

About The Program

The Homeowner Rehabilitation Program helps eligible residents make essential home repairs using federal funding from the U.S. Department of Housing and Urban Development (HUD), through the Community Development Block Grant (CDBG).

Program Eligibility

To qualify, homeowners must:

- Be listed on the property title (fee simple ownership)
- Have lived in the home for at least one year
- Be current on mortgage and property taxes
- Have no liens on the property
- Carry active homeowners' insurance
- Have less than 10% of the household's value in assets
- Have a household income at or below 80% of the Area Median Income (AMI)

What Does the Program Cover?

Eligible homeowners may receive up to \$20,000 in repair assistance. Covered repairs include, but are not limited to:

- Roofs, walls, decks, stairs, and railings
- Windows, doors, and exterior structures
- Plumbing systems, fixtures, and water heaters
- HVAC systems (heating & cooling)
- Lead or asbestos abatement
- Other critical safety or structural repairs

Loan Terms

The assistance is a 0% interest, forgivable loan with no monthly payments.

- The loan is fully forgiven after 5 years of continued residence.
- 20% of the balance is forgiven each year, starting on the first anniversary of closing.

Other Program Requirements

- Any past bankruptcy must be discharged for at least 2 years.
- You must report significant income changes since your last tax return.

Meeting priority criteria does not guarantee approval.

How To Apply

Submit a complete application with all required documents during the open application window to CDBGRehab@GwinnettCounty.com.

- Funding is limited and first-come, first-served.
- Submission does not guarantee funding.
- Providing false information may result in disqualification or repayment of funds.

For questions or help with the application, contact:

- Gwinnett County Housing and Community Development | 678-518-5094

Initial Eligibility & Onboarding

	1. Submit application to CDBGRehab@GwinnettCounty.com .
	2. Send additional documentation for verification when requested.
	3. Attend orientation meeting, virtually or in-person.
	4. Sign and complete homeowner documentation.
	3. Receive Certificate of Program Eligibility (COPE).

Inspector Procurement and Inspection

	1. Solicit bids from at least three inspectors on the pre-approved list.
	2. Sign Special Stipulations and the Contractors Agreement.
	3. Have your home inspected by the selected inspector.

Scope Development and Contractor Procurement

	1. Review and sign the final scope of work determined by the HCD.
	2. Solicit bids from at least three contracts on the pre-approved list.
	3. Optional: Allow contractors to visit the home to provide the most accurate estimates.

Pre-construction Meeting and Final Loan Closing

	1. Attend an in-person construction meeting to sign and complete closing documents.
	2. Sign the "Notice of Right to Cancel". You have three business days to rescind participation.

Home Rehabilitation

	1. Contractors will begin work. All work must be completed within 60 days of the Notice to Proceed.
	2. Optional: Contractors may request change orders or extensions in writing. Interim inspections for completed work or approved changes may be conducted by the inspector with HCD approval.

Completed Work and Final Inspection

	1. Receive final inspection after completion of work
	2. Sign and complete final documentation
	3. Receive rehabilitation close out documentation



Step 1: Count Everyone in Your Household

This includes all the people who live in your home: adults, children, and anyone else living with you permanently. For example, if you live with your spouse and two kids, your household size is 4.

Step 2: Identify Who in Your Household Earns Income

Now, count how many people in your household, 18 years or older, receive income. This includes wages, salaries, Social Security, disability, retirement, or any other source of income. *Even if only some people in your home earn money, the household size still includes everyone living there.*

Step 3: Add Up All Gross Income

“Gross income” means the total amount earned before taxes or deductions. Add up the gross annual income of everyone in your household who earns money. You can check this on your IRS 1040 documents. For example, if you earn \$45,000 per year and your spouse earns \$35,000 per year; the combined gross household income = \$80,000.

Step 4: Compare Your Household Income to the Income Limits

Look at the chart (provided below) for your household size. Find the maximum allowable income for your size, then compare it to the total household income you calculated. For example,

Step 5: Next Steps if You Qualify

If your household income is **at or below** the income limit for your household size, you may be eligible to apply for the Program. You’ll need to provide documentation to verify income as part of your application.

FFY 2026 HUD Income Limits
 (Effective Date: May 1, 2026)

Household Size	Low Income (80%)
1	\$ 66,000
2	\$ 75,400
3	\$ 84,850
4	\$ 94,250
5	\$ 101,800
6	\$ 109,350
7	\$ 116,900
8	\$ 124,450

CONTACT INFORMATION:

CONTACT	PHONE	EMAIL
Gerald Reid, Program Analyst	678.518.5094	Gerald.Reid@GwinnettCounty.com
Cara Bates, Program Analyst	678.518.6202	Cara.Bates@GwinnettCounty.com
Brandon Johnson, Deputy Division Director	678.518.6055	Brandon.Johnson@GwinnettCounty.com

What types of repairs are covered by the program?

The program typically covers essential health, safety, and code-related repairs such as roofing, plumbing, electrical, HVAC, accessibility modifications, and structural issues. Cosmetic upgrades are not included.

