

# Ashtabula County

## Community Housing Impact and Preservation Program (CHIP) Grant

Office Hours Monday - Friday 8:00 AM - 4:30 PM

Ashtabula County - Phone: (440) 576-3853 Fax: (440) 576-2758

Ashtabula City - Phone: (440) 992-7154 Fax: (440) 992-7180

Conneaut City – Phone: (440) 593-7401 Fax: (440) 593-6908

Geneva City – Phone: (440) 466-4675 Fax: (440) 466-5027

### Owner Home Repair Program-

The purpose of the Home Repair program is to undertake serious home needs throughout the County during the term of the Community Housing Impact and Preservation Program. The Home Repair grant will be made available to very low to moderate income owner-occupants within the County when the necessary repairs are evaluated by the rehabilitation specialist are determined to be a serious health or safety concern. **Trailers do not qualify for this program, unless situated on a permanent foundation and is classified at real estate.** A health and safety concern exists when due to severe deterioration, mechanical failure, a hazardous or dangerous condition exists for continued occupancy of the dwelling. Examples of these are as follows, however, not all possible examples are presented and therefore the program staff must make the final decision on whether a true emergency exists. 1. Severe Deterioration – Collapse of a roof or a portion of a roof above an occupied interior space, water seeping in. 2. Mechanical Failure – Either shut down in operation, breakage, and/or stoppage of a mechanical system such as Heating, Plumbing, Wells, Septic Systems (no aeration systems), Hot Water Heaters, which result in a complete cessation of their usage by the occupants. The grant is to eliminate ONE housing condition or deficiency, which promotes a health and safety hazard to the occupant.

### Owner Occupied Rehabilitation Program -

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 include: roofs, gutters, electrical upgrades, plumbing, furnaces, hot water heaters, insulation, windows (must contain lead), doors (must contain lead), accessibility improvements and lead based paint abatement. The owner occupied rehabilitation program focuses on the entire home not just ONE housing condition or deficiency.

Assistance is in the form of a 0% loan, a non-amortizing loan with 90% of the loan forgiven over a five-year period, at a rate of 18% deductible per year. With the remaining 10% payable when the property is sold, transferred or vacated after 5 years. The deferred loan subsidies will be secured by a second mortgage on the property.

If the property evaluation by the Rehabilitation Specialist exceeds the state allowable assistance, Ashtabula County will have to institute its walk away policy and no assistance will be granted.

This Program is NOT a REMODELING PROGRAM and WILL NOT address any cosmetic items.

### Program Guidelines-

- Must own the home (more than a year)
- Must have Homeowners Insurance
- Must be on an approved payment plan if delinquent on Property Taxes
- Must be current on Mortgage

### Homeowners must not exceed the income guidelines listed below.

Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Maximum Income	\$34,400	\$39,300	\$44,200	\$49,100	\$53,050	\$57,000	\$60,900	\$64,850