



In Partnership With



# 2022 Community Housing Impact & Preservation Program For Homeowners in Clark County & City of New Carlisle (Excluding the City of Springfield)



## CHIP 2022

APPLICATIONS  
Now Being  
Accepted!



March 7<sup>th</sup> – April 15<sup>th</sup>, 2022



**CHIP funds are available to assist income- eligible homeowners with Housing Repairs, Housing Rehabilitation and Homeowner Assistance. Applicants Must:**

**1. Have a Household Income below 80% of Median Income.**

*Total income of all wage earners (18 years or older) in the household that falls at or below the income guidelines for the program are eligible to apply. Proof of current income must also be provided to ensure eligibility at the time of application and to determine an income projection for the next twelve months.*

| 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|----------|----------|----------|----------|----------|----------|----------|----------|
| 37,150   | \$42,450 | \$47,750 | \$53,050 | \$57,300 | \$61,550 | \$65,800 | \$70,050 |

**2. Be a Homeowner in Clark County or the City of New Carlisle outside of the City of Springfield.**

*Applicant must own the home for which they are applying for repair/rehabilitation. The Deed for the property MUST be your name. The Homeowner must occupy the home.*

**3. Own a Home that needs Repairs or Rehabilitation or you need Assistance to become a Homeowner.**

*Home MUST be the applicant's Primary Residence for the owner-occupied activities of Owner Rehabilitation and Home Repair. Applicants for Homeownership Assistance will receive assistance to enable them to purchase an eligible home.*

**4. Have Homeowners Insurance or be able to obtain it.**

**5. Have all Property Taxes Currently Paid**

## Other Important Information

### How much money can I get?

*The program does not guarantee funding to everyone who applies...you may or may not qualify. However, if you qualify, the program may provide funds up to \$15,000 per home for the Home Repairs program; \$55,500 per home for the Owner Rehabilitation program, and up to \$55,500 per home for the Homeownership Assistance program. Funding priority is determined by program guidelines, which include household income, the priority rating of your home, your housing needs and the availability of funds.*

### When Do I need to apply?

***IMMEDIATELY!** Gather ALL required documents and make your appointment to apply right away. Funds are limited and the program is extremely competitive. Applications will be accepted starting on Monday, March 7<sup>th</sup>, 2022. Applications for 2022 CHIP Program assistance will close on Friday, April 15<sup>th</sup>, 2022.*

### When will I know if I get funded?

*Completed applications for Homeowner Repair Projects are processed on a first-come, first-service basis. However, applications for Homeowner Rehabilitation Projects or Homeownership Assistance must be received before the application round deadline. Applications are ranked by priority according to the program guidelines after the eligibility verification process. Selected clients will be contacted to schedule an evaluation of the condition of your home by a county housing rehabilitation specialist. The work will be performed by local contractors according to their schedule, after signing the program contract. The county does all contracting and contract management.*

### Do I have to pay anything?

*At this time, No. You will not be required to pay for anything at this time for the work to be completed on your home. However, in the future, you may be required to pay something. Homeowner Repair Projects are Grants. With Homeowner Rehabilitation Projects you must pay back a percentage of the full grant if you move or sell your property before the 5-year promissory note expires and you must pay back 20% of the grant you receive when you vacate your property or transfer after the 5-year promissory note expires. Repayment of Homeownership Assistance loans are based on the amount of assistance and the loan declines each year in equal increments based upon the required affordability period, for as long as you remain in your home.*

## Three types of assistance are available through the CHIP Program:

### **OWNER- OCCUPIED HOME REPAIR PROGRAM**

The purpose of the Owner Home Repair activity is to help preserve the affordable housing stock by providing owner-occupied households with income levels at or below 80 percent of Area Median Income with limited assistance to correct significant problems in the home. Unlike Owner Home Rehabilitation, which addresses the entire home, the Owner Home Repair activity can address one or more specific problems that adversely affect occupant health and safety and/or structural integrity. The types of work that are generally considered eligible for the Owner Home Repair activity include:

**Structural System Repair:** repairs to eliminate hazardous conditions or serious threats to a structural system's integrity.

Examples of common structural system repairs include, patching or replacing leaking roofs, rebuilding collapsed foundations and replacing weakened or deteriorated framing components. It may also include replacing individual nonfunctioning or damaged windows or entry doors.

**Mechanical System Repair:** eliminate hazardous conditions with the electrical, plumbing or heating systems. Examples of common mechanical system repairs include replacing unsafe or overloaded electrical panels and circuits, repairing or replacing leaking water supply and/or sanitary drain plumbing lines, and repairing or replacing unsafe or inoperable heating equipment

Wells and Septic Systems: repairing or replacing a home's private well and/or septic system that is malfunctioning or has been cited by local or state health departments or the Environmental Protection Agency as outdated and in need of improvement.

