



**CITY OF ELYRIA  
OFFICE OF COMMUNITY DEVELOPMENT  
CHIP INFORMATION SHEET**

**Name:** Private Owner-Occupied Rehabilitation Program

**Location:** Within the municipal limits of Elyria.

**Description/Purpose:** This program is designed to bring affected owner occupied, single family 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.

**QUESTIONS & ANSWERS ABOUT THE PROGRAM:**

**[Q] What is available?**

**[A]** Partially Deferred Loans: The City of Elyria will offer 0% deferred interest loans 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 in question changes title, the homeowner moves out of the property, or an estate of the property is probated.

**[Q] How much money can I get to fix up my home?**

**[A]** The amount of the partially deferred loan depends upon the extent of work required to bring your property in conformance with the City of Elyria Housing Code and ODOD Residential Rehab Standards. However, the loan will not exceed an as-bid price of \$38,000.

**[Q] Does it cost me anything to submit an application or have my home inspected?**

**[A]** No. There is no cost to submit an application or have your home inspected.

**[Q] Who can obtain these loans?**

**[A]** You are **eligible** for these loans **only** if:

- 1) You live within the City of Elyria and meet the other guidelines of the program.
- 2) If you are the owner and are living in the address of the single family dwelling to be rehabilitated.
- 3) Must be current with property taxes.

- 4) If your annual gross income **does not** exceed the following limits based upon your family size:

**FY 2012 Income Limits**

<b>HOUSEHOLD SIZE</b>	<b>MAXIUM</b>
1	\$35,700
2	\$40,800
3	\$45,900
4	\$50,950
5	\$55,050
6	\$59,150
7	\$63,200
8	\$67,300

**[Q] How does process work?**

**[A]** The applications will be taken for a period of 45 days. Incomplete applications will not be accepted. An application is considered accepted when all required documentation and signatures are on the application.

After the expiration of the 45 day application period, staff will first verify the income of the applicants and if it is determined that the applicant is income eligible, the file shall be forwarded to the Rehab Specialist to schedule a site inspection.

The Rehab Specialist shall utilize the Initial Eligibility Inspection / CHIP Inspection Report Form and the Priority Ranking Form during the inspection. All serious sub-standard conditions must be corrected with CHIP assistance. If all serious sub-standard conditions cannot be corrected within the financial limitation of the CHIP grant then the project will be classified as a "walk away".

If the scope of work is initially estimated to be over \$10,000, the project shall be eligible for CHIP funding. If the scope of work is initially estimated to be less than \$10,000, the applicant shall be referred to the CDBG emergency home repair program. However, the CDBG emergency home repair program does have a lower maximum income threshold.

The Rehab Specialist shall complete the remainder of the Priority Ranking Sheet and forward the file to the Director. The Office of Community Development shall place the eligible applications in order of the score of the Priority Ranking Form from highest to lowest and proceed to assist applicants in that order subject to fund availability.

**[Q] Are there any restrictions on how the money is used or the improvements that are to be made?**

**[A]** YES! According to the program guidelines, the money must be spent to correct code violations **ONLY**, and to residential rehabilitation standards.

The following indicates the type of rehabilitation work that will be permitted:

<b>GENERALLY ELIGIBLE</b>	<b>GENERALLY INELIGIBLE</b>
Electrical Heating & Air Conditioning Plumbing Roofing Gutters & Downspouts Structure I Deficiencies (porches, stairs, windows, doors, floors, etc.) Structure II Deficiencies (masonry & concrete repairs) Insulation Accessibility Improvements	Room Additions Installations of items that were not previously there and are not health or safety related. (i.e. the installation of a deck where only steps had existed would not be allowed) Cosmetic Items Landscaping General Property Improvements Construction or repair of auxiliary buildings

Only work approved by this department may be performed, and 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.

**[Q] Who should I contact if I want to get an application or learn more about the program?**

**[A]** You can obtain an application form from the City of Elyria, Office of Community Development, 103 Court Street, Suite 302, OH, or you may call the Program Administrator at (440) 326-1541. Also available at <http://www.cityofelyria.org>

**[Q] When is the deadline for signing up for the program?**

**[A]** Applications will be accepted until 4:30 p.m. on March 16, 2012. Only complete applications will be considered for funding.