



Department of Community Development
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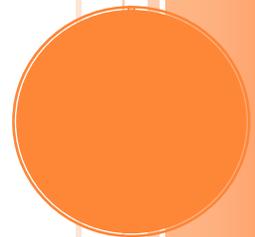
HOMEOWNER REHABILITATION ASSISTANCE PROGRAM (CHIP)

Community HOME Investment Program

The intent of this program is to assist homeowners who are 62 years of age or older who lack the resources to address a housing problem that poses a threat to the health and/or safety of the occupant.

Valerie L. Stallworth, Program Coordinator
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9/18/2013



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Community HOME Investment Program

General Information

CHIP (Community HOME Investment Program) Grant for Housing Rehabilitation

What is the "CHIP" grant?

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 very low 50% income limits homeowners 62 years of age or older with the rehabilitation of their homes.

Who is eligible to participate in the CHIP program?

Grant requirements include the following:

- Must own a home within the City of Brunswick's targeted census block groups (**see map**).
- 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 on page 3).
- 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.

How can a homeowner receive a CHIP Grant Application?

You may pick up a **Pre-Screening Application** at the City of Brunswick, Department of Community Development Office at 601 Gloucester Street, 2nd floor Room 221 Brunswick, Georgia.

Full Applications will be available after the family is notified by the Program Coordinator. Applicants must then turn in a complete application that includes income verification and other necessary documents to be placed on the official “wait list”. Qualified applicants on the wait list will be notified if they have been approved. The grant funds will be used for qualified and approved applicants in the order in which they appear on the wait list so long as funds are available.

What can the Rehabilitation Assistance cover?

Homes must be brought up to state and local codes. Purely cosmetic changes are not generally included. The rehabilitation of housing may include, but may not be limited to the following:

- Repair and/or replacement of deteriorated roof systems, structural or foundation components, or windows and doors.
- Repair and/or replacement of electrical systems, including updating to 200 amp service.
- Repair and/or replacement of faulty plumbing.
- Repair and/or replacement of substandard heating or cooling systems.
- Energy conservation - weatherization activities.
- Provision for handicap accessibility when needed.
- Lead Hazard removal activities, where necessary.
- Other repairs to make the house compliant with current building codes.

Is the CHIP grant a loan and do recipients have to repay it?

It is a zero interest deferred payment loan. The maximum grant award is \$49,000 (including costs for lead paint abatement if needed).

Recipients must sign loan documents that will become a “forgiven” mortgage or lien against their home that does not have to be re-paid as long you follow these conditions during the loan “affordability period” of eleven years:

- You must remain as the primary occupant of your home.
- You cannot rent or lease your home to someone else.
- You cannot sell or transfer your house to someone else.

- You cannot take out a new loan or mortgage against the house.
- You must maintain insurance on the property and pay your property taxes.

If these conditions are not met, you will be obligated to back the portion of the loan still due at that time.

Tips for Applicants:

- Make sure you have the documents you will need readily available, including the title to your house or other proof of ownership.
- Remember that eligible homeowners will be assisted on a “first come-first served” basis after they have turned in a **COMPLETED application that includes all required documentation.**

For more information, contact:

Valerie L. Stallworth, Program Coordinator

Department of Community Development

City of Brunswick

Ph: 912-267-5530

Email: vstallworth@cityofbrunswick-ga.gov



TARGETING 62 YEARS OF AGE OR OLDER

FY 2015 Income Limits Brunswick, GA MSA

Meet financial requirements as required by HUD specifications (very low 50% income limits):

Family Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
50% Income Limits	\$19,400	\$22,150	\$24,900	\$27,650	\$29,900	\$32,100	\$34,300	\$36,500

INCOME LIMITS SUBJECT TO CHANGE

Applicants interested in participating in the Homeowner Rehabilitation Assistance Program must complete an application with Coastal Georgia Area Community Action Authority, Inc. located at One Community Action Drive, Brunswick, GA 31521 partnering with the City of Brunswick's Community HOME Investment Program (CHIP). To get more information about the weatherization program, please contact Kyle Woodrow, Weatherization Coordinator @ (912)264-3281 Ext. 126.

Conflict of Interest

No employee or official of the City of Brunswick who exercises policy or decision-making functions or responsibilities in connection with the planning and implementation of the program shall be eligible to participate in the program. All other City employees shall be eligible to participate in the program upon approval of the City Manager or his designee.

DEPARTMENT OF COMMUNITY DEVELOPMENT FAIR HOUSING

The Department of Community Development with the City of Brunswick is committed to providing all persons with equal access to its services, programs, activities, education and employment regardless of race, color, national origin, religion, sex, familial status, disability, or age. For reasonable accommodation, please contact Shauntae Walker, CDBG Program Manager at (912)280-1820 or via email: styson@cityofbrunswick-ga.gov

