



GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS

PRESENTS

WHAT IS CHIP?



Community HOME Investment Program

Funded by the HUD HOME Program

Not a direct beneficiary program

Average of 10 - 15 awards each year

Awards an annual allocation statewide to provide affordable housing across Georgia



How does CHIP meet the Affordable Housing needs of Georgians?

Construction of new single-family homes

Owner-Occupied Housing Rehabilitation

Acting as a Resource Center for citizens across the state seeking housing assistance



**Estimated
\$90+ Million
awarded
since 2010.**



**Awards made to
over 200 PHA's,
local
governments &
non-profits.**



**Over 1000
households
assisted across
Georgia.**

How Can



Impact Your Community



Georgia Department of Community Affairs

How Does CHIP Impact My Community?

- Through the construction of affordable single-family housing, providing safe, decent, and affordable housing in local communities.
- Through owner-occupied homeowner rehabilitation, allowing those in need to remain in their homes.







What does CHIP Provide?

NEW CONSTRUCTION

- Up to \$1.5 Million for New Construction/Reconstruction
- Used to acquire, rehab, or construct new single-family homes to be sold to income-eligible buyers.
- Single-family units are defined as structures with 1 to 4 units
- Income-eligible = up to 80% AMI (Area Medium Income)

Owner-Occupied Rehab

- Up to \$500K for owner-occupied rehabilitation/reconstruction
- Single-family units are defined as structures with 1 to 4 units
- Income-eligible = up to 80% AMI (Area Medium Income)



Who Can Apply?



LOCAL GOVERNMENTS



PUBLIC HOUSING
AUTHORITIES



NON-PROFITS

CHIP Application

- Two Application Types
 - Owner-Occupied Housing Rehabilitation
 - Single-Family New Construction
- Applicants may only apply for one grant type.
- Application cycles open in October and are due by January 31st.
- Applicants must register and apply online via a grants management portal.
- Application fee is \$500.

GRANT APPL



CHIP Application Scoring



BUDGET

NEED

CAPACITY/RESOURCES

MASTER PLAN



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GRANT TYPES

Owner-Occupied Housing Rehabilitation Grant

- \$500,000 grant for housing rehabilitation/reconstruction
- Up to \$75,000 per home for repairs, lead-based paint testing & abatement
- \$7,500 per home for in-project delivery costs for the grantee
- Funds provided to the homeowner as a 0% interest forgivable loan



Single-Family New Construction

- Up to \$1.5 Million for New Construction/Reconstruction
- Used to acquire properties for rehab or construct new single-family homes for sale
- Single-Family units are defined as structures with 1 to 4 units
- Properties must be sold to income-eligible homebuyers

Set-Aside Awards



- Awards will be made to applicants that would normally not receive a CHIP award. The applicant must:
 - Be a Local government
 - Have a need for owner-occupied housing rehabilitation
 - Not received CHIP funds or State CDBG funds for housing in the last ten years
 - Demonstrate current and/or past community development efforts to better improve their community.
 - Must procure a grant administrator to be eligible.



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RESOURCES

HELPFUL LINKS



CHIP Website: [Community HOME Investment Program \(CHIP\) | Georgia Department of Community Affairs](#)



DCA Guide to Services: [Guide to Services FY2025 by GA DCA – Issuu](#)



DCA Regional Representatives Contact: [Contact Us | Georgia Department of Community Affairs](#)



Georgia Regional Commissions: [Home - Georgia Association of Regional Commissions](#)



CHIP Team Contacts

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Thanks!



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