Weatherization: utilizing cost-effective measures to improve energy efficiency such as insulating un-insulated attics and sidewalls, and related measures to control air movement, such as sealing holes and bypasses and installing exhaust and ventilation fans.

Accessibility: utilizing measures designed to improve access and mobility for occupants who are physically disabled or infirm. Generally, these measures include exterior ramps, grabbars and specialized bathroom fixtures. In some cases, more extensive work is required to remove architectural barriers, widen doorways, lower cabinets or remodel bathrooms in order to meet household needs.

- Applicants interested in participating in the Owner Repair program must complete and submit an application. Home Repair applications are considered on a first-come first-served basis.
- This program provides assistance in the form of a grant in an amount up to but not exceeding \$15,000 to low-to-moderate income homeowners.
- The applicant cannot be delinquent or in default on present mortgage payment, or homeowners insurance payments.
- Homes purchased under land contract do not qualify unless steps have been taken to legally record the land contract agreement.
- Mobile home properties must be on owned land and be on a permanent foundation, taxed as real estate.
- Owner-Occupied Home Repair Program cannot assist properties with a Life Lease or Land Contract.
- Eligible projects must not exceed the \$15,000 program limit. If the condition of the home cannot be successfully repaired without exceeding this maximum, the implementing agency will enforce a "walk-away policy" and the home will be considered ineligible.

### **OWNER-OCCUPIED HOME REHABILITATION PROGRAM**

The purpose of the Owner Home Rehabilitation activity is to improve and protect the supply of sound, serviceable, and affordable owner-occupied housing stock. Through this activity, assistance is provided to homeowners with income levels at or below 80 percent of Area Median Income to correct substandard conditions so that the homes are safe, healthy, durable, energy efficient and affordable. Owner Home Rehabilitation is intended to address problems throughout the house. In most circumstances, this means that the homes' mechanical systems (electrical, plumbing and heating systems) and exterior and interior structural components (roof, walls, floors and foundation) will be repaired to meet the required standards.

Eligible items for this include: Installation and/or repairs to foundations, roofs, gutters, electrical upgrades, plumbing, furnaces, hot water heaters, insulation, windows, doors, accessibility improvements and lead based paint abatement.

- This program provides assistance (in the form of a deferred/declining/forgiven loan) in an amount up to but not exceeding \$55,500 to low-to-moderate income homeowners for the purpose of eliminating existing substandard housing conditions. Because rehabilitation must correct all substandard conditions that adversely affect the occupant's health and safety and the dwelling's structural integrity, the scope of work is generally comprehensive and the cost is usually high.
- Applicants interested in participating in the Owner Rehabilitation program must complete and submit an application. Following submission, the completed application and all necessary documents will be verified to determine eligibility for the program. You must have a completed application and all necessary documents with you at this time or your application will be denied.
- The applicant cannot be delinquent or in default on present mortgage payment, homeowners insurance payments or property taxes. Eligible applicants must agree to (1) occupy the home for at least five years after the rehabilitation, (2) reimburse the program 20% of the total grant when the home is sold or vacated after 5 years, (3) reimburse the program on a sliding scale up to the total amount of the grant if the home is sold or vacated

before the 5 year anniversary, (4) be willing and able to allow Clark County to retain a mortgage on the property and (5) be willing and able to reimburse the program as agreed if the home is sold or transferred as part of the current owner's estate.

- Eligible applicants will be processed according to the program's priority rating system, designed to benefit the neediest of the current eligible applicants. The system is based upon the applicant's income and quality of life issues, which exist in the housing unit.
- Eligible homes must meet the Ohio Residential Rehab Standards at the completion of the project without exceeding the \$55,500 program limit. If the condition of the home cannot be successfully repaired or renovated to meet these standards without exceeding this maximum, the implementing agency will enforce a "walk-away policy" and the home will be considered ineligible.
- Mobile home properties must be on owned land and be on a permanent foundation, taxed as real estate.
- Owner-Occupied Home Repair Program cannot assist properties with a Life Lease or Land Contract.

### **HOMEOWNERSHIP ASSISTANCE PROGRAM**

The purpose of the Homeownership program is to increase the number of owner-occupied households with income levels at or below 80% of Area Median Income, and to improve and protect that housing stock. The Homeownership program is, in effect, a combination of Down Payment Assistance and/or the Owner Rehabilitation program. The types of houses that are eligible for purchase include single-family homes, town houses, condominiums, and manufactured or modular homes. Down Payment Assistance, by itself, may be provided if the home does not require rehabilitation. This means that the home must either be a new or existing home that already meets applicable standards, or a home that the improvements have been completed through the financing arrangement.

