



Community HOME Investment Program



**GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS**

CHIP Purpose

The purpose of the Community HOME Investment Program (CHIP) is to provide safe, decent, and affordable housing in Georgia.

Funds are granted to city and county governments, public housing authorities, and nonprofits to:

- rehabilitate owner-occupied homes
- build and renovate affordable single-family homes for sale to eligible homebuyers-

The CHIP program does not provide direct assistance to individual homeowners and homebuyers. If you are a homeowner in need of financial assistance for repair to your home, please contact your local government to inquire about housing assistance programs.

DaTonya Lewis

Community Housing Program Manager
Department of Community Affairs (DCA)
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CHIP Success

The Southwest Georgia Regional Commission works closely with local governments to develop and authorize CHIP projects, providing assistance throughout the entire process from application to project completion.



2004–2022 Completed Projects

36 grants administered
\$9,794,132 awarded
180 homes rehabilitated



Current Active Projects (2022–2025 Awards)

11 active projects
\$5,830,000 awarded
3 homes completed to date and over 12 homes are in pre-application stage with 5 homes to begin construction soon



Total Program Impact

47 CHIP grants
\$15,624,132 awarded
183 homes rehabilitated

CHIP Basics

CHIP is funded by the U.S. Department of Housing and Urban Development (HUD) through the HOME Investment Partnership Program.

Funding is prioritized for communities that demonstrate:

- clear need – use your planning resources such as your community’s Service Delivery Strategy (SDS), Comprehensive Plan, and Housing Assessment
- readiness to proceed – is your audit current, do you have resources in place – such as grant managers
- capacity to administer the program effectively – current or past experience with CHIP or possibly even similar projects



CHIP Types and Needs



Rehabilitation Grants

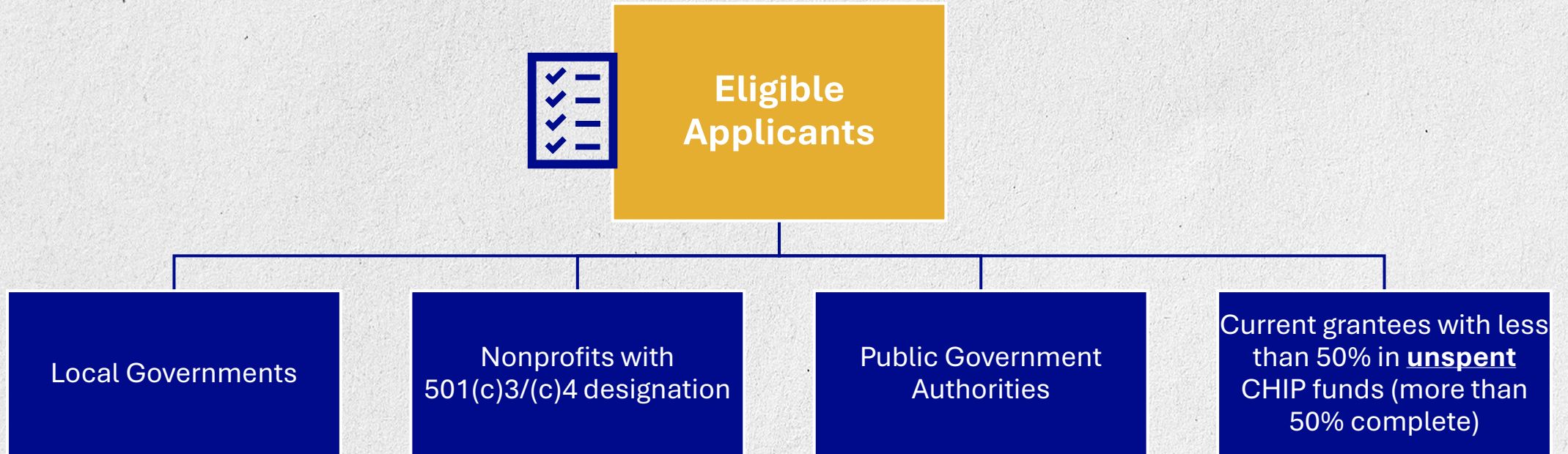
- Studies illustrating current housing conditions are required.



