



The Gwinnett County Housing and Community Development Division offers a Homeowner Rehabilitation Program for current Gwinnett County homeowners. This program allows residents to fund critical and essential home repairs. Funding is provided through Community Development Block Grant funding received from the federal Department of Housing and Urban Development. The program offers assistance in the form of a zero percent interest, five-year deferred payment loan with no payments.

The program prioritizes repairs and replacement to address health and safety concerns for qualifying homeowners. Vital life systems also considered under the program, include, but aren't limited to, electrical systems, roofing, plumbing, HVAC, and environmental mitigation like lead-based paint and asbestos. The project's scope of work is determined by the Project Inspector's expertise and the Housing and Community Development Division's approval of eligible and feasible items.

To qualify, homeowners must:

- Be at or below the income threshold (See FFY 2023 Income Limits).
- Stay current on Mortgage and Tax Payments.
- Be at least two years from the date removed from any bankruptcy discharge.
- Have no liens on the home.
- Have been the owner-occupant for at least one year before applying.
- Maintain the home as their primary residence for the five-year maturity period, or risk default and repayment of the funded amount in full.
- Maintain current Homeowners Insurance.

Applications will open in select windows announced by the Housing and Community Development Division based on community needs and division resources available. Announcements will be made via Gwinnett County official channels and by the Housing and Community Development Division before the application window opens. Applicants must submit applications via email to Rehab@GwinnettCounty.com or physically through in-person or mail delivery to our offices located at 446 W Crogan Street, Suite 420 in Lawrenceville.

Applications must be submitted during the application window, where cases will be awarded on a first-come, first-served basis. The program will, however, give some form of priority consideration to the following if:

- The client has any code enforcement violation(s) for the requested repair(s).
- The client had previously expressed interest in the Homeowner Rehabilitation Program **and** was added to the previous program version's waiting list (before January 2023).
- The client or a household member identifies as severely disabled, per HUD guidelines, and repairs needed would provide a direct benefit to the household member.
- The applicant and/or co-applicant identifies as a senior (ages 62 and older), per HUD guidelines.

Note: Identification of any of the above will require accompanying relevant documentation requested by the Housing and Community Development Division. Identification of any of the following does not constitute automatic enrollment into the program. If any item is determined to be falsified at any time during the rehabilitation project or during the maturity period of the lien, the project could be subject to cancellation and/or the participant could be subject to immediate repayment of expensed funding.

FFY 2023 Income Limits

HOUSEHOLD SIZE	MAXIMUM INCOME LIMITS [EFFECTIVE JUNE 2023]
1	\$57,200
2	\$65,350
3	\$73,500
4	\$81,650
5	\$88,200
6	\$94,750
7	\$101,250
8	\$107,800

PROGRAM TIMELINE

<p>Application Cycle: Apply to the Program during the specified window. Applicants will be notified via email or mail of pre-approval.</p>
<p>Intake Appointment: All applicants will present to the HCD for the intake appointment to sign preliminary program agreements and attend an overview class to learn more about the program. Ahead of this meeting, applicants will need to submit requested income verification documentation. Approvals will be sent to applicants who supply all needed materials and are determined to be eligible.</p>
<p>Initial Inspection and Contractor Procurement: An initial inspection will be conducted on the property to determine the scope of work of the project. Program participants will receive their inspection and HCD approved bid package and will work to procure at least three contractors to bid on the project.</p>
<p>Bid Review and Pre-Construction Conference: Following the reception of all bids, the HCD will review and approve the lowest of the approved bids submitted. An award letter will be distributed to the contractor and a preconstruction conference will be scheduled between all parties to walkthrough the property and discuss the proposed work to be completed.</p>
<p>Loan Closing: The participant(s) will present to the HCD for the loan closing. Following completion of all loan closing items, a Notice to Proceed letter will be issued to the contractor.</p>
<p>Rehabilitation Work: The contractor will have 60 days to complete the project. An interim inspection will be scheduled after 60 days to ensure that the project is on schedule. The contractor can have an additional 30 days following the interim inspection if needed to finalize work.</p>
<p>Change Orders: Any necessary Change Orders will be submitted by the Contractor to the homeowner, inspector, and HCD for approval. Only with the approval of all parties can the Change Order be added to the scope of work.</p>
<p>Work Closeout and Final Inspection: Following completion of the job, an invoice will be submitted by the contractor along with any confirmation of closed permits on the project to verify work completion.</p>
<p>Project Closeout and Payment: The homeowner will present to the HCD to sign the check release. Following, the contractor will present to the HCD with signed final lien waivers and sign their portion of the check release for payment to be issued to the contractor.</p>
<p>Subordination, Payoff, and Cancellation: Following the five-year maturity period, the HCD will contact the homeowner to complete a Primary Residence Affidavit to begin the process of cancelling the lien in full. Prior to the maturity date, the homeowner must repay the loan in full to remove the lien. Subordination is permitted <u>in specific cases</u> only if the client receives no cash out at closing.</p>

CONTACT INFORMATION:

<u>CONTACT</u>	<u>PHONE</u>	<u>EMAIL</u>
Jake Eastridge, Program Analyst I	678.518.6076	Jake.Eastridge@GwinnettCounty.com