

HOMEOWNER REHABILITATION

Community HOME Investment Program (CHIP)

The Department of Community Development now has repair funds available for very low (50%) income limit homeowners, who live within the incorporated city limits.

The Community HOME Investment Program grant was created by HUD and funded through the Georgia Department of Community Affairs (DCA) for local governments wishing to preserve housing in their communities. The City of Brunswick received a CHIP grant in 2013 to assist eligible homeowners 62 years of age or older with the rehabilitation of their homes. This loan has a zero interest rate, with no required monthly payments. In addition, up to 100% of the original debt may be forgiven over an 11 year affordability period, if the homeowner complies with program conditions.

Grant requirements include the following:

- Gross household income must be below the income limit of 50% AMI (Area Median Income) per family size as established by HUD for Brunswick, GA MSA (see chart).
- Families with income less than the statewide 50% AMI adjusted for family size will not make a monetary contribution.
- Must have proof of ownership.
- Must be owner's principal residence.
- Must have valid homeowners insurance.
- Must have property tax paid up to date.
- Families must arrange and pay for temporary relocation if it is required because of the construction work that will be done.
- The house must be inspected and found feasible for rehab.



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Community Development

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Hours

Monday - Friday: 8 A.M. to 5 P.M.

Family Size	City of Brunswick 2015 Income Limits (50% AMI)
1	\$19,400
2	\$22,150
3	\$24,900
4	\$27,650
5	\$29,900
6	\$32,100
7	\$34,300
8	\$36,500