principal residence with homestead exemption.
- The deed of ownership must be in your name; some exceptions may apply.
- Property has not previously received roof repair assistance from the City of Gainesville Housing and Community Development Division.
- Your property taxes on the property must be current and paid.
- Your home must be insured with homeowner’s and/or fire insurance.
- Your mortgage loan(s) must be current and in good standing.
- Your property must be clean (no junk cars, trash or debris).
- You must attend a mandatory Homeowner Education & Training Workshop.
- Other program criteria may apply as determined by the City of Gainesville.
- Your household Annual Gross Income must not exceed current income limits:

IS THERE A LIMIT TO THE VALUE OF MY HOME? Yes, tax assessed, sales price or appraised value of your home may not exceed \$258,690 (subject to change).

WHERE CAN MY PROPERTY BE LOCATED? Your property must be located within the city limits of the City of Gainesville.

ARE MOBILE HOMES ELIGIBLE? No, mobile homes are not eligible for repair assistance.

DO I NEED TO HAVE GOOD CREDIT TO GET ASSISTANCE? You are not required to have a good credit history to apply for assistance. However, your credit history will be reviewed and evaluated, including foreclosure activity, bankruptcies, and mortgage delinquency.

HOW WILL THE ROOF REPAIR PROGRAM HELP ME REPAIR MY ROOF?

The Housing Division will conduct a preliminary inspection of your home to determine the type of eligible repairs that qualify for assistance. A work write up and cost estimate report will be prepared to determine if your home is structurally and financially feasible to rehabilitate.

WHAT TYPES OF HOME REPAIRS ARE ELIGIBLE?

Eligible repairs may include items such as: the repair and/or replacement of unsafe roof systems. Eligible repairs will be limited to the roof of the structure.

HOW MUCH ASSISTANCE IS AVAILABLE? Funding is limited. The repair assistance is based on the type of eligible roof repairs that may be needed to correct the unsafe roof conditions on the home.

IS A LIEN PLACED ON MY HOME FOR THE REPAIR ASSISTANCE I RECEIVE?

Yes, a 10-year, 0% interest due-on-sale mortgage and note is notarized and recorded in the Alachua County public records for the total amount of the repair assistance awarded to the homeowner.

DO I HAVE TO PAY THE DUE ON SALE LOAN BACK? No, as long as you comply with certain program criteria such as, own and occupy the property as your principal residence, maintain homeowner's insurance, and keep the property in good condition during the 10-year loan compliance period. The lien will be fully forgiven after 10 years if all program conditions are met. However, if a homeowner, defaults on the terms of the due on sale loan within the 10-year period, then the entire balance of the loan becomes due and payable to the City of Gainesville.

WHAT IF MY HOME PASSES INTO MY ESTATE BEFORE THE DUE ON SALE LOAN IS FORGIVEN?

In the case of death of the owner, the heirs may be able to assume the unpaid balance and continue with the terms of the original loan. The City will determine if the heirs qualify to assume the loan. If the heirs do not qualify, then the loan would become due and payable. If the heirs should refinance, transfer ownership of the property or sell during the remaining term of the due on sale loan, then the entire balance becomes due and payable.

WHAT HAPPENS IF THE CITY DOES NOT HAVE FUNDS AVAILABLE TO REPAIR MY ROOF? Funds are made available based on a first-come, first-served basis. If funds are not available, then the City, at its discretion, may establish a waiting list program. Your placement on the waiting list does not guarantee that assistance will be approved or provided by the City. You are responsible for the continued maintenance of your property.

CAN I REFINANCE MY HOME AFTER RECEIVING REPAIR ASSISTANCE?

If a homeowner refinances a property within the 10-year due on sale compliance period, then the entire balance of the loan becomes due and payable to the City. However, the City may review your loan subordination request on a case-by-case basis. The decision to approve a loan subordination request will be determined in accordance with applicable City policies and procedures.

IS MY APPLICATION AUTOMATICALLY APPROVED AFTER I SUBMIT IT? The City reserves the right to reject any and all applications for housing repair assistance. A completed and submitted application does not guarantee that you will be approved to receive repair services from the City. You are responsible for the continued maintenance of your property

“Making a Difference in our Community”

City of Gainesville

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