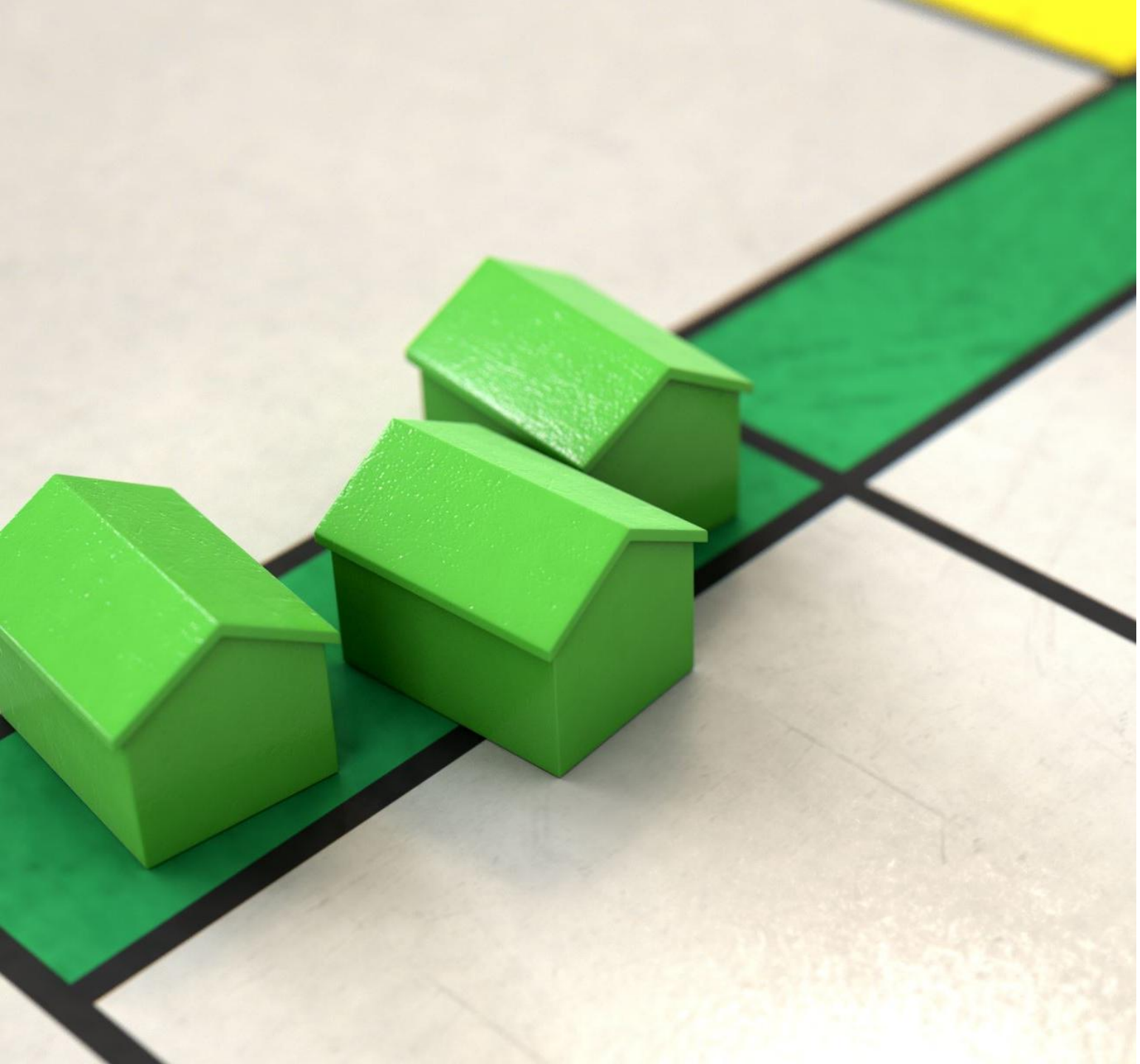

Finding Money for Rehab:

Unlocking Resources for Home Repairs & Improvements

HOUSING TASK FORCE EDUCATION SESSION

SOUTHWEST GEORGIA HOUSING TASK FORCE

SOUTHWEST GEORGIA REGIONAL COMMISSION

Barbara Reddick

- Deputy Director
- Planning Director
- 229-522-3552 ext. 102

Tuesday, February 11, 2025

AGENDA

- Overview of the Community HOME Investment Program (CHIP)
- CHIP Program Requirements & Deadlines
- U.S. Department of Housing & Urban Development (HUD) Older Adult Home Modification Grant Overview
- OAHMG Requirements
- USDA Housing Preservation Grant





PROGRAM OVERVIEW

The Community HOME Investment Program (CHIP) provides funds to local governments, non-profits, and public housing authorities.

Supports housing rehabilitation and new home construction for low- and moderate-income homeowners

Who is Eligible?

Residents living in communities that have received a CHIP grant are eligible for this program



202 North Second Street
Colquitt, Georgia

Before



After



28 Henry Street
Camilla, Georgia

Before



After

CHIP PROGRAM REQUIREMENTS & DEADLINES

Eligible Applicants	Funding Amounts	Deadlines
• City & County Governments • Non-profits with 501(c)(3) or 501(c)(4) tax-exempt status • Public housing authorities	• Up to $500,000 for housing rehabilitation of owner-occupied houses • Up to $1,500,000 for new construction and reconstruction of affordable single-family homes	• Application is released in September • Due Date is in January 2026

Residents who are eligible for the program must complete application and meet the following:

- Income Requirement
- Have Homeowner's Insurance
- Taxes Paid

$1 MILLION HUD GRANT RECENTLY AWARDED

- What is the HUD Older Adult Home Modification grant?
  - Promotes senior safety and aging in place
  - Provides home modifications for elderly homeowners
- Who benefits?
  - Seniors needing modifications to remain in their homes safely (modifications will be determined by an occupational therapist)
  - Low- to moderate-income families (80% Area Median Income (AMI))





HUD GRANT IMPACT & IMPLEMENTATION HOW WILL THIS HUD GRANT BE USED?

