

ADECA ACTIVITY PROFILE SUMMARY

Homeownership Assistance Program

Program Summary

HAP will provide assistance for up to **200 eligible households** to purchase safe, quality homes. The program focuses on long-term homeownership, reducing barriers such as high housing costs and storm-related impacts. The HAP prioritizes households at or below **80% area median income (AMI)**, ensuring compliance with CDBG-DR requirements. Project criteria and selection process were defined in coordination with the municipalities during planning and the application for projects is expected to launch by February.

The submitted Activity Profile Form is for the full program and does not include individual homeowner awards. Interested homebuyers will apply for the program and a selected case management provider will review for eligibility and support the homebuyer in meeting the program requirements, in coordination with the County, lenders and housing counseling providers.

Program Budget **\$19,169,010**

- Applicants:**
- Have income at or below **80% AMI** (priority group).
 - Meet **one** disaster tie-back requirement:
 - Lived in Baldwin County during the disaster event, were directly/indirectly impacted by the storms, and are approved to purchase a home.
 - Were in the process of buying a storm-damaged home at the time of disaster.

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- Eligible Costs:** Individual awards to homebuyers up to \$85,000 may cover costs related to:
- Down payment assistance (top priority)
 - Interest rate buy-downs
 - Closing costs (legal fees, title search, recording fees, surveys, inspections, appraisals, notary, lender fees)
 - Legal services for the homebuying process
- The program will also cover costs for:
- Home inspections
 - Homebuyer counseling
 - Case management & lender coordination

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- Program Terms:** Awards amounts will vary, based on need, to allow a household to afford a home at or slightly above the median home price. The case manager and lender will support the award determination based on the mortgage type and amount, and other resources available to the homebuyer.
- Homebuyers will sign an agreement with the County to abide by the terms of the CDBG-DR award and maintain the home for at least 5 years.
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Program Timeline (Anticipated)

- Submitting activity profile form to ADECA for program approval by January 7, 2026
- ADECA approval of activity profile - February 2026
- Set up case management partner – February 2026
- Begin outreach to stakeholders – February 2026
- Homebuyer outreach and education – March - June 2026
- Begin accepting applications – April 2026