



# BALDWIN

COUNTY, ALABAMA

EST. 1809

## HOMEOWNERSHIP ASSISTANCE PROGRAM MARKETING TOOLKIT

JUNE 2026

# PURPOSE OF THIS TOOLKIT

This marketing toolkit was developed to help realtors, lenders, nonprofit organizations, and other community partners share information about Baldwin County's Community Development Block Grant-Disaster Recovery (CDBG-DR) programs with their clients. These programs support the county's long-term recovery and resilience following Hurricanes Sally and Zeta. Through the Homeownership Assistance Program (HAP), eligible households can receive assistance in purchasing affordable homes, while other CDBG-DR initiatives provide funding for critical infrastructure improvements that strengthen communities across Baldwin County.

## **CDBG-DR HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)**

Helps low-to-moderate income (LMI) households purchase safe, affordable homes in Baldwin County. This program fills the financial gap between what a qualified buyer can afford and the actual cost of a home.

### **Inside this toolkit, you'll find:**

- Easy-to-understand program overviews to share in messaging and marketing to clients
- Key messages and scripts you can use when speaking directly with clients
- Social media content to post on your own channels
- Sample e-blast copy to use in your newsletters

For questions or assistance using elements in this toolkit, please email [cdbg.dr@baldwincountyga.gov](mailto:cdbg.dr@baldwincountyga.gov)

**LET'S WORK TOGETHER TO CONNECT BALDWIN COUNTY RESIDENTS TO THESE RECOVERY RESOURCES AND STRENGTHEN OUR COMMUNITIES FOR THE FUTURE.**

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## Baldwin County Homeownership Assistance Program (HAP)

### COMMUNITY DEVELOPMENT BLOCK GRANT - DISASTER RECOVERY (CDBG-DR) PROGRAMS

The Baldwin County Commission received final 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.

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.

### OPENING DOORS TO HOMEOWNERSHIP

The Baldwin County Homeownership Assistance Program (HAP) offers up to \$85,000 in grant funding to help income-qualified buyers purchase a home in Baldwin County. Funded through federal disaster recovery dollars, the program is designed to support residents impacted by Hurricanes Sally and Zeta and help overcome today's affordability challenges.

HAP provides grant funds to eligible homebuyers to cover:

- Down payment
- Closing costs
- Other gap financing needed to make a home purchase possible

This program helps bridge the gap between what buyers can afford and today's home prices.

# KEY MESSAGES & SCRIPTS

FROM PROGRAM PARTNERS TO HOMEBUYERS

## CORE MESSAGING FOR ALL AUDIENCES

Baldwin County is rebuilding stronger after Hurricanes Sally and Zeta through targeted investments in homes and infrastructure.

The HAP program helps to ensure families and communities thrive safely and affordably.

The Baldwin County CDBG-DR programs are about resilience—providing homes, strengthening infrastructure, and mitigating future disaster impacts.

## FROM REALTORS:

“If you’re ready to buy a home but feel like the numbers just aren’t adding up, we have good news. Baldwin County’s Homeownership Assistance Program can help close the gap between what you can afford and the cost of your new home. It’s a real opportunity to buy your first home—without being held back by rising prices. Let’s talk about how to get started.”

## FROM LENDERS:

“Homeownership may be closer than you think. Through Baldwin County’s Homeownership Assistance Program, eligible buyers can receive funding that helps bridge the financial gap between your loan approval amount and the actual home price. We’re here to walk you through every step.”

## FROM NONPROFITS:

“If you or someone you know is trying to buy a home in Baldwin County but affordability is a challenge, the Homeownership Assistance Program could help. It’s designed for families just like yours—families working hard to build stability and a future. We can help you learn if you qualify and guide you through the process.”

# PROGRAM FLYERS

## HAP PROGRAM FLYERS

### FLYER INSTRUCTIONS

To access the program flyers, click on the images or button below, or go to <https://canva.link/golxiclly1vk3qd>. Program flyers begin on page 5 of the linked Canva templates.

One flyer is a general information flyer regarding the HAP program, the other is a double-sided 10-step guide to participating in HAP.

*Please note that you can only add your program logo and contact information to the flyers, do not alter or change any information on the flyers themselves.*

## Baldwin County Homeownership Assistance Program Information

Partner Logo

The Homeownership Assistance Program (HAP) provides direct assistance to eligible homebuyers within Baldwin County to enhance homeownership opportunities. Assistance works to make homeownership more attainable in the current housing market.

**THIS PROGRAM WILL ASSIST WITH:**

- Downpayment assistance\*
- Interest rate buy-down
- Reasonable closing costs
- Legal services needed throughout the homebuyer process
- Housing counseling
- \*A priority is placed on downpayment assistance.

