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### PRESS RELEASE:

## Homeowner benefits' program in Oakwood

(Oakwood) A year ago, Oakwood's mayor Lamar Scroggs received official notice of a federal grant to assist qualified homeowners with down payments or home renovations. Four homeowners can attest to the program's value as awards have been made.

The Community Home Investment Program (CHIP) is administered by the Georgia Department of Community Affairs thru its local office, Home Development Resources, Inc. Larry Sparks is Oakwood's planning director who coordinates the program for the city. "Applicants must meet family gross income requirements and properties must be in a qualifying locale," Sparks said, "and we participate with CHIP to implement our comprehensive master plan and its housing element which identifies aging housing stock."

Two homeowners received down payment assistance loans totaling \$7500, and two additional homeowners received rehabilitation loans totaling \$30,000.

Applicants who were awarded loans are required to accept counseling in finance, home management, mortgage procedures and livability in a home. Responding to the documented need for real estate products -- either a free-standing home or condo or existing home in need of rehabilitation -- high standards accompany the awards.

Mary Ledbetter coordinates the Home Development Resources office. She said, "this program helps improve the housing stock for the City of Oakwood and the rehabilitation work helps the neighborhoods."

Sparks added, "there is associated economic activity as a result of the grant and loan money. It's good to see the plans become realities."

Mayor Lamar Scroggs concurs, saying "a respected friend describes this as 'a hand, not a hand out' and that's the results the people who wanted to own a home are seeing."

Homes on Tara Drive, Oakwood Road, Academy Street and Nellie Drive are included among the awards. Any US citizen or legal permanent resident may apply at 2380 Murphy Boulevard in Gainesville or telephone 770.287-1800.