

LIMITED REPAIR PROGRAM

RESPONSIBLE AGENCY: The City of Jacksonville's Neighborhoods Department
Housing and Community Development Division
214 N. Hogan Street, 7th Floor
Jacksonville FL 32202
(904) 255-8200



FUNDING SOURCES (All funding is based on availability):
Community Development Block Grant (CDBG)
HOME Investment Partnership (HOME)
State Housing Initiatives Partnership Program (SHIP)

ELIGIBLE GEOGRAPHIC AREA: Jacksonville/Duval County

ELIGIBLE APPLICANTS: Applicant must be the owner and occupant of the property to be rehabilitated. Applicant must be current on their mortgage, property taxes, and provide proof of homeowner's insurance. However, for applicants whose total household income is below fifty percent (50%) of the area median income, the insurance requirement may be waived.

INCOME: Applicants must have a gross annual household income of at or below eighty percent (80%) of the area median income for Jacksonville, adjusted for household size, as published by U. S. HUD. **This includes all income for all household members.**

Family Size	* Maximum Gross Income (80% of Median)
1	\$41,900
2	\$47,900
3	\$53,900
4	\$59,850
5	\$64,650
6	\$69,450
7	\$74,250
8	\$79,050

* The maximum gross income limits are effective as of April 1, 2021 and are adjusted annually

ELIGIBLE PROPERTIES: Owner-occupied, single-family (one to four units) homes.

ELIGIBLE ACTIVITIES: Eligible rehabilitation activities include, but are not limited to, the following:

- Roofing
- Structural
- Kitchens
- Doors
- Septic Tanks
- Electrical
- Flooring-Walls-Ceilings
- Baths
- Exterior Paint (Required)
- Lead-Based Paint Testing & Remediation
- Plumbing
- Heating
- Water Heaters
- Windows
- Drainfields

FUNDING LIMITATIONS: The maximum assistance amount available for each home is \$55,000. Maximum assistance may increase or decrease based on funds availability and the accompanying regulatory requirements. If the needed repairs to rid the home of unsafe or unsanitary conditions and preserve the structure exceed the maximum assistance amount, the structure may be deemed ineligible with no assistance provided.

MORTGAGE STRUCTURE: The City's financial assistance will be provided in the form of a deferred payment loan, at zero percent (0%) interest, for a term of up to fifteen (15) years. No monthly payments will be due and the loan balance will decrease on a pro-rated basis annually for the mortgage term as long as the property remains the applicant's primary residence.

ASSUMABILITY: In the event the borrower either transfers title to the property or moves from the premises prior to the expiration of the term of the loan, the principal balance of the loan shall immediately become due and payable. In the event of death of the borrower prior to the expiration of the loan period, the loan shall continue in force as long as a member of the immediate family lives in the housing unit, meets the income level requirements, and maintains the home as their primary place of residence.