

**HURON COUNTY
COMMUNITY HOUSING IMPROVEMENT PROGRAMS
(FY 2010 CHIP)**

PROGRAM SUMMARY

Thank you for your interest in Huron County Community Housing Improvement Programs (CHIP). The attached information will briefly describe the following programs and the requirements for participation: 1. Home Repair Program, 2. Owner-Occupied Private Rehabilitation Program, 3. Emergency Monthly Housing Program, and 4. Habitat Program. Included are the household income guidelines that apply for all of the programs. An application is attached for those interested in submitting an application. Please indicate the assistance you are applying for.

1. HOME REPAIR PROGRAM

The intent of this program is to assist those homeowners that lack the resources to address a housing problem that poses an immediate threat to the health and safety of the occupant. The County will use OHCP Residential Rehabilitation Standards to prioritize work. No general property improvements will be undertaken. The Home Repair Program will only assist eligible homeowners with repair or replacement of electrical, plumbing, heating or mechanical systems, prevention of further structural damage or elimination of other threats to health and safety. This could also include handicapped accessibility and tap-ins. This program is available County-wide (excluding cities of Norwalk and Bellevue) for those households that have incomes of less than 80% of the area median income. Huron County hopes to be able to assist at least 11 homeowners under this program. Other key features include:

Minimum level of assistance: \$250.00
Maximum level of assistance: \$8,000.00 (\$5,000.00 if paint will be disturbed)
Approximate Number of Households Assisted: 11
Eligible Properties: Single-family, owner-occupied units in Huron County (excluding Cities of Norwalk and Bellevue)
Financing Mechanism: Grant

2. OWNER-OCCUPIED PRIVATE REHABILITATION PROGRAM

The purpose of the housing rehabilitation program is to correct basic building code violations, health and safety issues including lead based paint hazards for qualified homeowners with household incomes at or below 80% of median income in Huron County. **Eligible repairs can include roof, gutters, windows, doors, furnace, electrical, hot water tanks, structural deficiencies and plumbing.** Only single-family, owner-occupied housing units within the County (excluding City of Norwalk and City of Bellevue) are eligible for this program. The County's Rehab Inspector will contact you to evaluate your home as part of the application process. Upon final ranking of applications, homeowners in Huron County will be selected for assistance. The County hopes to assist 8 homeowners. Three (3) of the eight (8)

rehabilitation projects will be targeted to Census Tract 996400 Block Group 2, Northern half of the Village of Greenwich.

Assistance will be in the form of a 5 year deferred loan at **0% interest** and **NO PAYMENTS**. This loan will reduce each year by 17% with 15% remaining due upon transfer of the property. **No payment will be required so long as the applicant continues to live and own the home.** The loan will be secured by a mortgage and promissory note with a declining repayment agreement.

The amount of the financial assistance for each house will vary depending on needed improvements; however, the average amount of assistance per unit is expected to be \$35,887.00. In no instance will the amount of assistance exceed the following limits.

Minimum Assistance: \$1,000.00

Maximum level of assistance: \$32,000.00

Approximate Number of Households to be Assisted: 8 (3 will be targeted to Census Tract 9964002, North Greenwich)

Maximum level of assistance with lead based paint hazards present: \$37,000.00

Finance Mechanism: 5 year 0% interest deferred partially forgivable loan (85% forgiven over time)

A walk away policy has been established by the County. Should your home be considered a walk-away, you will be notified.

Work on all homes must be competitively bid. The County expects work on the selected homes to begin in the spring of 2011.

3. EMERGENCY MONTHLY HOUSING ASSISTANCE

The purpose of these funds is to prevent residents from experiencing a crisis and/or becoming homeless in the event they are unable to pay for mortgage, utility payments, etc. Applicants must show documentation of delinquency.

4. NEW CONSTRUCTION – HABITAT

By using up to \$20,000 of CHIP Funds per home, Habitat will build and sell one affordable home to a very low income first time buyer who will contribute at least 500 hours per household of volunteered “sweat equity” to the Project. Participants of the Project shall be those selected through the Habitat application process and who additionally satisfy all applicable CHIP program requirements, including those rules and regulations of HOME. Huron County hopes to assist one (1) partner family under this program.

Please contact the program administrator for additional information, eligibility requirements and income limits.

**Household Income Limits by Family Size
FOR ALL APPLICANTS**

Family Size (Persons)	Low Income (80% of MI)
1	\$32,100
2	\$36,700
3	\$41,300
4	\$45,850
5	\$49,550
6	\$53,200
7	\$56,900
8	\$60,550

Source: HUD FY 2010

All Owner-Occupied applications must be completed in full with all requested documentation and returned to the Huron County Commissioner's c/o CT Consultants, Inc., Attn: Phyllis Dunlap, 8150 Sterling Court, Mentor, Ohio 44060, by 4:00 p.m., January 31, 2011 to be considered for the program. The order of receipt of applications will be considered as a final factor when all other factors are equal.

The Home Repair Program and Emergency Monthly Housing Assistance Program Applications must be completed in full with all requested documentation and will be considered on a first come first serve basis.

Questions regarding the program should be directed to the Program Administrator, Mrs. Phyllis A. Dunlap at (440) 530-2230.

TARGET AREA

Census Tract 996400 Block Group 2

Village of Greenwich – Northern Half

