

## House Replacement Program



### *Program Guideline*

- **Summary:** The goal of the house replacement program (RHP) is to address housing units that are infeasible to rehabilitate due to the existing major health and safety violations, and the exorbitant cost of repairs required to make these dwellings meet the minimum housing code requirements. Funding for this program will be reserved for homeowners who applied to the Housing Rehabilitation Program for assistance, were determined eligible to participate and their homes were subsequently determined to be infeasible to rehabilitate. However, on a case-by-case basis, the existing homeowner may have owned the property less than the required 5 year timeframe; but due to the health and safety of the family and the unsafe/unhealthy conditions of the property, the HCD Manager may determine that the property should be demolished. Thus, if all other housing rehabilitation eligibility criteria are met, the homeowner may be eligible for the HRP. The RHP program will assist a homeowner with demolishing the existing home and rebuilding a new home on the same site or other equivalent site. The house plans will be provided by the City of Gainesville Housing & Community Development Division.
- **Income categories:** Families who have been determined to be extremely low to low-income households.
- **Terms, Recapture and Default:** The funds shall be made available in the form of a 0% interest rate, 30-year due on sale loan forgivable at the end of the compliance period. A mortgage is recorded on the property. The recipient is required to own and occupy the property as a principal residence during the compliance period.
- **Recipient Selection Criteria:** Applications for assistance under this program will be reviewed and approved based on a first-come, first-served basis. If funds are not available, then the City may establish a waiting list program.