

**CITY OF GAINESVILLE  
HOUSING DIVISION  
HOUSING PROGRAM SUMMARY**

HOUSING PROGRAMS	PROGRAM DESCRIPTION	TYPE OF ASSISTANCE	AVG. UNITS/YEAR
<b>REHABILITATION PROGRAMS</b>			
	( * = OWNER-OCCUPIED )		
Full Rehabilitation*	Extensive rehab; eliminate all code violations	Deferred Payment Loan and/or Grant	7
Purchase Rehabilitation*	Minor repair assistance for eligible SHIP homebuyers.	Deferred Payment Loan	5
Emergency Repair*	Health/Safety repairs (ie., electrical, plumbing, heating).	Deferred Payment Loan	15
Roof Repair*	Roof Replacement	Deferred Payment Loan	10
Moderate Rehabilitation*	Major Health/Safety repairs (extension of Emergency Repair Program).	Deferred Payment Loan	5
Natural Gas Conversion*	Energy Efficiency; convert LP to natural gas (includes appliances)	Deferred Payment Loan	3
House Reconstruction*	Demolish infeasible structure and rebuild new home on same site.	Deferred Payment Loan	2
Rental Rehabilitation	Work w/ investors to rehab existing units and rent to eligible tenant households.	Deferred Payment Loan and/or Repayable Loan	Varies; Depends on Project
<b>HOMEOWNERSHIP PROGRAMS</b>			
Downpayment Assistance	Downpayment assistance for eligible first-time homebuyers.	Deferred Payment Loan	55
House Recycling	Renovate dilapidated structure and sell to eligible first-time homebuyer.	Deferred Payment Loan	1
New Construction- Cedar Grove II	New single-family development; provide subsidy and downpayment assistance (first-time homebuyers).	Deferred Payment Loan and/or Grant	15
Infill Housing	Build new homes to fill in gaps to revitalize established neighborhoods	Deferred Payment Loan	New Program
<b>OTHER HOUSING PROGRAMS</b>			
Mortgage Foreclosure Intervention*	Bring mortgage payments current to prevent foreclosure	Grant	20
Special Needs Housing	Funding award to eligible non-profit housing providers for special needs housing.	Grant	Varies; Depends on Project

**Note:**

- 1) Rehabilitation Programs assist homeowners on the Housing Division's waiting list.
- 2) Grant- unsecured funding w/ terms and conditions.
- 3) Deferred Payment Loan- secured by mortgage w/ terms and conditions.

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