

# HURON COUNTY

In Partnership with the CITY OF NORWALK

## COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAMS (PY 2015 CHIP)

### PROGRAM SUMMARY *COMMUNITY DEVELOPMENT BULLETIN #1*

Thank you for your interest in the Huron County Community Housing Impact and Preservation Program (CHIP). Huron County and the City of Norwalk in order to maximize funding to our citizens successfully submitted a partnership application with Huron County as the Grantee. The attached information will briefly describe the following programs and the requirements for participation: 1. Owner Home Repair Program; 2. Owner-Occupied Rehabilitation Program; and 3. Tenant-Based Rental Assistance. Included are the household income guidelines that apply for all of the programs. An application is attached for those interested in applying. Please indicate the assistance you are applying for.

#### **1. OWNER 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. Huron County will use OCD 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, or elimination of other threats to health and safety. This could also include handicapped accessibility and tap-ins. This program is available County-wide for those households that have incomes of less than 80% of the area median income (see page 2). Other key features include:

<b>Minimum level of assistance:</b>	<b>\$250.00</b>
<b>Maximum average level of assistance:</b>	<b>\$8,000.00</b>
<b>Approximate No. of Homes to be Assisted:</b>	<b>Huron County - 15 City of Norwalk - 13</b>

**Eligible Properties:** Single-family, owner-occupied units

**Financing Mechanism:** Grant



## 2. OWNER-OCCUPIED PRIVATE REHABILITATION PROGRAM

The purpose of the private 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. **Eligible repairs can include roof, gutters, windows, doors, furnace, electrical, hot water tanks, structural deficiencies and plumbing.** Only single-family, owner occupied housing units in Huron County excluding the City of Bellevue are eligible. The County anticipates assisting a total of twelve (12) homeowners; seven (7) in the County and five (5) in the City of Norwalk. The County or City Rehab Inspector will contact you to evaluate your home as part of the application process. Upon final ranking of applications, homeowners will be selected for assistance. Applications will be ranked in their service area first.

The assistance will be in the form of a 5 year 0% interest deferred loan reduced 17% per year with 15% remaining due upon transfer of the property. **No interest. No payments until transfer.** 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. The average amount of assistance per unit is expected to be approximately \$35,285.

**Minimum Assistance: \$1,000.00**

**Maximum average level of assistance: \$37,000**

**Approximate Number of Homes to be Assisted:** Huron County 7  
City of Norwalk 5

**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 early part of 2016.

## 3. TENANT-BASED RENTAL ASSISTANCE PROGRAM

This program is being administered through the Huron Metropolitan Housing Authority and is only available in the City of Norwalk. The program anticipates assisting three (3) households.

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

Family Size (Persons)	Low Income (80% of MI)
1	\$32,700
2	\$37,350
3	\$42,000
4	\$46,650
5	\$50,400
6	\$54,150
7	\$57,850
8	\$61,600

Source: HUD PY 2015

**All applications must be completed in full with all requested documentation and mailed to:**

**HURON COUNTY**

CT Consultants, Inc.  
8150 Sterling Court  
Mentor, Ohio 44060  
Attn: Phyllis Dunlap, Program Administrator

**CITY OF NORWALK**

WSOS Community Action  
P.O. Box 277  
Green Springs, Ohio 44836  
Attn: Intake

Home Repair applications will be considered on a first come, first serve basis.

Owner Occupied Rehab applications must be received/postmarked **no later than 4:00 p.m., Monday, November 23, 2015 to be considered in the first round for the program. A second round for the Owner Occupied Rehab Program will be determined by the funding remaining from round one.** Applications will be continue to be accepted throughout the program. The order of receipt of applications within each partner jurisdiction first and then within the service area will be considered as a final factor when all other factors are equal.

Questions regarding the program should be directed to the attention of Ms. Phyllis A. Dunlap, CT Consultants at (440) 530-2230 or Sherry Evans, WSOS Community Action Commission at (800) 775-9676 or (419) 639-2802.

## FREQUENTLY ASKED QUESTIONS

Q. How do I apply?

A. You must complete an official application form available at the Huron County Commissioners Office

Or, you may contact Laura Clevenger of CT Consultants at 440-951-9000 or WSOS at 1-800-775-9676 or 419-639-2802 to obtain an application.

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 \$37,000 for private homeowner rehabilitation. Any expenditure in excess of these amounts must be justified and approved by the Community.

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 City 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

GENERALLY INELIGIBLE

Roofs

Gutters

Windows

Doors

Furnaces

Hot Water Tanks

Structure Deficiencies (Porches, Floors)

Walk Stairs

Plumbing

Electrical including new 100 AMP Service

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.