

FREQUENTLY ASKED QUESTIONS

Q. How do I apply?

A. You must complete an official application form available from:

Huron County Commissioners Office
180 Milan Ave.
Norwalk, Ohio 44857

And return to : CT Consultants, Inc.
35000 Kaiser Court
Willoughby, Ohio 44094
Attn: Phyllis Dunlap

If you are unable to come to this office, arrangements can be made for home visitation by calling (440) 530-2230. These arrangements are for handicapped or elderly persons only.

Q. How much money can I get to fix up my home?

A. The amount of the deferred loan depends on the extent of work required to bring your property in conformance with the Community Housing Code or OHCP Residential Rehabilitation Standards. However, the deferred loan will not exceed an as-bid price of \$30,000 per unit without addressing Lead Based Paint hazards and \$35,000 per unit if addressing Lead Based Paint hazards for private homeowner rehabilitation and private rental rehabilitation. Any expenditure in excess of these amounts must be justified and approved by the Community, or paid by the owner.

Q. Does it cost me anything to submit an application or have my home inspected?

A. NO! There are absolutely no charges for this program and your participation is voluntary.

B. The County reserves the right to "Walk Away" from a housing unit that poses undue threat to health or safety of the inspector or contractor at any time. **Housing units that violate the following will not be assisted.** Conditions which may constitute undue threat include, but are not limited to the following:

- Structurally unsound dwellings that are, or should be condemned for human habitation.
- Evidence of substantial, persistent infestation of rodents, insects and other vermin.
- Environmental hazards such as serious moisture problems, friable asbestos or other hazardous materials, which cannot be resolved before rehab work is to start.
- The presence of animal feces in any area of the dwelling unit.
- Excessive garbage build up in and around the dwelling.
- Negligent housekeeping practices that limit access or create an unwholesome working environment.
- A threat of violence.
- The presence and/or use of any controlled substances before or during rehab.
- Suspected manufacturing of a controlled substance before or during rehab.
- Occupants allowing only limited access to the dwelling.

Q. What happens after I submit my application?

A. Community Development personnel will review your application and determine if you are eligible for a loan or grant. You will then be notified in writing of your eligibility and if you decide to participate, arrangements will be made to have your home inspected for code violations and rehabilitation standards.

- Q. Are there restrictions on how the money is used or the improvements that are to be made?
A. YES! According to the program guidelines, the money can be spent to correct Code Violations Only, and to meet rehabilitation standards.

The following indicates the type of rehabilitation work that will be permitted:

GENERALLY ELIGIBLE

Roofs
Gutters
Windows
Doors
Furnaces
Hot Water Tanks
Structure Deficiencies (Porches, Floors)
Walk Stairs
Plumbing
Electrical including new 100 AMP Service

GENERALLY INELIGIBLE

Air Conditioning
Detached Garages
Room Additions
General Property Improvements
Cosmetic Items (carpeting, wallpaper)

Only work approved by this department may be performed, and must be completed within a 75-day period.

All work must be completed by an experienced and qualified contractor or builder in each particular job classification, and all work must pass inspection in accordance with the building and housing codes.