

Your Path to Homeownership



1. Lender Pre-Approval

- Choose a lender (list of preferred lenders who have completed training is available at <https://bit.ly/CDBGDR-HAP>)
- Complete loan application and provide all necessary documentation
- Lender reviews credit check data and debt profile to evaluate creditworthiness
- Lender issues pre-approval letter



2. Apply for HAP

- Complete the HAP application at <https://bit.ly/CDBGDR-HAP>



3. Eligibility Determination

- Initial application review completed to identify any missing information
- Case manager works with applicant to get any missing documentation regarding eligibility if not already provided by applicant
- May take up to 15 working days to complete
- If eligibility is approved, applicant moves to Step 4 in the process
- If not approved, the applicant is notified with a letter explaining ineligibility



4. Conditional Approval

- Conditional award letter issued
- Program funds are reserved for applicant until home purchase is completed or pre-approval lender letter expires (applicant has the opportunity to get extension on pre-approval if necessary)
- Case manager refers applicant to a HUD certified Homebuyer Education Class provider



5. Homebuyer Education Class

- Attend a required homebuyer education course online or in-person
- Submit your completion certificate to case manager



6. Find Your New Home

- Work with your realtor to select a home in Baldwin County
- Enter into a purchase agreement
- Submit the contract to your lender and case manager



7. Inspection & Appraisal

Your lender and case manager will coordinate:

- Home inspection
- Property appraisal
- Review of property eligibility



8. Final Approval

- Your file is reviewed for final eligibility and compliance
- Award amount is confirmed
- Closing documents are finalized



9. Closing Day

- Applicant contributes \$500 towards the down payment
- Close on your new home!
- Assistance funds are provided at closing
- Final documents are signed, recorded, and shared with the case manager



10. Welcome Home

- You're officially a homeowner! Enjoy your new home in Baldwin County.



Homeownership Assistance Program

ABOUT

The Baldwin County Commission received approval for its Homeownership Assistance Program (HAP) from the Alabama Department of Economic and Community Affairs and will begin accepting applications for homebuyer assistance grants for up to \$85,000. Final award amounts for eligible participants are determined based on documented need to ensure housing affordability. Eligible participants are required to contribute \$500 toward the down payment.

This Community Development Block Grant-Disaster Recovery (CDBG-DR) Grant Program is designed to increase the supply of affordable housing for low-to moderate-income (LMI) households in response to the Hurricane Sally and Zeta recovery efforts for residents of Baldwin County. To be eligible, applicants must have lived in Baldwin County at the time of the disasters or have been in the process of purchasing a home in Baldwin County but are unable to complete the purchase due to impacts of the storms, and meet LMI requirements.

The length of time it takes to move through the process largely depends on an applicant providing all required documentation quickly. It is anticipated that the process could be completed within 90 days if no delays are encountered. More details on eligibility criteria, program requirements, homebuyer education services, and the application can be found on the website.

Applications will be accepted until funding is depleted.

Additional Resources

GENERAL INFORMATION

Baldwin County Chat Line

<https://baldwincountyal.gov/departments/citizen-service-center>
(251) 580-1695

Family Promise

(251) 504-3985

HOMEBUYER EDUCATION

Renaissance Community Loan Fund

<https://www.rclfms.com/>
(844) 488-7253 (RCLF)

CCCS of Mobile (Lifelines)

<https://www.lifelinesmobile.org/>
(251) 602-0011

Scan for more
information or
go to <https://bit.ly/CDBGDR-HAP>