New Construction Grants

- Market analyses are required to justify the need for affordable single-family homes and demonstrate the ability to sell to income-eligible homebuyers.

CHIP Applicant Types



CHIP Amounts

Activities and Funding Amounts

**Housing Rehabilitation of
Owner-Occupied Homes**



Up to \$500,000.00

**New Construction and/or
Rehabilitation of Homes**



\$1,500,000.00

CHIP Application Timeframes

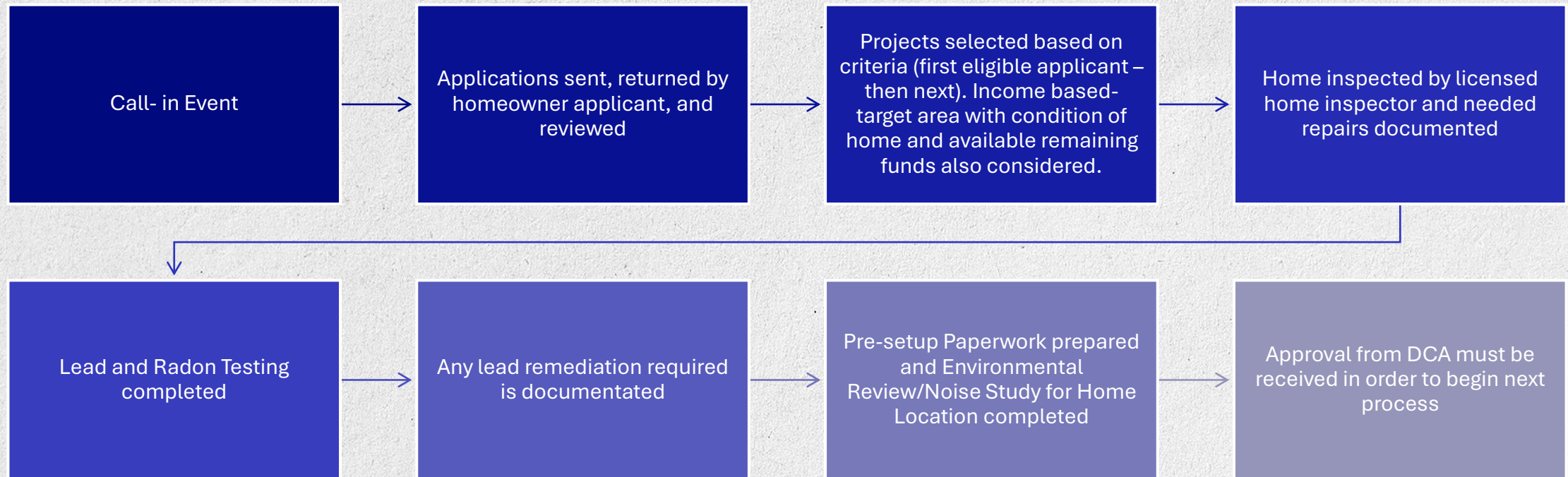
USUALLY – *but things may change*

The CHIP application is released in September and due in January.

- To apply –
 - Financial Audits Must be Current
 - Prior CHIP projects must be at least 50% complete

Awards to City/County are announced usually in the Spring or early Summer

CHIP Process/Homeowner Applicant



CHIP Process/Homeowner Applicant



Depending on the repairs needed the client may have to move out for a period of time

CHIP Benefits

Individual and family benefits – multi-generational effects

CHIP helps to raise the property value of all the homes in the neighborhood

CHIP grants help communities provide safe, decent, and affordable housing for eligible homeowners

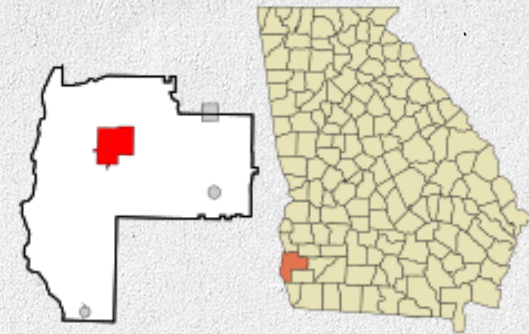


CHIP Participant's Story

Mrs. Shelly Perry – Blakely, Georgia

CHIP home repairs made in 2025

[Listen to her Story Here](#)



Contact Information



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