

Historic Home Stabilization Assistance Program



Program Guidelines
and Application

As approved by the Gainesville City Commission on
__/__/2022 (Legistar #)



Gainesville
Community
Reinvestment
Area



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The Gainesville Community Reinvestment Area (“GCRA”) was created in 2019 through the adoption of Ordinance 181001. The goal of the GCRA is to encourage investment in underserved areas within the district.

Section 1. About the Program

The GCRA Historic Home Stabilization Assistance Program offers rehabilitation assistance to property owners of historic homes in the Fifth Avenue, Porters Quarters, Pleasant Street, and Springhill neighborhoods. The goal of the Program is to reinvest in neighborhood culture by preserving historic buildings.

The Gainesville Comprehensive Plan identified that the character of the Program neighborhoods has diminished over the years due to the neglect and subsequent demolition of historic buildings. The Program's objective is to preserve these neighborhoods' remaining character-defining houses.

The GCRA 10 Year Reinvestment Plan maps out a strategy to promote attainable housing within the district that includes historic preservation. The Program is also supported by the City's Strategic Plan, Goal #3: A Great Place to Live and Experience.

Section 2. Program Offerings

The Program provides exterior work on historic houses which results in repair, improvement, reconstruction, maintenance, or stabilization. Eligible work may include:

- Exterior wall repairs
- Roof repairs
- Foundation repairs
- Masonry-stucco repairs
- Porch and step rehabilitation
- Window repair
- Cornices and parapet repairs
- Weatherization improvements
- Repainting
- Structural rehabilitation/reinforcement

Only exterior work is eligible for this Program, except for internal work necessary to stabilize or structurally support the building's historic exterior.

All work is arranged by GCRA staff and completed by a qualified contractor. The Program covers the cost of the work.

This Program is a forgivable 10-year, 0% interest, due-on-sale mortgage loan from the City to the Recipient ("Program Mortgage") to be separate from the primary mortgage. If the Program mortgage conditions are met, half of the Program mortgage will be forgiven after five years and the full Program mortgage will be forgiven after ten years. The mortgage conditions are as follows:

- The property must be the Recipient's declared homestead while the mortgage is outstanding,
- The Recipient must continue to own the property,
- The Recipient must maintain adequate fire/homeowners insurance on the property, naming the City of Gainesville as mortgagee,
- The Recipient must keep annual property taxes current; and
- The Recipient must keep the home and property in good condition.

Section 2. Program Offerings (continued)

If the conditions are not met for a full five years, then the mortgage must be repaid in full plus 10% interest for each year the mortgage was outstanding. If the conditions are met for five years but not for the full ten years, then half of the mortgage will be forgiven, and half must be repaid plus 10% interest for each year the remaining portion of the mortgage was outstanding. If the conditions are met for ten years, the mortgage will be fully forgiven.

In the case of the Recipient's death, the City will determine if the heirs meet the same mortgage conditions and qualify to assume the mortgage. If the heirs do not qualify, the loan will become due under the original terms without the interest penalty.

Acceptance into the Program is competitive, and the funding amount is based on the eligible repairs. Projects with repairs that correct health and safety violations are given priority.

Section 3. Eligibility

Applicants must meet the following requirements listed below.

