

Baldwin County LRP Homeownership Assistance Program

Public Information Meeting



CIVIX
CONSULTING
GROUP



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Commissioner

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BALDWIN COUNTY PUBLIC INFORMATION MEETING

Purpose & Objectives

- Provide an overview of the Baldwin County Homeownership Assistance Program (HAP)
- Learn about eligibility requirements, available assistance, and how to prepare for the program

BALDWIN COUNTY PUBLIC INFORMATION MEETING

How to Participate

- Please add your name to the sign in sheet
- Submit questions or comments at any time via:
 - QR Code
 - Written comment cards
- Questions will be collected and addressed at end of presentation
- Microphone will be open at the end of the submitted question review

BALDWIN COUNTY PUBLIC INFORMATION MEETING

Question Site

Use the URL:

Go to
www.menti.com

Enter the code:

4401 9839

Use QR Code:





Program Overview

- Homeownership Assistance Program (HAP)

DISASTER RECOVERY PROGRAM

Housing Recovery Need

Recovery Funding

Hurricane Sally and Hurricane Zeta (2020) created a greater need for affordable housing.

- Local Recovery Plan identified recovery needs and programs for Community Development Block Grant – Disaster Recovery (CDBG-DR) grant (2024)
- Homeownership Assistance Program administered through Baldwin County Commission
- CDBG-DR Grant available through October 2028, or when funding is fully awarded

Assistance & Need

Use CDBG-DR to fill gap to affordable homeownership

- Provide disaster-impacted, low-income households support to return to or stay in Baldwin County in the face of rising housing costs
- Increase housing stability in the face of the next disaster
- Assistance is need-based to meet gap for what is reasonably affordable for the applicant, up to a maximum award amount

HOMEOWNERSHIP ASSISTANCE PROGRAM

Program Features

Addressing affordability gaps

- Individuals or households up to 80% of HUD's Area Median Income
- Renter or homeowner living in Baldwin County at the time of the 2020 storms (Sally & Zeta)

Case management and homeownership preparation

- Case Management and application support
- Coordination between Realtor, Lender, and County partners
- Referrals to HUD certified housing counseling program

Forgivable loan up to \$85,000 per qualifying household

- Forgivable 2nd mortgage
- No monthly payments, no interest accrual
- Forgiveness in 5 years of ownership with primary occupancy and up-to-date insurance and taxes

HOMEOWNERSHIP ASSISTANCE PROGRAM

HUD Income Limits

2026 Income Limits for Baldwin County Metro Area

	<i>Number of Persons in Household</i>							
Income Limit	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80% of Area Median	\$57,300	\$65,450	\$81,800	\$88,350	\$94,900	\$101,450	\$101,450	\$108,000

