

**CITY OF GAINESVILLE
HOUSING COMMUNITY DEVELOPMENT**

**HOUSING PROGRAM SUMMARY
FY 2013-2014**

Housing Programs	Income Eligible Households (%AMI)	Program Description	Type of Housing	Geographic Area
Homeownership/Rental Strategies				
Roof Replacement	Very Low, Low	assist homeowners to prevent further damage of homes by replacing deteriorated or leaking roofs	Existing	Citywide
Minor Rehabilitation	Very Low, Low	assist homeowners to improve minor health and safety conditions to preserve the home by repairing and/or replacing roof, electrical, heating, plumbing systems.	Existing	Citywide
Major Rehabilitation	Very Low, Low	assist homeowners to improve major health and safety conditions to preserve the home by repairing and/or replacing roof, electrical, heating, plumbing, and structural systems, including handicap accessibility.	Existing	Citywide
House Replacement	Very Low, Low	assist homeowners with homes that are infeasible to repair due to extensive health and safety conditions. The existing home is demolished and a new home is built on the same site.	Existing	Citywide
Rental Construction	Very Low, Low	assist property owners with rehabilitation or new construction of rental housing.	New or Existing	Citywide
Downpayment Assistance	Very Low, Low, Moderate	assist first-time homebuyers with downpayment and closing costs to purchase a home.	New or Existing	Citywide
New Construction	Very Low, Low, Moderate	provide downpayment and closing cost assistance for infill housing.	New	Citywide
Mortgage Foreclosure Prevention	Very Low, Low, Moderate	assist homeowners who have had a financial hardship to bring their mortgage current to prevent foreclosure of their home.	Existing	Citywide

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

Area Median Income (AMI): Midpoint in the family-income range for a Metropolitan Statistical Area

Gainesville AMI: \$65,400 [Very Low = 30% AMI; Low 80% AMI; Moderate 120% AMI] based on Household Size