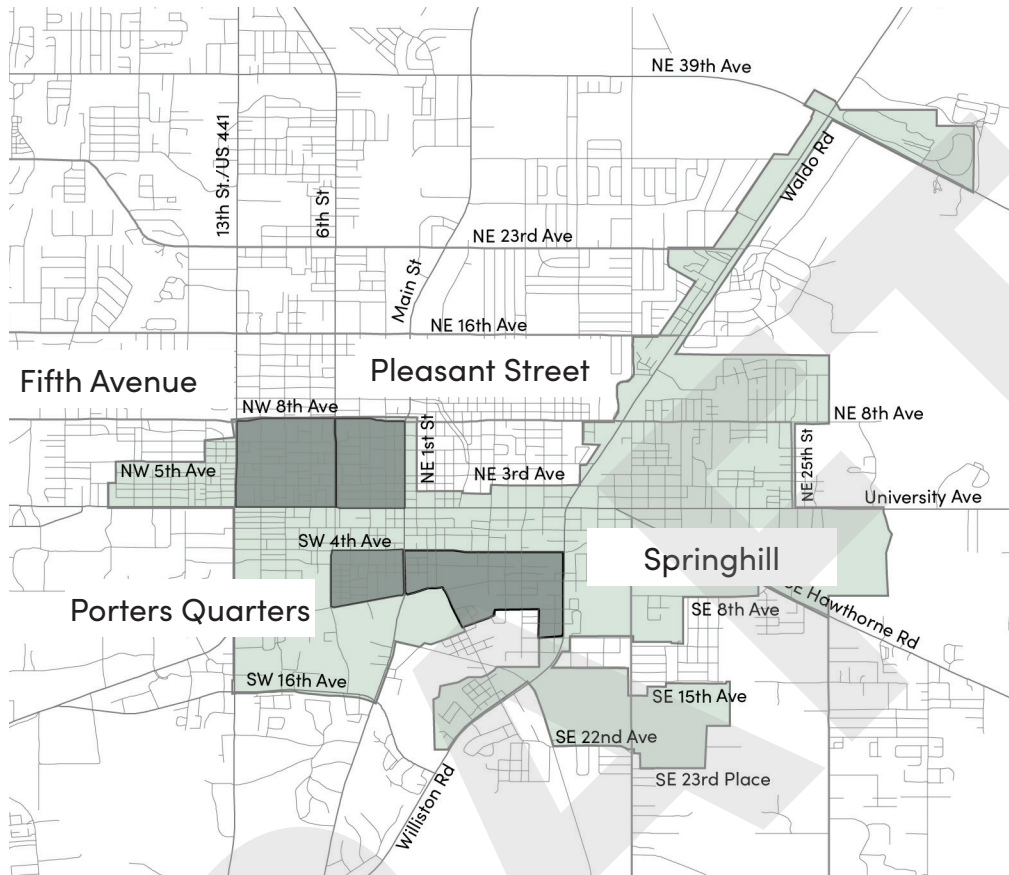
Property Eligibility

- The property must be a single-family residential home.
- The property must be listed as a contributing structure within the Pleasant Street Historic District or registered on the local historic register. If neither of these applies, the homeowner may register their home as part of this application process.
- The property must be located in the GCRA District within the Fifth Avenue, Porters Quarters, Pleasant Street, or Springhill neighborhoods.
- The property must be in need of eligible repairs listed above in Section 2.
- The property taxes must be current and paid.
- The property must be insured.
- Mortgage loans on the property must be current.

Recipient Eligibility

- The Recipient must own the property and occupy or intend to occupy as the principal residence within six months of repairs.
- The Recipient's name must be on the deed of ownership. If the property is an heirs' property, the Recipient may be eligible to receive free legal assistance through the GCRA to clear the title.
- Once approved, the Recipient must attend a mandatory homeowner education & training workshop. This workshop will be scheduled upon approval for the Program.
- The Applicant's household annual gross income must not exceed the area median family income level by household size. The most up-to-date income requirements will be provided by the GCRA upon request.

Section 3. Eligibility, continued



Map of eligible neighborhoods within GCRA district

Section 4. Conditions

The GCRA will set the amount of financial assistance available for each fiscal year in its annual budget. Applications will be accepted and awarded during a posted period.

It is not the intent of the GCRA to engage in any reinvestment activity that requires vacating a property or displacing any residents from their property. As this is a pilot program, the GCRA has committed to reviewing the Program's efficacy, and any suggested changes will be brought back prior to the first anniversary of the Program.

SECTION A: APPLICANT INFORMATION

Property Owner/Applicant Name: _____

Applicant Mailing Address: _____
Street City State Zip Code

Telephone: _____ E-Mail: _____

Number of people living in Applicant's household*: _____

Total Annual Income of Applicant's household*: _____

*Proof of income will be verified by staff upon receipt of application.

