



## Affordable Home Ownership Program

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### Program Overview

The City of Brunswick realizes that one of the largest obstacles that an individual faces when trying to purchase a home is the disparity between household income and purchase price. To make home-buying more affordable for low- to moderate-income individuals, the City of Brunswick offers financial assistance to low income homebuyers for purchase of a home, infill construction, down payment assistance, closing costs, and gap financing. The goal of the City is to create permanently affordable housing for low-income residents. This program will work in cooperation with the community land trust to create permanently affordable housing options. The home to be purchased can be new construction, existing or reconstructed, as long as the buyer can obtain a FHA fixed rate first mortgage.

### Financial Plan

Funding for this program is provided by the Department of Community Development Affordable Home Ownership Program (CHIP) grant and city recapture funds. Subsidies offered through this program vary, with incentives offered for location within the city's Strategic Redevelopment Area or properties purchased through the SEGCLT. The total amount of CHIP and City recaptured funds assistance available to a homebuyer purchasing a home in the CBSRA or through the SEGCLT is a combined total amount of up to \$30,000.

### Applicant Eligibility

The combined household income must be less than the 80% income limit for this area as established by the Department of Housing and Urban Development (HUD). The current low-income limits are:

Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

\*These limits are adjusted annually.

### Applicant Terms and Conditions

The application process requires that the buyer identify a qualified property, contact a participating lender, apply for a first mortgage loan with the lender, and direct the lender to initiate the application process. The first mortgage must be provided by a lending institution licensed to do business in the State of Georgia. Upon approval, the participating lender will contact the Department of Community Development to begin the second mortgage funding needs. Homebuyer counseling is a requirement to participate in this program.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street by contacting (912)267-5530 or by emailing: Valerie L. Stallworth, Program Coordinator at: [vstallworth@cityofbrunswick-ga.gov](mailto:vstallworth@cityofbrunswick-ga.gov).



## Elderly/Disabled Emergency Home Repair Program

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### Program Overview

The purpose of the Elderly/Disabled Emergency Home Repair Program is to alleviate dangerous, hazardous, and/or unsanitary conditions that create an immediate danger to the health and well-being of the owner-occupant. The program is designed to assist homeowners with the purchase of materials for minor **EMERGENCY** repairs to their primary residence. Assistance is available only to owner-occupants living within the incorporated limits of the City. **Applications are accepted on an ongoing basis and assistance is granted as long as the funds are available.** An emergency is defined as a serious, unexpected situation or occurrence that demands immediate attention.

### Financial Plan

The Elderly/Disabled Emergency Home Repair Program provides limited financial assistance in the form of a grant of up to \$2,500 to purchase materials. Labor charges associated with a repair project are not considered a reimbursable expense under this program. Labor cost is the responsibility of the homeowner. This program is funded from city recapture funds.

### Applicant Eligibility

Eligible applicants must be a minimum of 60 years of age or disabled. They must meet the low-to-moderate income guidelines established annually by the Department of Housing and Urban Development (HUD). The current Low- and Moderate-Income Limits are:

Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

\*These limits are adjusted annually.

### Applicant Terms and Conditions

The applicant must provide proof of homeownership by completing the Community Development Certification of Residence form, proof of age and/or disability, proof of income, and have an approved and/or certified contractor complete the job description form detailing the materials that are needed to accomplish the repairs. Once the forms have been completed, returned and approved, a building inspector will review the job description to determine if a building permit is needed. Electrical, plumbing and mechanical services must be performed by a certified contractor.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street by contacting (912)267-5530 or by emailing: Valerie L. Stallworth, Program Coordinator at [vstallworth@cityofbrunswick-ga.gov](mailto:vstallworth@cityofbrunswick-ga.gov).



## Demolition Program

### Program Overview

The Department of Community Development assists property owners with the cost to demolish dilapidated structures (residential and commercial) within the city limits. Removal of dilapidated structures improves public safety, reduces crime, and paves the way for potential redevelopment opportunities. There are three options available to applicants based on income and ownership. Demolition applications will be accepted throughout the year.

### Financial Plan

This program is funded through a combination of Community Development Block Grant funds and city recapture funds from other grants. A lien may be filed to secure the cost of the demolition. Some repayment or owner contribution may be required.

### Applicant Eligibility

Financial assistance is available depending upon the annual household income, family size, and financial qualifications. Eligible applicants must meet the income guidelines.

Option 1 Low Income Households (100% of demolition cost not to exceed \$10,000)								
Option 2 Low – Moderate Income Households (75% of demolition cost not to exceed \$7,500) Non-Profit 501[c][3] Corporations								
Option 3 Above Moderate Income Households (50% of demolition cost not to exceed \$5,000) For Profit Corporations, Partners, Sole Proprietorships: Investors/Developers								
Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low-Mod Income Limits	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

### Applicant Terms and Conditions

Applicants must produce all required documents in order to participate in the program. Participants must be the owner of a dilapidated structure that is located within the city limits. Income eligibility and land/home ownership will need to be verified. Applicants with complicated title problems may be rejected. Properties must also pass an environmental evaluation.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street, by contacting (912)267-5515 or (912)267-5530, or by emailing: [smcduffie@cityofbrunswick-ga.gov](mailto:smcduffie@cityofbrunswick-ga.gov)



## Major Home Repair Program

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### Program Overview

The Major Home Repair Program assists income qualifying homeowners located within the city limits to address major repairs. Up to \$40,000 in assistance is provided in the form of a Deferred Payment Loan, and is prioritized to eliminate health and safety issues, correct code violations and make the home more energy efficient. This program will address the repairs of more than one household system: for example repairing code violations including HVAC system, plumbing system, electrical system, structural system, or the roof system. Applications are considered on a first come basis based on annual availability of funding. Applications are accepted on an ongoing basis. If funding is not available, a waiting list will be maintained. The entire house must meet code requirement when the repairs are completed.

