



Community Housing Improvement Program

The City of Elyria will accept applications beginning **February 1 through March 16, 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 will be available beginning February 1, 2012 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.