

BRIGHTERHOME OWNER- OCCUPIED REHAB PROGRAM GUIDELINES

October 2026

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I. BRIGHTERHOME PROGRAM PURPOSE & BACKGROUND

Decide DeKalb serves as a sub-program administrator of several Housing Investment Programs, including the BrighterHome Owner-Occupied Rehab Program, responsible for program design and implementation, compliance monitoring and reporting.

The selected respondent(s) will serve as Program Manager(s) responsible for delivering the following activities: application intake and eligibility verification, inspection/assessment services, contractor selection, construction supervision, quality control and reporting. The selected respondent(s) will also be expected to coordinate certain community engagement activities with Decide DeKalb, DeKalb County Office of Housing, the Housing Authority of DeKalb County ("HADC"), and/or DeKalb County Office of Community Development.

Under BrighterHome, deferred forgivable loans will be provided to eligible homeowners up to 80% of area median income ("AMI"), adjusted for household size (limitations may apply) during the initial 12 months of the program. All loans will have a 10-year term at a 0% interest rate with payments deferred and forgiven until the earlier of loan maturity, sale, transfer of ownership, or failure to maintain the property as the primary residence during the loan term.

The principal balance is reduced by 10% annually provided the eligible homeowner maintains primary residency. The prorated remaining balance is due and payable immediately if the home is sold, transferred or no longer the primary residence. A deed restriction will also be placed on the home for the length of the 10-year residency period to further ensure the remaining loan balance is repaid. The maximum loan amount per home, inclusive of Contractor's Allowance for Profit, inspection and closing costs is \$30,000 per home.

A. Applicant Eligibility Requirements

Applicant eligibility requirements for the BrighterHome program within DeKalb County are:

1. Homeowner of property located within DeKalb County, GA.
2. Applicants must hold clear title to the property.
3. Applicants must not own more than one (1) residential property.
4. The homeowner must have owned and occupied the property as their primary residence for at least ten (10) consecutive years prior to application. If multiple homeowners exist, all owners must sign application and loan documents.
5. Household income must not exceed 80% of AMI as published annually by the US Department of Housing & Urban Development ("HUD"), adjusted for household size).
6. Applicants must not have received home repair or rehabilitation assistance from DeKalb County within the previous ten (10) years, including from the Special Purpose Home Repair Program ("SPHRP") administered by DeKalb County Community Development Department.

7. Applicants must be current on property taxes, homeowner's insurance, and mortgage payments. (Homeowners with tax liens, FIFAs, etc. do not qualify for the program). Water liens with a payment plan are acceptable.
8. Applicants must not be under active bankruptcy protection.

9. Applicant Preferences:

- Up to 60% AMI households
- Disabled Head of Household
- Military veteran head of household
- 62 years and older head of household
- 15+ years of owner-occupied residency
- Homeowners that have an existing will or estate plan

B. Eligible Properties

Eligible properties must be located within DeKalb County, GA, and may be single-family detached homes, townhomes, condominiums, and/or condominiums, so long as:

- a) Homes are capable of passing building permit and inspection requirements, AND
- b) Repairs do not involve common areas or violate homeowners or condo association covenants.

Ineligible property types include [rental properties](#), [investment properties](#), and [mobile homes](#).

C. BrighterHome Eligible Repairs

Eligible repairs may include improvements necessary to address health, safety, and structural concerns.

Major Systems:

- ☐ Roof replacement or repair
- ☐ HVAC repair or replacement
- ☐ Plumbing system repairs
- ☐ Electrical system upgrades
- ☐ Weatherization and improved energy efficiency

Health and Safety Improvements:

- ☐ Structural stabilization

Accessibility Improvements:

- ☐ Grab bars
- ☐ ADA compliant toilets
- ☐ Minor accessibility modifications

Exterior Beautification:

Up to \$2,000 may be used for:

- ☐ Exterior painting

- ☐ Removal of hazardous conditions
- ☐ Power washing
- ☐ Correction of code violations
- ☐ Landscaping improvements

These improvements must be included within the overall project budget.

D. Maximum Funding and Program Layering

Eligible applicants may qualify for up to \$30,000 in renovations through the BrighterHome program. Applicants may also be eligible for DeKalb County's SPHRP administered through the Community Development Department, for an additional \$14,000.

Program	Maximum Amount
Special Purpose Home Repair Program	\$ 14,000
Owner-Occupied Rehabilitation Program	\$ 30,000
Maximum Combined Investment	\$ 44,000

E. Program Management fee, Contractor Profit & Overhead

All rehabilitation work must be completed by County-approved contractors. The combined Program Management Fee, Contractor profit and overhead are limited to:

- ☐ **Minimum:** \$1,000
- ☐ **Maximum:** the lesser of 20% of project cost, or \$5,000

Profit and overhead must be included within the overall \$30,000 project budget limit (or \$44,000 for applicants that qualify for both BrighterHome and SPHRP).

II. Application Process

Decide DeKalb is currently in the process of identifying implementation partners (program managers and contractors) for the BrighterHome program. The application process will be finalized and included in an update to these program guidelines in December 2026.