



Community Housing Improvement Program

The City of Elyria is now accepting applications beginning **date** through **date** 2012.

The CHIP program is designed to bring affected 1-unit structures into compliance with the City of Elyria Housing Code and ODOD Residential Rehab Standards. This will be accomplished by a combination of making repairs to, altering or replacing the electrical, heating, plumbing and structural elements of the home.

**Applications are available at the Office of Community Development,
by mail or at www.cityofelyria.org**

Homeowners must meet the following criteria:

The house must be a single family dwelling located within the City of Elyria, Ohio.

The applicant:

- Must be the owner of the house,
- Must live in the home as a primary permanent residence,
- Must be able to provide proof of home ownership,
- Must have active home insurance and paid property taxes.
- And total household income must be at or below 80% of area median income.

The CHIP Program: offers a 0% deferred interest loan with a declining balance of 16% per year for the first five (5) years. The remaining 20% balance beginning in year six (6) will not have to be repaid to the City until the property changes title.



For more information, contact:

**City of Elyria
Department of
Community Development**

440-326-1541

Funds provided by ODOD through the HOME Program.
Elyria is an Equal Opportunity Provider.