SECTION B: SUBJECT PROPERTY INFORMATION

Subject Property Address: _____
Street City State Zip Code

Subject Project Parcel Number: _____

Has this property received any Notice of Violation by the City of Gainesville's Code Enforcement

Department? _____ If yes, what is the case number? _____

Is the subject property currently habitable? _____

If not, will the proposed work return it to productive use? _____

SECTION B: SUBJECT PROPERTY INFORMATION (continued)

What repairs are proposed as part of this stabilization assistance? (check all that apply)

- Roof
- Windows
- Exterior walls
- Porch/steps
- Weatherization
- Foundation
- Paint
- Masonry/stucco
- Structural/reinforcement
- Other:

Describe the property's existing condition, including the code violations and safety issues the project proposes to fix. Include photographs of these conditions as attachments to the application.

SECTION C: ACKNOWLEDGEMENT AND SIGNATURES

By signing and submitting this Application, the Applicant certifies, attests, and agrees to the following:

- The Applicant has been provided a copy of and has read, understands, and complies with the Program Policies. Applicant's failure to comply with the Policies will result in ineligibility to participate in this Program.
- Applicant certifies that all information in the Application and furnished in support of this Application is accurate and complete to the best of Applicant's knowledge and belief. Any false statement will be grounds for immediate termination of the Application, and if any funds were disbursed to the Applicant, the City may require the Applicant to reimburse the funds. The Applicant has a continuing obligation to inform the City (in writing) of any changes relative to the information provided in this Application.
- The City does not discriminate based on race, color, gender, age, religion, national origin, marital status, sexual orientation, gender identity, or disability (protected characteristics). It will not tolerate any such discrimination(s) by or against its employees or citizens utilizing City programs.
- The Applicant shall not assign or attempt to assign, directly or indirectly, any rights under this Agreement or any instrument referred to herein without the prior written consent of the City in each instance. Any assignee shall be bound by all the terms of this Agreement and associated documents.
- The Applicant and the City each binds itself, its partners, successors, legal representatives, and assigns of such other party regarding all covenants of this Agreement.
- This Agreement and any associated documents will be construed in accordance with and governed by the laws of the State of Florida, without giving effect to its provisions regarding choice of laws.
- This Agreement and payment of any Program funding are subject to the availability of funding.
- All activities authorized by this Agreement are subject to and must be performed in accordance with the provisions of this Agreement and all applicable federal, state, and local laws.
- The Applicant agrees to waive any right to, hold harmless, and indemnify the City (which includes the GCRA), its officials, agents, and employees from suits, actions, damages, liability, expenses, losses, and costs, including but not limited to reasonable Attorney's fees, in connection with this Agreement and any Program administration herein. This provision shall survive termination of this Agreement.
- Nothing in this Agreement may be interpreted as a waiver of the City's sovereign immunity as granted under Section 768.28, Florida Statutes.
- The Applicant acknowledges that the City has the right and responsibility to enforce this Agreement.

Signature of Applicant

Date

STATE OF _____, COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____,

20_____, by _____, who is personally known to

me or who has produced _____ as identification.

Notary Public, State of _____

Notary Signature

My commission expires _____

SECTION D: PROGRAM APPLICANT CHECKLIST

- ❑ Completed application form.
- ❑ Previous year's tax return as proof of household income.
- ❑ Proof of Completion of homeowner education & training workshop

Return completed application to:

In Person

Gainesville Community Reinvestment Area
ATTN: Historic Home Stabilization Assistance Program
2153 SE Hawthorne Road, Suite 223
Gainesville, FL 32641

By Mail

Gainesville Community Reinvestment Area
ATTN: Historic Home Stabilization Assistance Program
PO Box 490, Station 48
Gainesville, FL 32627

FOR GCRA USE ONLY: DO NOT WRITE IN THIS SECTION

Date & Time Complete Application Received: _____

Received by (print name): _____

Reviewed by (print name): _____

Documentation Received:

- Application
- Verification of Income
- Completion of homeowner education and training workshop

Approval:

- Approved
- Denied. Reason _____

Date Applicant notified in writing of Approval/Denial: _____