The performance period for this grant is two years.

- Expected Outcomes
  - Improved quality of life for seniors
  - Reduced fall risks & increased home safety
  - Enhanced accessibility (ramps, widened doorways, grab bars, etc.)
- Implementation Plan
  - Outreach – Community Education
  - Application Process
    - Qualified Contractors
    - Occupational Therapist

Keep checking our website and monthly newsletter for more details.

USDA HOUSING PRESERVATION GRANT

Purpose

Support low- and very low-income homeowners in rural areas to repair or improve their homes

Eligibility

Very low or low income and reside in rural areas

Non-profit organizations, local government agencies, and tribal entities

Common Repairs

Roofs

Ramps

Heating/Cooling Units

Handicapped Bathroom

CONCLUSION, QUESTIONS, & NEXT STEPS MOVING FORWARD

- CHIP & HUD grants provide crucial housing opportunities
- Spread awareness about available funding & eligibility requirements
- Stay updated on deadlines and compliance guidelines

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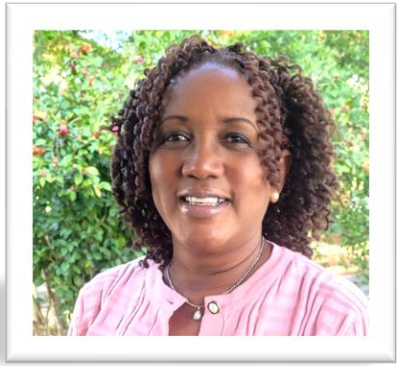

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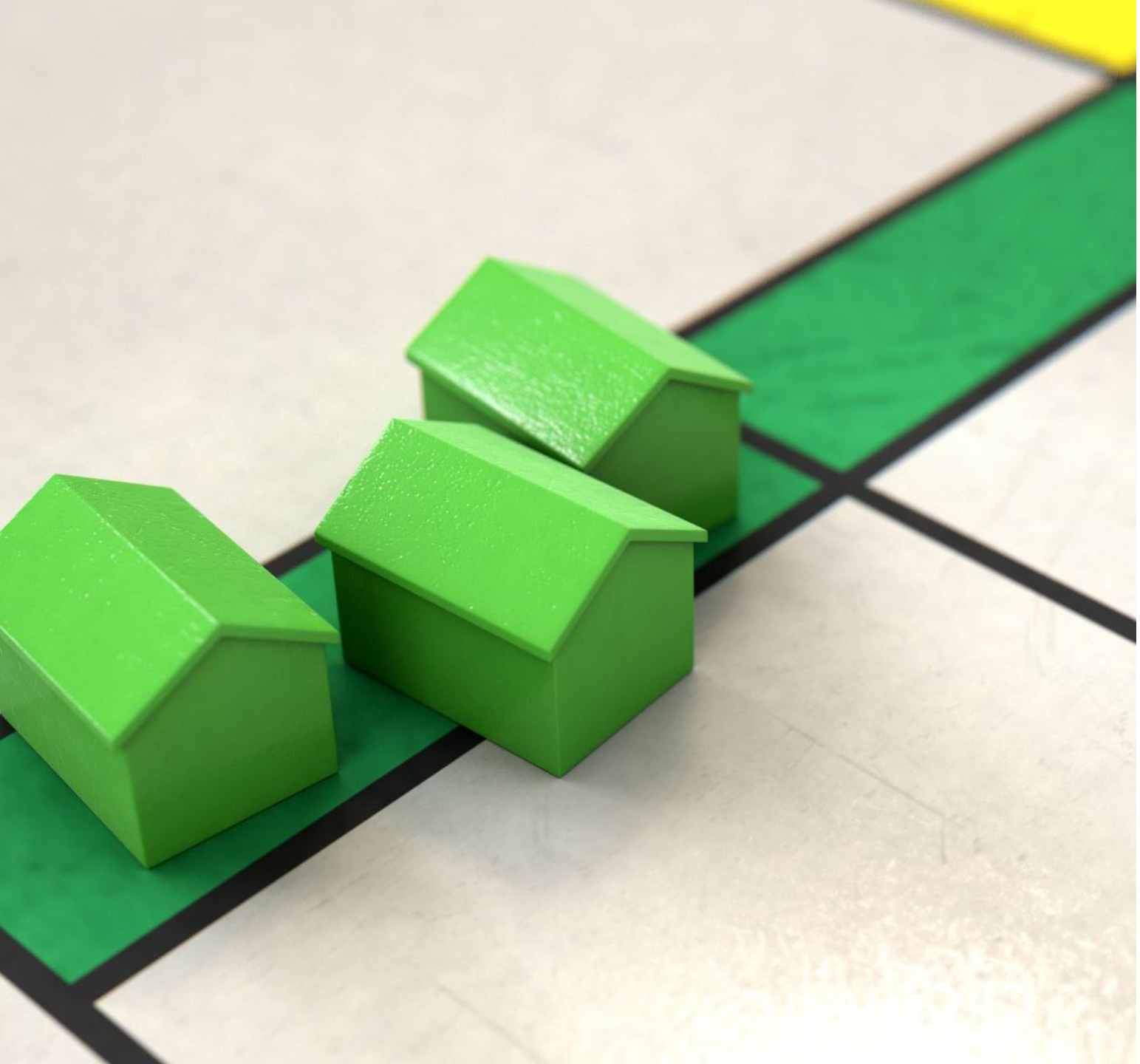

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