

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 singlefamily 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



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 incomeeligible 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 owneroccupied 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.







CHIP Application Scoring

BUDGET



NEED

CAPACITY/RESOURCES

MASTER PLAN



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 inproject delivery costs for the grantee
- Funds provided to the homeowner as a 0% interest forgivable loan

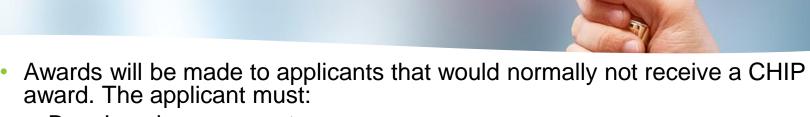


Single-Family New Construction

- 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



- 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.



RESOURCES



CHIP Website: Community HOME
Investment Program (CHIP) | Georgia
Department of Community Affairs



DCA Guide to Services: <u>Guide to</u> <u>Services FY2025 by GA_DCA – Issuu</u>



DCA Regional Representatives
Contact: Contact Us | Georgia
Department of Community Affairs



Georgia Regional Commissions:

<u>Home - Georgia Association of Regional Commissions</u>

HELPFUL LINKS



CHIP Team Contacts

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Thanks!



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