**APPLICANT QUALIFICATIONS**

- Be a U.S. citizen or qualified alien
- Meet the Household Income restrictions that are at or below 120% of HUD's Area Median Income for the county based on family size
- Proof of residency in Baldwin County at the time of the disaster
- Be of legal age and capacity to enter into a grant or loan agreement
- Be able to qualify for first mortgage pre-approval with a lender
- Complete a housing counseling program

**PROPERTY QUALIFICATIONS**

- Single-family dwelling
- Move-in ready
- Comfortable for the household size
- Purchased from the Owner of Record vested on title
- Located within Baldwin County
- Located outside of a floodplain
- Meet Environmental Review standards
- Meets the first lender's standards
- Meet HUD Property Inspection Standards

**BALDWIN COUNTY, ALABAMA** Partner Logo **HAP** HOMEOWNERSHIP ASSISTANCE PROGRAM BALDWIN COUNTY, ALABAMA

### 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/CDBCCR-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/CDBCCR-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**
  - 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.

**DOWNLOAD FLYERS**

# SOCIAL MEDIA MESSAGING

TO PROMOTE ON SOCIAL MEDIA TO HOMEBUYERS

## GENERAL AWARENESS POST:

📣 Trying to buy a home in Baldwin County but running into roadblocks? The Homeownership Assistance Program may be able to help. If you meet income requirements, this grant-funded program can help cover the gap between what you can afford and the cost of your new home. Learn more today.

**#BaldwinCountyHomes #HomeownershipHelp #BaldwinCoHAP**

## REALTOR-FOCUSED POST:

🏠 As your local realtor, I want you to know about a new opportunity to make homeownership more affordable in Baldwin County. If you're eligible, this grant-funded program can help cover the gap between what you can afford and the cost of your new home. Let's see if you qualify!

**#BaldwinCountyLiving #FirstTimeHomebuyer #HousingHelp #BaldwinCoHAP**

## LENDER-FOCUSED POST:

💰 You might have mortgage approval—but still need help getting to the finish line. That's where Baldwin County's Homeownership Assistance Program comes in. We're helping qualified buyers close the gap and get the keys. Contact us to get pre-qualified.

**#MortgageHelp #AffordableHousing #BaldwinCountyDR #BaldwinCoHAP**

## NONPROFIT-FOCUSED POST:

💡 Struggling to afford a home in Baldwin County? You're not alone—and we may be able to help. The Homeownership Assistance Program is here to support eligible households with financial help toward homeownership. Reach out to see if you qualify.

**#HomeownershipJourney #BaldwinCountyRecovery #BaldwinCoHAP**

# SOCIAL MEDIA GRAPHICS

TO PROMOTE THE PROGRAM TO HOMEBUYERS

## GRAPHICS INSTRUCTIONS

To access the social media graphics, click on the images or button below, or go to <https://canva.link/golxic1ly1vk3qd>

The graphics are designed to display on Facebook, Instagram, and LinkedIn. To use them, open the Canva link, duplicate the template, and add your logo.

*Please note that you can only add your program logo and contact information to the graphics, do not alter or change any information on the graphics themselves.*



**DOWNLOAD SOCIAL MEDIA GRAPHICS**

# EMAIL MARKETING

COPY FOR USE IN NEWSLETTERS TO HOMEBUYERS

**SUBJECT LINE:** Ready to Buy a Home in Baldwin County? This Could Help.

**HEADER:** New Program Helps Baldwin County Families Afford a Home

**BODY:**

If you've been dreaming of owning a home but rising prices have held you back, Baldwin County's new Homeownership Assistance Program could help you finally make it happen.

Funded through a federal disaster recovery grant, this program is designed to help low-to-moderate income families afford the purchase of a home by covering the financial gap between what you can afford and the actual cost.

What the Program Provides

- Financial assistance for down payments to help close the affordability gap
- Support for first-time and income-qualified buyers
- Guidance through the homebuying process

Who May Qualify

Households earning 80% or less of Area Median Income (AMI) who meet one of the following:

- Baldwin County residents during storm events who remained in the County
- Residents who relocated after storms and wish to return
- Individuals who were in the process of purchasing a storm-impacted home at the time of the disaster

Whether you're working with a realtor, a lender, or a local nonprofit—we're all here to help you navigate the process and see if you qualify.

**CTA BUTTON:** [\[Find Out If You Qualify\]](#) (Insert link or contact info)

# BRANDING

## HAP PROGRAM LOGOS

### LOGO INSTRUCTIONS

To access the logos below, go to <https://canva.link/golxic1ly1vk3qd>.  
The HAP Logos are on page 8.

### HORIZONTAL



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

2.19IN



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

2.19IN



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

2.19IN

### VERTICAL



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

1.19IN



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

1.19IN



HOMEOWNERSHIP ASSISTANCE PROGRAM  
BALDWIN COUNTY, ALABAMA

1.19IN

# BRANDING

## BALDWIN COUNTY LOGO

### LOGO INSTRUCTIONS

To access the logos below, go to <https://canva.link/golxic1ly1vk3qd>  
The Baldwin County Commission logos are on page 9.



# BRANDING

## HUD FAIR HOUSING LOGO

### LOGO INSTRUCTIONS

To access the logos, go to <https://canva.link/golxic1ly1vk3qd>  
The HUD logos are on page 9.



4.00IN



3.00IN



2.00IN



1.75IN



1.50IN



1.25IN



1.00IN



.75IN



.50IN

# WEBSITE

For more information visit one of the links below:

