

Community meetings discussing the Community HOME Investment Program Grant will be held on September 13th at 11:00 a.m. and 5:30 p.m.

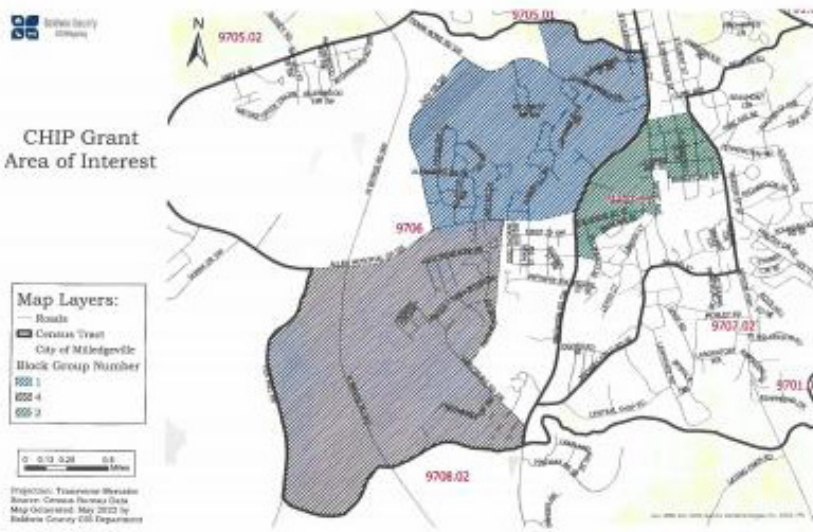


SCAN ME

1601 N. Columbia Street | Suite 220 (Commissioners Meeting Chambers)

For more information on the grant and to learn about eligible addresses, use your smartphone camera to scan this code >>>

Fast Facts About the Community Home Investment Program Grant



Baldwin County received a Community HOME Investment Program (CHIP) grant this year. The purpose of the CHIP is to provide safe, decent, and affordable housing in Georgia. Baldwin County will use these funds to rehabilitate owner-occupied homes in the census tracts and blocks in the unincorporated areas identified in the graphic to the left.

CHIP Grant Requirements:

- First consideration will be given to citizens over 60 years of age and citizens who are disabled.
- Homes must be properly owned as per 24 CFR 92.254.
- Gross household income must be less than 50% of the average median income for the county as established by HUD.
- Must be a homeowner in the Census Tract 9706 Block Group 1 or 4, or Census Tract 9707.01 Block Group 2 or 3.
- Must have and maintain fire insurance.
- Must have property taxes paid up to date.
- Eligible houses will be rehabilitated and not reconstructed.
- After rehabilitation property value limit not to exceed 95% of the median property values for the area as per 24 CFR 92.254.

Baldwin County CHIP Informational Meeting
September 13, 2022**Project Implementation Schedule**

- 1) Pre-Application – County will release and accepts pre-applications beginning September 13th and hold two meetings that same day to provide information to the public on the CHIP Program Application process and requirements. The pre-application form will ask for you to provide answers to various questions and provide your estimated annual income for the household. All things equal, the county will give preference to those homeowners that are elderly (60 years or older) and/or disabled.

On September 23, 2002 county staff will place eligible pre-applications in a lottery system and rank from 1 to 10. The first application drawn will be ranked one, the second one ranked two, etc. It is the county's intention to begin with the first 3 homes, and once those are under contract, begin the next 3 homes until CHIP funds are exhausted.

- 2) Once the County reviews the pre-application to determine if you appear to pre-qualify for housing assistance, the County's Rehab inspector will contact you to schedule a pre-inspection. The purpose of the pre-inspection is to determine if it is financially feasible to rehab your house. Because we are required to bring the house to code, we need to make sure that it is possible to do that as we are not rebuilding homes with this grant funding.
- 3) If your house passes the pre-inspection, you will be contacted by mail to complete the full application. You will be given a list of documents that you will need to provide (income information, property deed showing ownership, bank statements, etc.), and we will schedule a date/time to meet individually with applicants.
- 4) If you qualify for the program and elect to participate, you will be contacted to schedule a lead-based paint inspection (any home built prior to Jan 1978) and a thorough rehab inspection. The housing inspector will determine a list of work items needed to bring the house to code. It is at this time that you should mention to the inspector any problems that you are having in your home. We will not guarantee that we will be able to include every item that you mention to the inspector, but he will make a note of it and it will be considered. This is the point where the County will incur expenses (lead-based paint inspection is being done by a private company) and effort will be made to have you participate in the program. It would be ideal at this time to know if you have any reservations about the program.
- 5) Once inspections are complete, the housing project must be pre-set up with the funding agency and once approved, we will bid the work to contractors who have pre-qualified to participate in the program. They will be state licensed contractors who will have insurance. A contractor must be on the pre-approved list to bid on this work. The contractors will have

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FUNDING PROCUREMENT * GRANT ADMINISTRATION

the opportunity to walk through your house to take measurements, etc. for their bid. You will be notified when the date/time is determined for the contractor walk through.