BALDWIN COUNTY HOMEOWNERSHIP ASSISTANCE PROGRAM

Award Uses

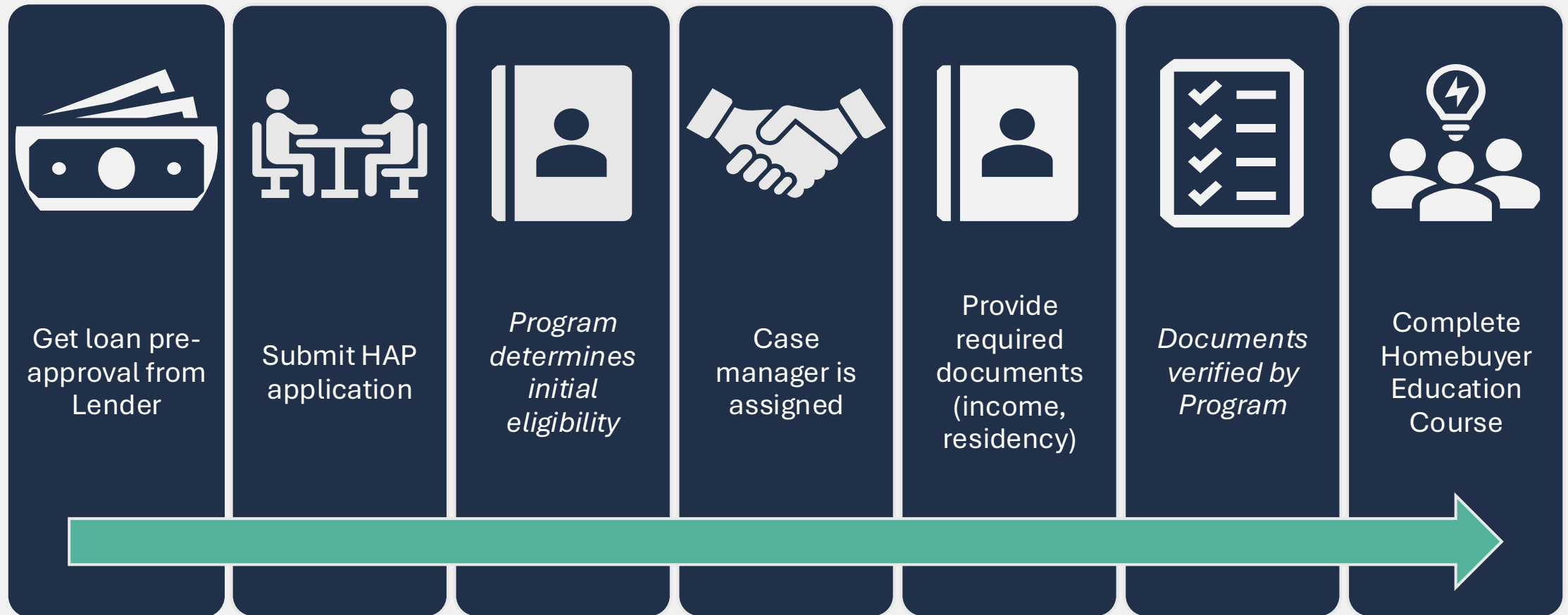
Eligible:

- Down payment
(up to 100% of the downpayment not to exceed 20% of the purchase price of the home and/or the \$85,000 cap)
- Closing costs
- Legal services
- Appraisal, inspections, title search
- Interest rate buy down
- Recording and gov. fees
- Buyer's agent commission (up to 3% if not paid by seller)

Ineligible:

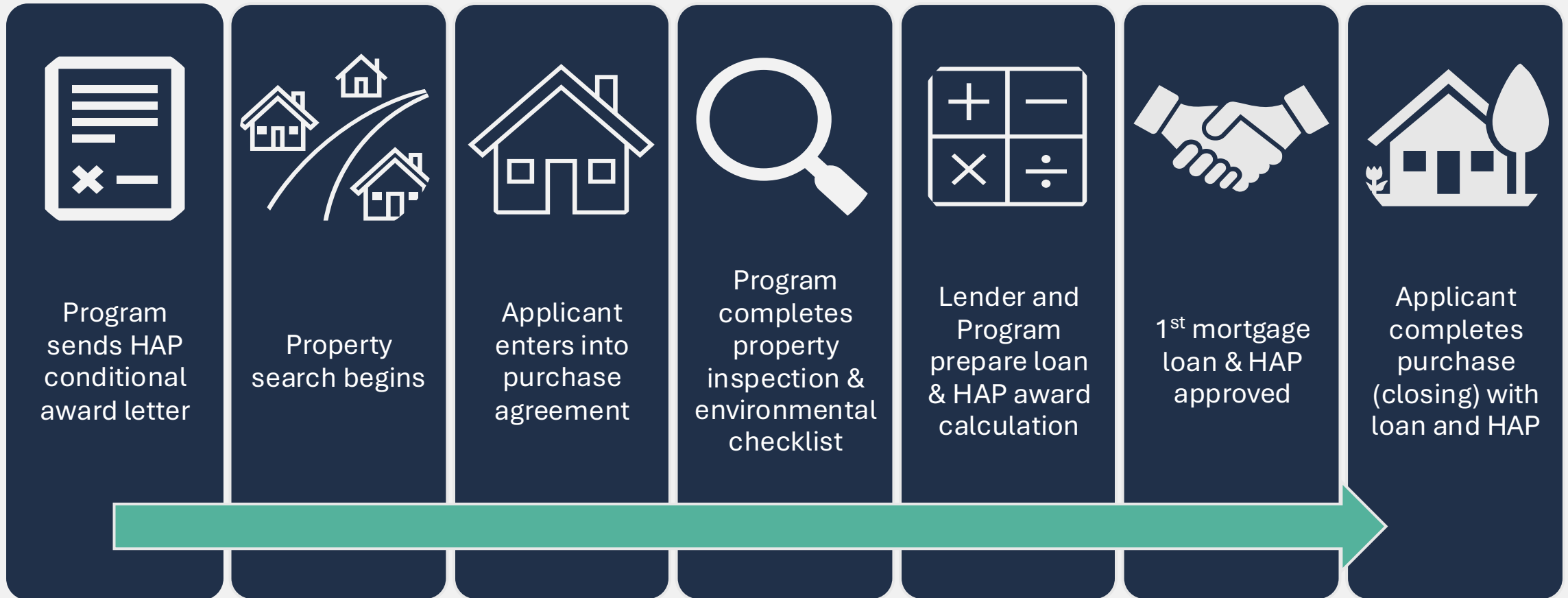
- Earnest money
- Rent
- Debt payoff
- Moving expenses
- Seller's agent fees
- Home or property repairs
- Cash back from HAP proceeds

