

| Housing Programs               | Income Eligible Households | Eligible Applicant                    | Program Description  | Type of Assistance | Affordability Period<br>(Per \$/Unit) | Type of Housing | Geographic Area       |
|--------------------------------|----------------------------|---------------------------------------|--|--------------------|---------------------------------------|-----------------|-----------------------|
| <b>Downpayment Assistance</b>  | Very Low, Low, Moderate    | First-Time Homebuyer                  | downpayment and closing costs to purchase a home.  | Due on Sale Loan   | 10 Years                              | New or Existing | Citywide/Target Areas |
| <b>New Construction/Infill</b> | Very Low, Low, Moderate    | First-Time Homebuyer                  | downpayment and closing costs to purchase a home constructed by the City and/or developers.  | Due on Sale Loan   | 10-20 Years                           | New             | Citywide/Target Areas |
| <b>House Recycling</b>         | Very Low, Low              | First-Time Homebuyer                  | downpayment and closing cost to purchase a home acquired and rehabilitated by the City.  | Due on Sale Loan   | 10-20 Years                           | Existing        | Citywide/Target Areas |
| <b>Housing Counseling</b>      | Very Low, Low, Moderate    | Homeowners/<br>Homebuyers/<br>Renters | comprehensive housing counseling and educational programs to reduce homeownership barriers and promote homeownership opportunities. Programs include: homebuyer training, budget/credit counseling, one-on-one counseling, etc.) | N/A                | N/A                                   | N/A             | Countywide*           |

Citywide: home/property located within the city limits of the City of Gainesville

Target Area: City designated Target Areas (CDBG/HOME Consolidated Plan)

\*Partnership w/ Alachua County to jointly sponsor Homebuyer Education and Training Workshops