- 6) We will open bids at a scheduled date and time and recommend award to the lowest bidder. We will then schedule a pre-construction meeting for the homeowner, contractor, and County to meet in person to review the work write up and sign contract documents and “loan” documents. At the pre-construction meeting, we will set a construction start date that is approximately 3 weeks following the pre-con meeting.

Important Items to Note

- 1) The homeowner’s requirement to receive assistance is that we will execute a “deferred payment loan” that will result in a lien being placed by the County on your property for 5 years. During these 5 years, if you own and occupy your property, you do not have to repay any of the funds. If during the 5 years, you want to abandon, sell, or rent your property, there is a repayment requirement or a rent regulatory agreement that sets a maximum monthly rent that can be charged during the 5-year period. The repayment amount will be based on what year of the 5 years you are in at that time. If something should happen to the homeowner, if your property heir or family member continues to live in the home, there is no action. Homeowner will have to insure the property during this time, add the county as a co-insured and provide a certificate of insurance to the County.
- 2) Please prepare yourself that you will likely have to temporarily move out of your home during the abatement of lead-based paint and/or significant rehabilitation work. We give the contractor 90 days to complete work. The grant does not pay for temporary relocation expenses as this is a volunteer program. We will provide a PODS storage unit to be on site. The storage unit will need to be emptied immediately upon completion of the construction work. Once we put the project out to bid, it will be a good time to get any moving supplies (boxes, tape, etc.) and start packing your belongings, purging items that you no longer intend to keep and finding someone to help you move heavy items. The contractor does not do this as part of their contract.
- 3) This program involves the coordination and work efforts of several parties. Both the County and I are anxious to get this program underway and will be diligently working on our part to ensure that happens; however, we do have times that we wait on the funding agency to do their part. Please provide working telephone numbers that are regularly answered so that we can reach you during the project implementation phase. Please know that the county will communicate with you as we move through the process. We ask that you be patient because if there is ever a lull in the program, it will be because we are waiting on the funding agency and that is not anything we can control.

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U.S. DEPARTMENT OF HUD
STATE:GEORGIA

----- 2022 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Atkinson County, GA								
30% LIMITS	12900	14750	16600	18400	19900	21350	22850	24300
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
60% LIMITS	25800	29520	33180	36840	39840	42780	45720	48660
LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
Bacon County, GA								
30% LIMITS	12900	14750	16600	18400	19900	21350	22850	24300
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
60% LIMITS	25800	29520	33180	36840	39840	42780	45720	48660
LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
Baker County, GA								
30% LIMITS	13100	15000	16850	18700	20200	21700	23200	24700
VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
60% LIMITS	26220	29940	33660	37380	40380	43380	46380	49380
LOW INCOME	34900	39850	44850	49800	53800	57800	61800	65750
Baldwin County, GA								
30% LIMITS	13300	15200	17100	19000	20550	22050	23600	25100
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
60% LIMITS	26640	30420	34200	37980	41040	44100	47100	50160
LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
Banks County, GA								
30% LIMITS	13300	15200	17100	19000	20550	22050	23600	25100
VERY LOW INCOME	22200	25350	28500	31650	34200	36750	39250	41800
60% LIMITS	26640	30420	34200	37980	41040	44100	47100	50160
LOW INCOME	35500	40550	45600	50650	54750	58800	62850	66900
Ben Hill County, GA								
30% LIMITS	12900	14750	16600	18400	19900	21350	22850	24300
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
60% LIMITS	25800	29520	33180	36840	39840	42780	45720	48660
LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850
Berrien County, GA								
30% LIMITS	12900	14750	16600	18400	19900	21350	22850	24300
VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
60% LIMITS	25800	29520	33180	36840	39840	42780	45720	48660
LOW INCOME	34400	39300	44200	49100	53050	57000	60900	64850

Baldwin County
2022-101 Community Housing Investment Program (CHIP)
Pre-Application – Housing Rehabilitation

1. Date and Time: _____

2. Name of Applicant: _____ Applicant Date of Birth _____

3. Applicant Phone Number: _____

Applicant Email: _____

Person and number to contact if we cannot reach you: _____

4. Street address of applicant: _____

5. City, State, Zip Code: _____

6. Do you own your home? _____ yes _____ no

7. What is the estimated annual income of household? _____

8. Source of Income

Wages _____

Self Employment _____

Social Security _____

Social Security Disability _____

Other _____

9. Number of people in household and their current ages: _____

Is homeowner disabled / handicapped? _____ If yes, please explain:

10. Participation in this program will likely result in you having to temporarily move out of your home during construction. Please explain where you would be able to live during construction.

FOR OFFICE USE ONLY:

1. Date and Time Application was Received: _____

2. Property is located within the 2022 CHIP Target area _____yes _____no

3. Applicant is at or below 50% AMI? _____yes _____no

4. Homeowner is aged 62 years or older _____yes _____no

5. Homeowner is disabled _____yes _____no