HAP Applicant Steps



continued on next slide

HAP Applicant Steps





Eligibility Requirements

- Homeownership Assistance Program (HAP)

BALDWIN COUNTY HOMEOWNERSHIP ASSISTANCE PROGRAM

Applicant Requirements

- Low-to-moderate income determined by HUD's annual limit
- U.S. citizen or qualified alien
- Proof of county residency or being in process of home purchase in the county at the time of disaster (September 20 and October 29, 2020)
- Lender pre-approval letter
- Complete homebuyer education course
- No previous receipt of federal disaster funds associated with the qualifying disasters used for home purchases
- Contribute a minimum of \$500 to closing costs
- Must maintain primary residency in the property for a minimum of 5 years

BALDWIN COUNTY HOMEOWNERSHIP ASSISTANCE PROGRAM

Property Eligibility

- Single family dwelling
- Located within Baldwin County
- Located within Flood Zone X
- Pass health and safety inspection, clear of lead paint risk and major repair needs
- Appraisal report is greater than or equal to purchase price
- Successfully complete a 12-month chain of title search
- Owner of record is the seller



Program Launch

- Homeownership Assistance Program (HAP)

PROGRAM LAUNCH

Important Dates

- **May 18:** Public meeting in Bay Minette (5:30pm)
- **June 3:** Public meeting in Robertsdale (5:30pm)
- **Summer 2026:** Anticipated opening for online application portal*

*Exact date to be determined by ADECA approval of program

PROGRAM LAUNCH

Updates & Notices

Program updates and launch will be announced through:

- Baldwin County [HAP website](#) and [social media](#)
- Local community calendars
- Realtors and lenders
- Community services, churches and other providers

PROGRAM LAUNCH

Program Application

Application Coming Summer 2026

- Applications will be submitted online and completed through a web log-in
 - *If you need assistance with the application portal please contact bccgrants@baldwincountyal.gov*

Baldwin County CDBG-DR website:

<https://baldwincountyal.gov/departments/grants/cdbg-dr/hap>

PROGRAM LAUNCH

Next Steps

- **Pre-approval:** Talk with a Lender about what you need to get a loan pre-approval
- **Collect residency documents:** Begin collecting documents for proof of residency in Fall 2020, current income, and any assistance received from the storms
- **Build savings:** Program requires a minimum of \$500 toward housing purchase.
- If ready, talk with a **Housing Counselor** and/or take **Homebuying Education** course – list of providers on handout



Questions



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