

**Ohio Regional Development Corporation  
Crawford County C.H.I.P.  
Community Housing Improvement Program**

112 E. Mansfield Street  
Bucyrus, OH 44820

Phone: (419) 562-6583

Fax: (419) 563-1811

**HOW DO YOU APPLY?**

1. Complete the application form.
2. Gather all required documents (see list below).
3. **Schedule an appointment at the above phone number, to review and verify the application.**
4. Obtain and submit any other documentation required, based upon guidance from the ORDC staff.

***NOTE: No application will be accepted as being complete until all required documentation has been received and verified by the ORDC Staff.***

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**REQUIRED DOCUMENTATION**

(The following list reflects what is typically required to process your application. Other documentation may be required, as determined by the ORDC Staff.)

- Evidence of **ALL Sources of Income** (gross income for all residents, 18 and older)  
(e.g. pay stubs or wage statements for most recent 2-month work period; the award letter for Social Security, ADC, or other Government programs (you should have received this in December or January); pension benefit statements; bank interest statements; etc.)
- Evidence of **ALL Sources of Assets** (Checking & Savings Account Statements, IRA accounts, CD's, inheritance benefits, etc.)
- Deed** (must be in applicant's name)
- Insurance Declaration** (must be current; and reflect the amount of coverage, dates of coverage and amount of premium)
- Mortgage(s)**, and either payment books or bank statements reflecting the original amount, payments, and current balance.
- Most recent **Property Tax statement**

# CHIP ..... Community Housing Impact & Preservation Program CRAWFORD COUNTY

## What programs are currently available?



### Owner Rehabilitation

The purpose of this program is to rehabilitate a one family housing unit, which are owned and occupied by low and moderate-income households.

Eligible items for this program may include: roofs, gutters, walls, windows, floors, foundation repairs, electrical upgrades, hot water heaters, insulation, plumbing, furnaces and HVAC.

This program provides deferred loans in an amount up to but not exceeding \$35,000 to low-income homeowners for the purpose of eliminating existing substandard housing conditions.

Eligible applicants must agree to (1) occupy the home for at least five years after the rehabilitation, (2) reimburse the program 15% 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 the administrating agency 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.

Applicants interested in participating in the Owner Rehabilitation program must complete an application and call this office to schedule an appointment to submit their completed application. At that time, 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, homeowner's insurance payments or property taxes.

**Any changes in the household, such as changes in income, in employment or in number of persons in the household, which occur after the verification process but before the program contract is signed will result in a review of the applicant's eligibility.** After completing this verification process, a rehab specialist will visit your home to perform a walk-thru inspection to determine your housing needs.

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.

Following the notification of acceptance in the program, the grantee is responsible for contacting four local contractors from the *Approved Contactor List*. The lowest bidder will be awarded the contract and approval to begin the repairs to the home.

Eligible homes must meet the Residential Rehab Standards at the completion of the project without exceeding the \$35,000 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.



### **Home Repair – Emergency**

The purpose of this program is to provide home repairs to one family housing units, which are owned and occupied by low and moderate-income households.

*Eligible items for this program include: emergency repairs, handicapped accessibility, tap-ins, well and septic repairs or replacements.*

Applicants interested in participating in the Home Repair program must complete an application and call this office to schedule an appointment to submit their completed application. At that time, 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.***

*Home repair applications are considered on a first-come first-served basis*

The applicant cannot be delinquent or in default on present mortgage payment, homeowner's insurance payments.

Homes purchased under land contract do not qualify unless steps have been taken to legally record the land contract agreement.

Eligible projects must not exceed the \$8,000 program limit. If the condition of the home cannot be successfully repaired or renovated without exceeding this maximum, the implementing agency will enforce a "walk-away policy" and the home will be considered ineligible.

### **What else do I need to know?**

#### **Am I Eligible?**

Any household in Crawford County whose total income of all wage earners (18 years or older) falls at or below the income guidelines for the program are eligible to apply.

#### **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 \$35,000 per home for the Owner Rehabilitation program, up to \$8,000 per home for the Home Repairs 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.

Do I have to pay anything?

Owner Rehabilitations Payback Terms:

Yes, you must pay back a percentage of the full grant if you move or sell your property before the 5-year promissory note expires.

Yes, you must pay back 15% of the grant you receive when you vacate your property or transfer after the 5-year promissory note expires.

Yes, you must pay the mortgage release fee on the anniversary of the promissory note.

When do I need to apply?

As soon as applications are available. Funds are limited and the program is extremely competitive at the local level.

When will I know if I get funded?

Completed applications for Home Repair Assistance are on a first come first service basis. However, applications for Owner Rehabilitation Projects must be received before the grant deadline. Applications are ranked by priority according to the program guidelines shortly after the verification process. Selected clients will be contacted as soon as possible to schedule an evaluation of the condition of your home. The work will be performed by local contractors according to their schedule, usually within 30-60 days after signing the program contract.

Income Limits\*

Household income is determined by the total gross income for the previous year reported on federal tax forms by all household members-18 years of age or older-living in the home. Applicable forms include IRS 1040, W-2's, SSA 1099 and others. 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.

## Program Income Guidelines

Household Members	Income Guidelines
1 person	\$31,050.00
2 persons	\$35,450.00
3 persons	\$39,900.00
4 persons	\$44,300.00
5 persons	\$47,850.00
6 persons	\$51,400.00
7 persons	\$54,950.00
8 persons	\$58,500.00

\*Applicants whose total net assets equal an amount greater than \$100,000 are not eligible. Items considered net assets include but are not limited to: savings accounts, checking accounts, equity in rental property, inheritances, personal valuables, cash value of stocks, bonds and treasury bills, retirement and pension funds, collectables, and payments for mineral rights.

### Conflict of Interest Resolution

If a conflict of interest should arise involving an applicant or beneficiary seeking assistance, the case will be reviewed at the request of any involved party. A determination will be made in a effort to be fair to all parties. Guidelines determine these possible conflict of interest examples:

- The applicant is an employee of Crawford County Commissioner's Office
- The applicant is an employee of the office contracted to administer the grant program.

*This document was prepared in an effort to review the available programs and basic guidelines for those programs. Written procedures set forth the exact criteria used to determine eligibility for participation in these programs. If you have any questions about the programs outlined here, please contact Malinda Freeman, Crawford County CHIP @ 419-562-6583, 8am to 4pm, or The Ohio Regional Development Corp. at (740) 622-0529. Our office will make every effort to assist you.*