



Special Purpose Home Repair Program

DeKalb County Community Development Department

The Special Purpose Home Repair Program (SPHRP) is designed to assist DeKalb County seniors (aged 62 and over) and disabled adults (aged 21 and over) in repairing property conditions that threaten the subsistence of their homes or present threats to health or safety due to hazardous and/or unsanitary conditions. The DeKalb County Community Development Department administers the program and provides the assistance to eligible applicants in the form of a deferred payment forgivable loan. The loan is forgiven if the applicant maintains the property as the primary residence for a five-year period.

The program is funded through the U.S. Department of Housing and Urban Development's (HUD's) Community Development Grant (CDBG). Program requirements conform to CDBG requirements and other HUD guidance.

Homeowner Eligibility Requirements

- Homeowner must be at least 62 years of age or legally disabled and 21 years of age or older.
- Property to be repaired must be the homeowner's principal place of residence.
- Homeowner must be listed on the title currently and have been listed on the title for the most recent twelve (12) months prior to applying for home repair assistance.
- Homeowner must hold clear title to the property.
- Homeowner must not currently hold title to or have financed more than one (1) residential property.
- Homeowner must not be under bankruptcy protection at the time of application.
- Homeowner's Federal and State income taxes must be in a current status.
- Total Household income cannot exceed 60% of the Area Median Income (AMI), as defined by HUD, based on household size. HUD's Household income guideline are as follows:

2021 HUD Income Guidelines

Household Size	1	2	3	4	5	6	7	8
Maximum Income 60% AMI	\$36,240	\$41,400	\$46,560	\$51,720	\$55,860	\$60,000	\$64,140	\$68,280

Property Eligibility Requirements

- The property to be repaired must be located within the DeKalb County, Georgia jurisdiction. Properties located in the incorporated City of Atlanta areas within DeKalb County boundaries are not eligible.
- The property must be a single family detached home. **Townhomes, duplexes, condominiums, cooperatives, and mobile homes are not eligible.**
- The property condition must be able to pass the legally required building permit process.
- Property real estate taxes must be current.
- The total for all property liens cannot exceed \$5,000.
- Requested repairs must not be part of an existing homeowner's insurance claim, or repair/rehabilitation project.
- Properties that previously received repair or rehabilitation funding from the DeKalb County Community Development Department are ineligible.

Eligible Repairs

- **Heating/Cooling Systems:** Failure of the Main Source of Heating and Cooling
 - Heat Pump,
 - HVAC Unit
- **Plumbing:** Plumbing Leaks or Failure of Water Supply Components
 - Waterlines,
 - Water Pumps
 - Hot Water Heaters
- **Electrical:** Damaged or Non-Working Electrical System or Wiring
 - Electrical Boxes (Breaker/Fuse
 - Basic Wiring
- **Roofing:** Roof replacement or Failure of Roofing Components
 - Shingle
 - Gutters
 - Flashing

Additional Special Purpose Home Repair Program Information

- Homeowners must submit a completed pre-application card prior to the July 21, 2021 deadline.
- Upon eligibility determination, Community Development will ask eligible homeowners to submit a formal program application.
- The program provides repair assistance (up to \$12,000) in the form of a Deferred Payment Forgivable Loan with no installment payments and a 5-year affordability period. The program may provide an additional \$2,000 in handicap accessibility items (grab bars, ADA toilets).
- The homeowner must continuously occupy the property as the primary residence for a five (5) year period (the affordability period) following the execution date on the loan documents. **After the homeowner satisfies the five-year affordability period requirement, 100% of the loan balance is forgiven.**
- Selected homeowners will sign loan documents, including a Loan Agreement, Deed to Secure Debt and Promissory Note. The Deed to Secure Debt will be filed as a lien against the repaired property.
- All eligible repairs will be completed by contractors that have been pre-qualified by DeKalb County.
- The Community Development Department will **not** maintain a waiting list. Applicants who are not selected may apply during subsequent application periods.

How to Apply

- Obtain a Special Purpose Home Repair Pre-Application Card at a DeKalb County Public Library or at the Community Development website:
<https://www.dekalbcountyga.gov/community-development/dekalb-first-time-homebuyersdown-payment-assistance-program> .



- The homeowner must complete and submit a completed Pre-Application Card to the DeKalb County Community Development Department on or before 3 PM on July 21, 2021. Incomplete Pre-Application Cards will not be reviewed.
 - Pre-Applications may be obtained and submitted on line at <https://www.dekalbcountyga.gov/community-development/dekalb-first-time-homebuyersdown-payment-assistance-program>
 - Pre-Applications may be mailed or placed in the box at the office door of the address shown below.

DeKalb County Community Development Department
750 Commerce Drive, Suite 401
Decatur, GA 30030
- The Community Development Department will randomly select 150 pre-applications for review. After review is complete and initial eligibility is determined, Community Development will notify eligible applicants and request that they complete a formal application for final eligibility determination. **Please note: Incomplete Pre-Application Cards will not be reviewed.**
- Community Development will send a written notification to applicants who are not accepted during this application period. Applicants who are not selected may re-apply during the next open application period.

**Open Application Period: June 21, 2021 through 3 PM on
July 21, 2021**

**For additional information call 404-313-4380 or email
sphr@dekalbcountyga.gov**