Homeownership Assistance Includes: Financial assistance is provided to households to purchase homes. The assistance may include providing a subsidy to lower the interest rate for the loan and/or principal amount, providing down payments, and paying reasonable closing costs. All loans from financial institutions must, at a minimum, meet the requirements outlined in the State of Ohio policies. The standard to which the purchased home must comply is the State of Ohio Residential Rehabilitation Standards (RRS), and any locally-applicable codes. For homes that do not meet this standard at the time of purchase, the Homeownership program may also provide financial assistance to correct problems with the homes. To ensure that homes are safe, all defects that adversely affect the occupants' health and safety must be corrected immediately following the purchase closing, but prior to the buyer occupying the home. To ensure that the home meets the RRS within a reasonable timeframe, all rehabilitation work must be completed within six months of the purchase closing. In addition, the Homeownership activity will also include homebuyer counseling to help ensure that participants are well informed about private financing and the real estate purchasing process.

- This program provides assistance (in the form of a deferred/declining/forgiven loan) in an amount up to but not exceeding \$55,500 to low-to-moderate income homeowners. The loan will decline in equal increments as per the stated affordability period.
- Applicants interested in participating in the Owner Rehabilitation program must complete and submit an application. Following submission, the completed application and all necessary documents will be verified to determine eligibility for the program. You must have a completed application and all necessary documents with you at this time or your application will be denied.
- Eligible applicants must agree to (1) occupy the home after the rehabilitation, (2) reimburse the program as per the deferred/declining/forgiven of the total grant when the home is sold or vacated, (3) reimburse the program on a sliding scale up to the total amount of the grant if the home is sold or vacated before the end of the affordability period, (4) be willing and able to allow Clark County to retain a mortgage on the property and (5) be willing and able to reimburse the program as agreed if the home is sold or transferred as part of the current owner's estate.

- Eligible applicants will be processed according to the program’s priority rating system, designed to benefit the neediest of the current eligible applicants. The system is based upon the applicant’s income and quality of life issues, which exist in the housing unit.
- Eligible applicants must clearly understand the program and their obligations, such as attending education sessions, obtaining financing, selecting a home and financially contributing to the transaction.
- Eligible applicants must understand long-term affordability. Not only must the monthly mortgage payments be affordable, but other housing costs inclusive of taxes, insurance and private mortgage insurance must also be affordable. This program defines affordable as payments for principal, interest, taxes and insurance (PITI) that do not exceed 30% of gross monthly household income.

## **Additional Homeownership Assistance: Partnership with Habitat for Humanity**

### **HOMEOWNERSHIP ASSISTANCE: NEW CONSTRUCTION WITH HABITAT FOR HUMANITY**

The purpose of the New Construction-Habitat for Humanity activity is to create new permanent housing to expand the affordable owner-occupied housing stock through extensive planning and coordination between Clark County and Habitat for Humanity of Greater Dayton. Clark County CHIP funding will provide a subsidy up to \$30,000 to Habitat for Humanity of Greater Dayton for new home construction in Clark County or the City of New Carlisle to be purchased by a Habitat partner family with a household income that does not exceed 80% of Area Median Income.

- Habitat for Humanity of Greater Dayton believes that all hardworking individuals and families should have access to the benefits and stability of homeownership. They are committed to partnering with families to build simple, decent, and affordable homes with affordable mortgages.
- Habitat provides a hand-up, not a hand-out. By working with them from beginning to end, they can help prospective homeowners prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more. Habitat’s path to homeownership is an important and in-depth process, requiring hard work, time, and dedication - all of which help to ensure the long-term success of Habitat homeowners.
- Every family that wishes to become a Habitat homeowner must submit an application directly to Habitat for Humanity of Greater Dayton and go through the homeowner selection process. Families must have a need for adequate housing, must have the ability to pay a mortgage, and must be willing to partner.
- Mortgage principal, interest, taxes and insurance shall not exceed 30% of the household’s total monthly gross income, as calculated for determining income eligibility.
- Habitat homes constructed under this activity will comply with all applicable building/construction codes.



## FOR MORE INFORMATION

### 2022 Community Housing Impact & Preservation Program



#### **CHIP 2022 Programs**

Clark County Community Development

Dirk Lackovich-Van Gorp, CHIP Program Administrator/Grants Manager  
3130 East Main Street - Suite 1A, Springfield, OH 45503

Phone: 937 521 2164

Website: <https://www.clarkcountyohio.gov/156/Community-and-Economic-Development>

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#### **CHIP 2022 Programs**

City of New Carlisle

Derek Hutchinson, Planning Director

331 South Church Street, New Carlisle, OH 45344

Phone: 937 845 9492

Website: <https://newcarlisle.net/>

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Neighborhood Housing Partnership  
OF GREATER SPRINGFIELD

#### **CHIP 2022 Homeownership Assistance Program**

Neighborhood Housing Partnership

527 East Home Road, Springfield, OH 45503

Phone: (937) 322-4623

Website: <https://springfieldnhp.org/>

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#### **CHIP 2022 Homeownership - New Construction with Habitat Program**

Habitat for Humanity of Greater Dayton

115 West Riverview Avenue, Dayton, OH 45405

Phone: (937) 586 0680

Website: <https://daytonhabitat.org/>