



# Homeownership Assistance Program

[BALDWINCOUNTYAL.GOV/DEPARTMENTS/GRANTS/CDBG-DR](https://BALDWINCOUNTYAL.GOV/DEPARTMENTS/GRANTS/CDBG-DR)

[BCCGRANTS@BALDWINCOUNTYAL.GOV](mailto:BCCGRANTS@BALDWINCOUNTYAL.GOV)



# Public Meeting

- May 18, 2026 at Bay Minette
- June 3, 2026 at Robertsdale

# Baldwin County Representatives and Staff



Hon. James Ball

*Commission Chairman*

Hon. Billie Jo Underwood

*Commissioner*

Hon. Charles Gruber

*Commissioner*

Hon. Matthew Mckenzie

*Commissioner*

Katrina Taylor

*Grants Administrator*

Shelby Middleton

*Senior Grants Accountant*

Tara Hazelbaker

*Director of Finance*

Taylor Lesinger

*Public Information & Communications  
Specialist*

# Project Consulting Team



**Angie Traill**

*Project Manager*

**Erica Verma**

*Grant Manager*

**Jennifer Barnes**

*Grant Analyst*

**Traci Watts**

*Senior Grant Manager*



**Cat Nuñez-Dune**

*Grant Manager*

**Chris Bandecchi**

*Senior Grant Manager*

**Megan Culp**

*Senior Grant Manager*



**Jennifer Jenkins**

*Communications Specialist*

**Niki Lim Roden**

*Communications Specialist*

**Ann Wallace**

**DeRossette**

*Communications Specialist*

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Purpose & Objective

- 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

- Questions were collected during the May 18 and June 3 presentations and discussed
- A summary of questions and responses can be found on the Baldwin County CDBG-DR website:  
<https://baldwincountyal.gov/departments/grants/cdbg-dr/hap>



# Program Overview

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# 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

# Program Features

## Addressing affordability gaps

Individuals or households up to 80% of HUD's Area Median Income

Renters or homeowners living in Baldwin County at the time of the 2020 storms (Sally & Zeta)

## Case Management & 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 2<sup>nd</sup> mortgage

No monthly payments, no interest accrual

Forgiveness in 5 years of ownership with primary occupancy and up-to-date insurance and taxes

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# HUD Income Limits

## 2026 Income Limits for Baldwin County Metro Area

### *Number of Persons in Household*

<b>Income Limit</b>	<b>1 Person</b>	<b>2 Persons</b>	<b>3 Persons</b>	<b>4 Persons</b>	<b>5 Persons</b>	<b>6 Persons</b>	<b>7 Persons</b>	<b>8 Persons</b>
<b>80% of Area Median</b>	<b>\$57,300</b>	<b>\$65,450</b>	<b>\$73,800</b>	<b>\$81,800</b>	<b>\$88,350</b>	<b>\$94,900</b>	<b>\$101,450</b>	<b>\$108,000</b>

- Income is based on adjusted gross income for the household, typically from most recent tax returns
- Applicants will work with a Case Manager to review income documents and qualifications

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# 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

