

Housing & Community Development Division Programs & Services

OUR MISSION....

The Housing & Community Development Division (HCD) is a City agency which works to improve the quality of life for City residents and to revitalize neighborhoods by providing decent and safe affordable housing.

The HCD also offers an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods.

HOUSING REHABILITATION

ROOF REPAIR

Funds may be available to extremely low, very low and low-income homeowners to repair/replace actively leaking roofs.

MINOR REHABILITATION

Funds may be available to extremely low, very low and low-income homeowners to address the repair of minor health/safety housing violations to a home.

MAJOR REHABILITATION

Funds may be available to extremely low, very low and low-income homeowners to address the repair of serious health/safety housing violations to a home.

FULL REHABILITATION

Funds may be available to extremely low, very low and low-income homeowners for extensive rehabilitation to address major code violations in the home.

HOMEOWNERSHIP

INFILL HOUSING

The Housing & Community Development Division builds new homes on existing scattered sites owned by the City and are made available for sale to income eligible first-time homebuyers. Funds are provided to assist homebuyers with purchasing the home. Funds are provided to extremely low, very low and low-income homeowners to address the repair of minor health/safety housing violations to a home.

DOWNPAYMENT ASSISTANCE

Funds may be available to assist income eligible first-time homebuyers with the downpayment and closing costs to purchase a new or existing home. Funds are provided to extremely low, very low, low-income & moderate incomes buyers.

HOUSE RECYCLING

The City acquires boarded-up/vacant properties for rehabilitation and resale to income eligible first-time homebuyers. Funds are provided to extremely low, very low and low-income homeowners to address the repair of minor health/safety housing violations to a home.

MORTGAGE FORECLOSURE INTERVENTION

Funds may be available to income eligible homeowners to assist with bringing their mortgage loan current to avoid foreclosure of their home. Funds are provided to extremely low, very low and low-income homeowners to assist with keeping their homes.

HOUSING SERVICES

HOMEBUYER EDUCATION & TRAINING

Homeownership education and training is provided to first-time homebuyers who desire to participate in City-sponsored homeownership programs.

HOMEOWNER EDUCATION & TRAINING

A mandatory, homeowner education training is provided to homeowners who participate in City-sponsored housing rehabilitation programs.

HOUSING COUNSELING

Housing counseling services such as budget, credit, debt management and other related advisory services are available for homebuyers, homeowners and renters.

CONNECTFREE: In partnership with GRU, funds are provided to eligible households to convert their wells and septic systems to GRU water/wastewater connection services.

CREDIT REPAIR: Pre-purchase education and training is offered to address derogatory credit issues. This training focus is empowering consumers to actively participate in addressing and clearing derogatory issues noted on their credit reports in preparation for homeownership.

WHO CAN QUALIFY? You must be income-eligible and able to meet specific program requirements (varies based on *Housing Program*). Your household Annual Gross Income cannot exceed the following current income limits:

RENTAL HOUSING

RENTAL CONSTRUCTION: Funds **may** be available to investors/landlords to assist in the rehabilitation of existing rental units to provide affordable rental housing for extremely low, very low and low-income households. Also, funds may be available to eligible multi-family developers as a local government contribution to stimulate the construction of affordable new rental housing units.

SPECIAL NEEDS HOUSING: Funds may be available to eligible non-profit housing providers for the construction and rehabilitation of new or existing housing for persons with special housing needs.

BLOCK GRANT

Block Grant administration is a part of the Housing & Community Development Division and The Neighborhood Improvement Department of the City of Gainesville. This office works with other City departments and **community-based non-profit organizations** to improve the quality of life for Gainesville's low- and moderate income residents and neighborhoods.

Block Grant administration provides overall management, oversight, coordination, and monitoring and evaluation of the Community Development Block Grant (CDBG) and HOME Programs to ensure compliance with national objectives, federal grant regulations and local plans and policies.

(1) CDBG and HOME Programs are a primary source of federal funding for State, County and Municipal governments. These programs, administered by the U. S. Department of Housing and Urban Development (HUD), are designed to encourage innovative and constructive local approaches to improve physical, economic, social and housing conditions.

NEIGHBORHOOD PLANNING

Neighborhood Planning is a section of the Housing & Community Development Division, and The Neighborhood Improvement Department of the City of Gainesville.

COLD NIGHT SHELTER: Funds provided to eligible non-profit housing providers to Shelter homeless and other individuals during the cold winter months.

COMMUNITY GRANT PROGRAM: The purpose of the Community Grant Program is to provide small grants to non-profit organizations that support the City of Gainesville's goals to provide services to needy individuals and families. Eligible services include meals served, health care services, utility assistance, temporary housing for homeless, youth programs, and transportation services. Funding will be awarded to applicants who provide the most effective use of the Community Grant Program funds to provide support services producing the greatest benefit to needy individuals and families. All funded activities must comply with the Community Grant Program requirements

City of Gainesville

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