



In Partnership With



# 2023 Community Housing Impact & Preservation Program For Private Homeowners in Clark County & City of New Carlisle (Excluding the City of Springfield)



## CHIP 2023

APPLICATIONS  
Now Being  
Accepted!



April 10<sup>th</sup> – May 1st, 2023



**2023 CHIP funds are available to assist income- eligible homeowners with Owner Occupied Private Homeowner Rehabilitation ONLY. Applicants Must:**

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

*Total income of all wage earners 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. Income determination is on the basis of IRS1040 Adjusted Gross Income.*

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 Private Homeowner rehabilitation. The Deed for the property MUST be your name. The Homeowner must occupy the home.*

**3. Own a Home that needs Rehabilitation.** *Home MUST be the applicant's Primary Residence for the Owner-Occupied activities of Private Owner Rehabilitation.*

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

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

## 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 2023 program funding may be able provide funds up to \$60,000 per home for the Private Home Owner Rehabilitation 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. 2023 Funds are limited and the program is extremely competitive. Applications will be accepted starting on Monday, April 10th, 2023 and will close on Monday, May 1<sup>st</sup> 2023.*

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

*Complete applications for Homeowner Rehabilitation Projects must be received before the application deadline of Monday, May 1<sup>st</sup>, 2023. Applications are ranked by priority according to the program guidelines after the eligibility verification process. Selected homeowners will be contacted to schedule an inspection 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 rehabilitation work to be completed on your home. However, in the future, you may be required to pay something. Private Homeowner Rehabilitation Projects are accomplished through a Declining-Deferred-Forgiven 4-Year Promissory Note and 2<sup>nd</sup> Mortgage. Homeowners must pay back a percentage of the rehabilitation cost if you move or sell your property before the 4-year promissory note expires.*

## Funding is available in 2023 through the CHIP Program for 1 Program Only: OWNER-OCCUPIED PRIVATE HOMEOWNER REHABILITATION

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 \$60,000 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 four years after the rehabilitation, (2) reimburse the program 20% of the total grant when the home is sold or vacated during the 4 years period (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 4 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 \$60,000 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.
- 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.



## **FOR MORE INFORMATION**

# **2023 Community Housing Impact & Preservation Program**



### **CHIP 2023 Program**

Clark County Community Development

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