



Ground breaking for a new playground.



Surveying the neighborhood for opportunities.



Cutting and clearing public lanes.



### Household Income Limits

Apply To Some Products

**Median Income = \$64,900**

HUD income limits, effective June 2017, for CDBG and HOME funded projects. Subject to change without notice.

- 1-Person Household = \$36,350
- 2-Person Household = \$41,550
- 3-Person Household = \$46,750
- 4-Person Household = \$51,900
- 5-Person Household = \$56,100
- 6-Person Household = \$60,250
- 7-Person Household = \$64,400
- 8-Person Household = \$68,550
- Additional Per Person = \$4,150

### Contact Information

Housing Department  
PO Box 1027  
Savannah, GA 31402  
(912) 651-6926

[www.savannahga.gov](http://www.savannahga.gov)



October 14, 2017



An  
**Edgemere-Sackville**  
**Neighborhood Improvement**  
**Partnership**  
**Impacting**  
**Private Property**  
**Public Property**  
**Public Safety**  
**Public Engagement**



## Homeowner Opportunities

Eligible Edgemere-Sackville Savannah Shines homeowners may qualify for home repair and property improvement assistance. Houses must be owner-occupied and habitable. Repairs can correct one or two major problems but do not result in complete renovations. Typical repairs include roofing and exterior paint. Electrical, plumbing, and heating/cooling repairs may be possible. Tree pruning, driveway installation, erosion preventing sod or ground cover, fencing and security lighting may also be possible.



**Volunteer Home Repair Program:** The City's Housing Department (HD) can provide homeowners with material purchase and house prep grants. Volunteers install materials and make improvements at no charge.

**Minor Home Repair Program:** The HD can provide small grants/loans to homeowners who hire contractors of their choice to make repairs.

**Veterans Home Repair Program:** The HD helps veterans and surviving spouses of veterans apply for Federal Home Loan Bank forgivable loans (grants) from participating local banks. Homeowners hire contractors of their choice to make repairs.

## Home Buyer Opportunities

Eligible Edgemere-Sackville Savannah Shines first time home buyers may be eligible for Housing Department (HD) down payment, closing cost, and/or gap financing. Buyers must qualify for primary financing from a participating lender, contribute at least \$1,000, and meet household income requirements. Houses may be new or existing and must meet building code and/or housing standard requirements. Tenants cannot be displaced. HUD sale price limits apply. Pre-1978 houses cannot have peeling paint.



**DreamMaker Purchase Program:** Up to \$15,000 available in down payment, closing cost, and/or gap financing for existing houses listed for sale. Up to \$40,000 may be available for newly built or fully renovated houses approved by the Housing Department.

**DreamMaker Housing Development Program:** The HD may provide builders/developers with house construction or renovation financing and other incentives.

**Employer Assisted Home Purchase Program:** The HD can establish employee down payment programs with interested employers like it did with St. Joseph's/Candler Health Systems.

## Rental Opportunities

Eligible Edgemere-Sackville Savannah Shines landlords may be eligible for Housing Department (HD) and/or Community Housing Services Agency, Inc. (CHSA) home repair and property improvement financing of up to \$15,000 per two-family or \$10,000 per one-family dwelling. Landlords have to match HD/CHSA repair loans dollar-for-dollar. Landlords who provide \$2 or more for every \$1 HD/CHSA for repairs may be eligible to have part of their HD/CHSA loan forgiven.



HD/CHSA loans can have interest rates as low as 0% with repayments being deferred for up to 15 years—1 year for each \$1,000 borrowed. Incentives may apply when tenants participate in color, finish and/or scope-of-work selection. Dwellings must meet minimum housing and property maintenance codes as determined by City inspection before and after repairs. Building envelope improvements, tree pruning, driveway installation, erosion preventing sod or ground cover, fencing and security lighting are eligible and may be required. Pre-1978 houses cannot have peeling paint. Tenants must be income eligible and rents cannot exceed HUD published Fair Market Rents. Tenants cannot be displaced as a result of improvements.