### Financial Plan

An owner contribution of five-percent of the household annual income is required for households between 50 and 80 percent of the Low- and Moderate-Income limits (LMI). No owner contribution is required when the household income is less than 50 percent of LMI. The assistance is secured with a ten-year deferred, forgivable loan. When household income is between 50 and 80 percent of the LMI limit the homeowner is responsible to repay five-percent of the annual household income for five years.

### Applicant Eligibility

Eligibility is determined based on the total household income. An applicant must have a total household income below the LMI limits adjusted for family size. Applications packets must be completed accurately and supporting documentation must be included.

Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

\*These limits are adjusted annually.

### Applicant Terms and Conditions

The home repairs must be code violations, which consist of vital components of the house systems. The repairs for the applicant's property cannot exceed the grant amount of \$40,000. A Lead-Based paint inspection may be completed. Participation in this program may be denied if the inspection documentation reports that the home would be substantially uninhabitable following the proposed repairs.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street, by contacting (912)280-1820 or (912)267-5530, or by emailing Shauntae Walker, CDBG Program Manager at: [styson@cityofbrunswick-ga.gov](mailto:styson@cityofbrunswick-ga.gov).



## Minor Home Repair Program

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### Program Overview

The Minor Home Repair Program assists income qualifying owner-occupants located within the city limits to address minor repairs. Up to \$15,000 in assistance is provided in the form of a Deferred Payment Loan. Applicants are prioritized to eliminate health and safety issues, correct code violations and make the home more energy efficient. This program will address the repair of one household system: for example the HVAC system, plumbing system, electrical system, or the roof system. Applications are considered on a first come basis based on annual availability of funds. Applications are considered on a first come basis based on annual availability of funds. Applications are accepted on an ongoing basis.

### Financial Plan

An owner contribution of three-percent of household annual income is required for households between 50 and 80 percent of the Low- and Moderate-Income limits (LMI). No owner contribution is required when household income is less than 50 percent of LMI. The assistance is secured with a five-year deferred, forgivable loan. When household income is between 50 and 80 percent of the LMI limit the homeowner is responsible to repay three-percent of the annual household income for five years.

### Applicant Eligibility

Eligibility is determined based on the total household income. An applicant must have a total household income below the Low- and Moderate-Income limits below. Application packets must be completed accurately and requested supporting documentation must be included. Participation in this program may be denied if the house does not pass a feasibility test.

Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

\*These limits are adjusted annually.

### Applicant Terms and Conditions

Repairs made under the Minor Home Repair Program are not intended to renovate the property. The applicant's home repairs must be code violations, which consist of one vital component of the household systems. The repairs to the applicant's property cannot exceed the grant amount of \$15,000.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street, by contacting (912)280-1820 or (912)267-5530, or by emailing Shauntae Walker, CDBG Program Manager at: [styson@cityofbrunswick-ga.gov](mailto:styson@cityofbrunswick-ga.gov).



## Volunteer Home Repair Program

### Program Overview

The Volunteer Home Repair Program provides qualified owner-occupants with an opportunity to complete roof repairs by volunteer groups. These organizations include World Changers and local volunteer groups. The program is available to City of Brunswick residents. **Applicants for summer projects must submit their complete application packet on or before April 1, 2011.** For other project dates, applications will be accepted on an ongoing basis. Applications will be reviewed on a first-submitted first reviewed basis. Participants must own and occupy their home and be income eligible. Applicant house's are reviewed and determined eligible by Office staff. Final selection is made by the participating volunteer organization based upon the degree of difficulty associated with the work involved and the skill level of the organization's employees, trainees and volunteers.

### Financial Plan

The Volunteer Home Repair Program, funded with Community Development Block Grant funds, provides financial assistance in the form of direct grants to income eligible homeowners with approved houses. There is no repayment or owner contribution required.

### Applicant Eligibility

Eligible applicants must meet the Low- and Moderate-Income guidelines defined by the Department of Housing and Urban Development (HUD). The limits are shown below. Application packets must be completed accurately and supporting documentation must be included.

Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

\*These limits are adjusted annually.

### Applicant Terms and Conditions

Repairs are limited to roof repairs and exterior house painting. Participation in this program may be denied if the inspection process determines that the home does not pass a feasibility test. The volunteer organization makes the final selection of approved houses. Staff will develop work write-ups and material lists; help provide construction oversight; and, if necessary, work with the owner to engage a contractor to perform necessary preparatory and post volunteer completion work.

Information and applications may be obtained from the Department of Community Development at 601 Gloucester Street, by contacting (912)280-1820 or (912)267-5530, or by emailing Shauntae Walker, CDBG Program Manager at: [styson@cityofbrunswick-ga.gov](mailto:styson@cityofbrunswick-ga.gov).