Is there a cost to me as the homeowner?

There is no cost. Eligible homeowners receive assistance as a deferred loan.

Do I have to repay the funds?

The loan is forgiven in five (5) years. The loan balance is reduced by 20% each year on the anniversary of the agreement. If you sell or move out of the home before the five-year term ends, you must repay the remaining balance based on the number of years completed.

Can I choose my own inspector or contractor?

No. Homeowners must request bids from inspectors/contractors from an approved pool to ensure compliance with federal, state, and local procurement rules. HCD will make the final selection on all inspectors and contractors.

How long does the entire process take?

Timelines vary based on homeowner communication, project complexity, funding availability, and scheduling, but it typically takes several months from application to project completion.

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Do I need to leave my home during the repairs?

No, unless HCD requires temporary relocation. If so, you won't receive full relocation assistance under the URA, but per diem assistance will be provided for the duration, as per Gwinnett County's policies. The relocation will last only as long as needed for hazardous material abatement, removal, cleanup, and clearance.

What happens if I fail to provide access to my home during construction or inspection?

Failure to allow reasonable access may result in project delays, termination of the contract, or removal from the program.

What if there's a problem with the work after completion?

The work is usually covered by a one (1) year contractor warranty. Contact the contractor immediately if any issues arise after completion.

Will a lien be placed on my home?

Yes. A lien is recorded to ensure compliance with program terms. The lien may be forgiven after five (5) years if all conditions are met. As stated above, the loan balance is reduced by 20% each year on the anniversary of the agreement. If you sell or move out of the home before the five-year term ends, you must repay the remaining balance based on the number of years completed.

Will the lien affect my ability to refinance or take out a second mortgage?

Yes. Any existing or future liens can impact your ability to refinance. Please call HCD to discuss the process with refinancing while the lien is in place.

How is the scope of work determined, and can I have input on it?

The scope is based on an inspection by a certified housing rehab specialist. Homeowners may review and acknowledge the proposed work and ask questions, but the final scope must meet program and code requirements, not personal preferences. Changes may only be made for unexpected health/safety concerns that arise during construction by way of a Change Order by the contractor. All Change Orders are contingent and may not be approved.

Can I be disqualified after being approved?

Yes. Failure to provide required documentation, missing deadlines, or lack of communication may result in disqualification even after initial approval. Reasonable accommodation will be given to homeowners that request this on their applications.

Who do I contact if I have a problem with the workers or the quality of the work?

You should contact the contractor immediately to discuss the concerns with the work. The homeowner may contact HCD if there are ongoing concerns with work quality.

Can I add my own money to upgrade materials or do extra work?

Not during the program. Mixing personal funds with program-funded work is not allowed, as it violates federal procurement and equity guidelines. You may, after the final inspection and completed work, upgrade your home with your own funds thereafter.

What happens if the contractor doesn't show up or doesn't complete work within the sixty (60) business day timeframe?

Notify HCD immediately. We will investigate and take appropriate action to keep your project on track.

What happens if my home needs more repairs than the program can cover?

If repairs exceed the maximum funding limit (above \$20,000), the scope of work will be prioritized based on health and safety needs. You may need to seek additional funding from outside sources and accept partial work.

What happens if I inherit the home or it's transferred to a family member during the lien period?

The terms of the lien or deferred loan state that the assistance becomes due upon transfer of ownership.

Can I rent out my home or convert it into an investment property during or after the program?

No. The home must remain your primary residence during the entire compliance period. Renting out the home or moving out may trigger repayment. HCD may conduct inspections and monitoring of the property to verify proof of primary residence and homeownership.

Can I upgrade my microwave, oven, fridge, and/or dishwasher?

No. These are ineligible activities with our program.

Can the program repair or replace my driveway, fence, landscaping, or other exterior features?

Generally, no. The CDBG rehabilitation program focuses on essential repairs related to health, safety, code compliance, and structural integrity. Driveways, fencing, landscaping, and other non-critical exterior improvements are not eligible unless they directly relate to accessibility or safety concerns (e.g., replacing a hazardous driveway that prevents safe access to the home).

Can I withdraw from the program after I've been approved?

Yes. You may withdraw before closing at any time, but you must notify the program in writing. If a contract has already been signed or funds have been committed, you may be responsible for certain costs.

What if my income changes after I'm approved? Could I be disqualified?

No. Eligibility is based on income at the time of application.

What happens if I experience an emergency during the rehabilitation (like illness, hospitalization, or job loss)?

Notify the program immediately. Depending on the situation, accommodations or temporary holds may be possible, but communication is key to avoiding delays or termination.

What if I feel overwhelmed or confused during the process? Who can help me?

You can always reach out to HCD. We are here to guide you step-by-step, explain documents, and make sure you understand your responsibilities and rights. We can be reached at CDBGRehab@GwinnettCounty.com or 678-518-6008.

Will the program help with repairs to outbuildings or detached garages?

Outbuildings or detached garages may be considered if they're directly necessary for health or safety (e.g., storage for medical equipment), but cosmetic repairs or improvements to these structures usually aren't covered.