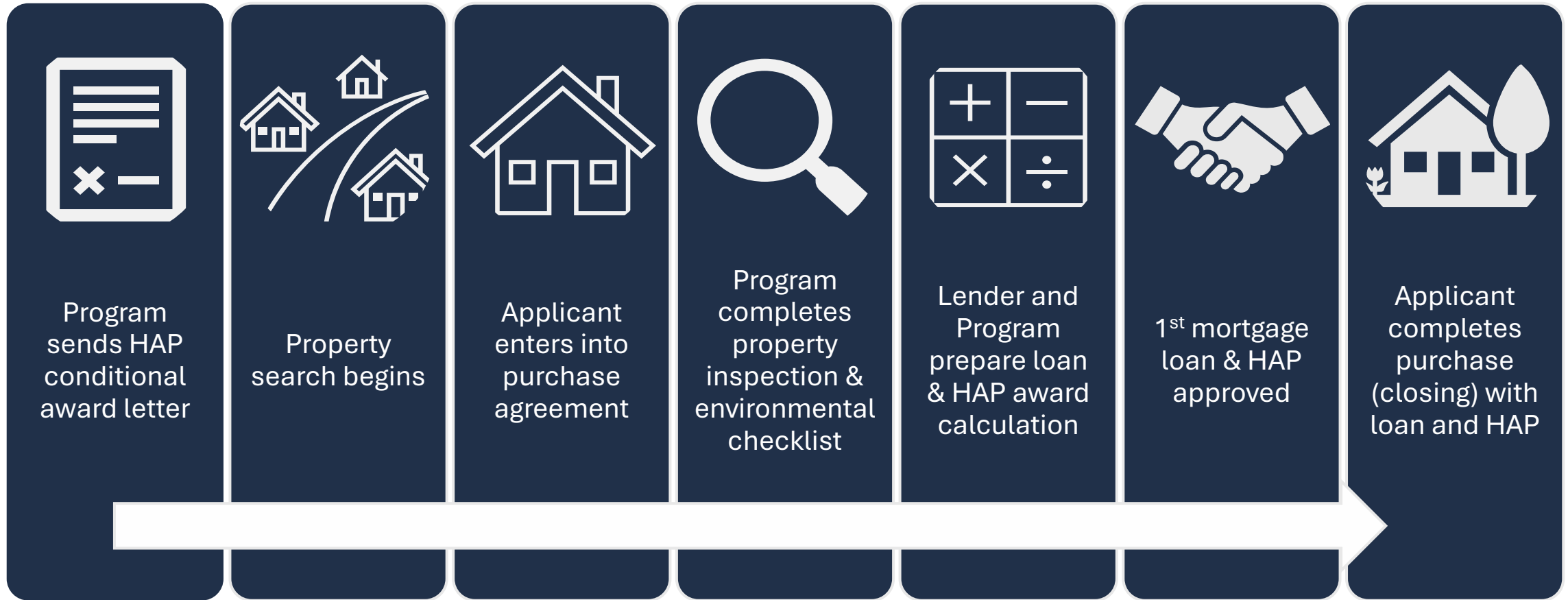
- Earnest money
- Rent
- Debt payoff
- Moving expenses
- Seller's agent fees
- Home or property repairs
- Cash back from HAP proceeds

# HAP Applicant Steps



continued on next slide

# HAP Applicant Steps cont.



Anticipate 90 days to completion



# Eligibility Requirements

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Applicant Requirements

- Low-to-moderate income determined by HUD's annual limit
- U.S. citizen or qualified alien
- Proof of county residency of being in process of home purchase in the county at the time of disaster (September 20 and October 29, 2020)
- If a homeowner, purchase must be contingent on sale of current home
- 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 and / or earnest deposit
- Must maintain primary residency in the property for a minimum of 5 years

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Property Eligibility

- Single family dwelling
- Located within Baldwin County
- Located within Flood Zone X (lowest risk of flooding)
- 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

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

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## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Program Application

Application Coming Summer 2026

- Exact date of launch to be determined based on ADECA approval
- Applications will be submitted online through a web log-in
  - If you need assistance with the application portal please contact [bccgrants@baldwincountyal.gov](mailto:bccgrants@baldwincountyal.gov)

Baldwin County CDBG-DR website:

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

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Loan & Pre-Approval

- First mortgage must be fully amortized, fixed rate, thirty-year term
- Borrower must accept the maximum mortgage amount at the going interest rate for which they can qualify
- Lenders may reference HAP assistance as part of structuring affordability, but note this is included in the pre-approval letter and not guaranteed until conditional award
- Lenders should view the **HAP Lenders and Realtors Presentation and Recording** for specifics on loan requirements and documentation

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# Updates & Notices

Program updates and launch will be announced through:

- Baldwin County [HAP website](#) and [social media](#)
- Local community calendars
- **Messaging toolkit will be provided** for Realtors, lenders, community services, and other providers to promote HAP

## BALDWIN COUNTY PUBLIC INFORMATION MEETING

# 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

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# Questions or Comments?

Send to [bccgrants@baldwincountyal.gov](mailto:bccgrants@baldwincountyal.gov)