



What financial assistance is available?

Deferred payment loan

- Zero percent interest payments with no monthly payments. The loan is satisfied after five years if you continue to own and live in the home
- If you no longer occupy or sell or transfer the ownership of your home before the end of the five-year loan term, the loan must be repaid
- Heirs of deceased owners who now own and live in the home may assume the loan if their total household income does not exceed the maximum income limits of the program
- A deed to secure debt will be recorded against the improved property

gwinnettcounty
Community Development Program
446 West Crogan Street, Suite 275
Lawrenceville, GA 30046-2439
tel: 678.518.6008
e-mail: rehab@gwinnettcounty.com



Homeowner Housing Rehabilitation Program

gwinnettcounty
Community Development





What is the *Housing Rehabilitation Program*?

The Gwinnett County ***Housing Rehabilitation Program*** is a federally-assisted, community development program which provides financial assistance to make home repairs for homeowners who qualify for the program.

Examples of what the homeowner housing rehabilitation program could do for you:

-  Repair electrical wiring
-  Replace rotted wood or siding
-  Repair damaged walls
-  Replace heating equipment
-  Replace roof
-  Improve energy efficiency
 - Insulation
 - Weather stripping



Replace faulty plumbing



Accessibility improvements for the disabled



How do you qualify?

- You must live in Gwinnett County
- You must own and live in your own home a minimum of one year
- You must be a low- or moderate-income household as determined by HUD guidelines



Clean Title/ Current Mortgage

All city and county property taxes and federal and state income taxes must be paid in full. Your name must be on the title of the property and there can be no outstanding legal judgments against you. You must also be current on your mortgage.



Maximum loan amount

The cost of the repairs cannot exceed \$20,000, as determined by the County's cost estimate.

