# Community HOME Investment Program (CHIP)



#### Eligible Activities:

- □ Homeowner Rehabilitation or Reconstruction Assistance
- New Construction of Single Family Homes for Resale
- □ Down payment assistance (2011-2014 grants only)

# Eligible Communities

- □ Cities and County Government that do not already receive HOME allocation
- Nonprofits
- □ Public Housing Authorities

#### DCA's Goal for CHIP Funds

#### To locate funds:

- □ In areas of need
- □ To communities with the highest capacity to undertake the work
- In communities with a clear housing plan

How will CHIP add to other community efforts for positive change?

#### CHIP Awards GICH Communities 2011 0 Alumni 2012 Participant WALKER WHITE 2013 LL MAK MJ **Percent Poverty** 2014 BANKS 0% - 19% FICO CHEROKEE 20% - 49% JACOO CLARKE COLETHORPE 50% - 100% Poverty: ACS 2010-2014 5yr Estimates by Block Group MORMAN WO-RRO State Average: 20.9% WILKINSON SCREVEN TWICGS EMANUEL ALE GEE PUSTON BLECKLEY ZHATTA LOOC NEED PURMSK гозмья WILCOX SHATHAM TELFAR O<sub>s</sub> LONG APPLING T. RNER DOUGHE ! MONTOS-PAR Y ATK BOOM CHAR TON **O**OMAS BROOKS

#### Current Grantees

2011-2014 Grants:

- □ \$22 Million
- □ 73 Grants
- □ 57 Recipients (Cities, Counties, Public Housing Authorities, and Nonprofits)

Americus	Fitzgerald	Plains
Arlington	Floyd County	Rockdale County
Atkinson County	Fort Valley	Rome
Brunswick	Gainesville	Sandersville
Cairo	Grady County	Sumter County
Camilla	Greensboro	Sylvester
Colquitt	Hall County	Taliaferro County
Columbus/Muscogee County	Harlem	Thomasville
Coolidge	Hawkinsville	Tift County
Cordele	Hinesville	Tifton
Covington	Hogansville	Troup County
Dalton Housing Authority	Home Development Resources	Upson County
Dalton	Housing Authority of Newnan	Valdosta
Dalton-Whitfield CDC Corp.	Jackson County	Vienna
Dawson	JC Vision and Associates, Inc.	Wadley
Donalsonville	Jeff Davis County	Washington
Dooly County	LaGrange	Waynesboro
Douglas	Meigs	West Point
Family Community Housing Association, Inc.	Murray County	Whitfield County

# 2016 CHIP Application

- \$4 Million
- □ \$300,000 for Rehab
- □ \$600,000 for New Construction and/or
- □ \$600,000 for mix of Rehab and New Construction
- □ Plus 2% for administration

Deadline: Friday March 18, 2016 at 4:00 p.m.

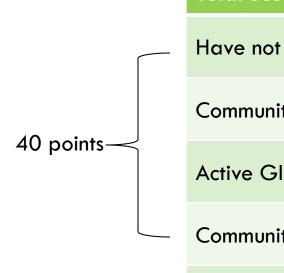
# Program Design Example

\$612,000 for mix of rehab & new construction:

- □ Build 3 homes at \$100,000 each for resale
- □ Rehab 3 homes at \$50,000 each
- □ Rehab 6 homes at \$25,000 each

Total households assisted: 12

# Scoring



Total Score	100 points
Have not received funds in 5 years	5 points
Community need and poverty	20 points
Active GICH communities	10 points
Community revitalization efforts	5 points
Grants management experience	25 points
Project management experience	30 points
Budget match %	5 points

→ 60 points

# Affordability Periods

Declining balance recapture (CPD-12-003)

For Homeowner Rehab:

- □ 5 Years for Rehab
- □ 10 Years for Reconstruction

For New Construction:

□ 15 Years

#### Income Limits

□ All households assisted (home buyers and homeowners) must be under 80% of the area median income.

□ To find the income limits for your area go to:

**HUD Section 8 Income Thresholds** 

# **Property Standards**

- Must meet HUD's Uniform Physical Conditions
   Standards (UPCS)
- Must meet the following:
  - International Residential Code
  - International Plumbing Code
  - National Electrical Code
  - International Energy Conservation Code
- Visit-ability Standards (disability accessible)

# Project Deadlines

- □ 12 month max from set-up in IDIS to first draw
- 4 year max from agreement to sale
- 9 months from construction completion to sale or it reverts to rental = 20 years of affordability monitoring and maintenance



#### Questions and Resources

■ Direct contact:

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- CHIP Application and Information Website: Google: <u>DCA CHIP</u>
- HUD HOME Investment Partnership Program
- DCA Housing Outreach Staff
- Regional Commissions
- Grants Administrators

#### Links

These are from the other slides copied here for your reference:

DCA CHIP Program:

http://www.dca.state.ga.us/housing/housingdevelopment/programs/homeinvestment.asp

Georgia Initiative for Community Housing:

http://www.dca.state.ga.us/communities/CommunityInitiatives/programs/GICH.asp

**HOME** regulations and guides:

https://www.hudexchange.info/programs/home/

Census data map:

http://georgia-dca.maps.arcgis.com/home/webmap/viewer.html?webmap=37ea2152c1c046f38f888c86bcb249af

**HUD Section 8 income limits:** 

**HUD Section 8 Income Thresholds** 

DCA Housing Outreach Team regional map:

http://dca.state.ga.us/communities/CommunityInitiatives/documents/HousingOutreachTeammaprev 06 03 13.pdf

Map of Regional Commissions

http://www.dca.state.ga.us/development/planningqualitygrowth/documents/laws.rules.guidelines.etc/map.regions.pdf