

- Other Helpful Information -

COMMUNITY REINVESTMENT AREA Tax Abatement Program



Residents, **regardless of income**, who own homes in certain older neighborhoods in Wooster, Orrville, Rittman, or Doylestown, may be eligible to receive a tax abatement for rehabilitating their homes as part of the Community Reinvestment Area Program.

For instance, a homeowner making a \$20,000 investment adding on to their home may save up to \$400 in taxes each year for 10 years in some communities, saving \$4,000. To learn more, contact:

City of Wooster: 330.263.5250

City of Orrville: 330.684.5003

City of Rittman: 330.925.2045

Village of Doylestown: 330.603.8841

Fair Housing in Wayne County

Wayne County is a welcoming place to all. Please help your community stay this way by reporting illegal discrimination. Our local fair housing programs, specialized for specific areas, are available to answer questions and address concerns:

Wayne County Fair Housing: 330.287.5420

City of Wooster Fair Housing: 330.263.5250
www.woosteroh.com/fair-housing

The Wayne County, City of Wooster, City of Orrville Community Housing Impact and Preservation Program:



Programs To Help You
Invest in Your Future
And Your Community

For the most current information,
please visit our website:

www.woosteroh.com/chip

Making An Application - Please Contact:

Tanya Sargeant - CHIP Administrator
Wayne Metropolitan Housing Authority
345 N. Market St.
Wooster, Ohio 44691
Phone: 330.264.2727
Email: TSargeant@WayneMHA.org
www.waynemha.org

This program is made possible by the leadership and staff of the City of Wooster, Wayne County, the City of Orrville, the City of Rittman, the Wayne Metropolitan Housing Authority, Ohio Development Services Agency, the Ohio Housing Trust Fund, and the Department of Housing and Urban Development.

Published by the City of Wooster, October 1, 2018 on behalf of the Wayne, Wooster, Orrville CHIP Partnership.



The Wayne County, City of Wooster, City of Orrville CHIP Partnership

Helping Homeowners, Landlords, and First-Time Homebuyers throughout Wayne County Repair their Homes and Neighborhoods.



Four Programs To Revitalize Your Home:

- **Grants** for low-income households for emergency home repairs (including roof, heating, and septic).
- **Interest-free, partially-forgivable loans** for low-to-moderate income households to rehabilitate their homes. (**85%** of the loan is forgiven after **5 years**).
- **Interest-free, 85%-forgivable down payment and repair loans** for aspiring home-buyers purchasing older homes. (**85%** forgiven over time*).
- **Forgivable 10-year loan** for landlords providing a minimum 25% match in rehabilitating units for low-to-moderate income residents.

Moderate-income for a family of four is **\$54,200** in Wayne County, or **\$36,700** for an individual during the 2018/2019 program.

Visit: www.woosteroh.com/chip

ABOUT CHIP

A Quick Background

CHIP stands for Community Housing Impact and Preservation. The program offers **four grant** programs to repair older homes and apartments for low to moderate-income families.

Our region secured federal funds for the program with the efforts of the City of Wooster (grant lead), Wayne County, the City of Orrville, and Wayne Metropolitan Housing Authority (administrator).

As in past years, the Wayne Metropolitan Housing Authority is the Administrator for the Partnership and is available to help residents, homebuyers, and landlords with any questions they may have about CHIP.

Your Household Qualifies for these Programs if its Annual Income is Under the Following for 2018:

Household Size	Homeownership & Rehabilitation	All Programs + Home Repair
<i>Number</i>	<i>Moderate Income</i>	<i>Low Income*</i>
1 Persons	\$36,700	\$29,800
2 Persons	\$41,950	\$34,000
3 Persons	\$47,200	\$38,300
4 Persons	\$54,200	\$44,000
5 Persons	\$56,600	\$45,900

Moderate income limits represent 80% of the median household income for Wayne County in 2017. Low-Income is considered to be 65% of median household income. For larger families, please consult with CHIP Administrator. Limits may change slightly from year to year. Source: www.huduser.gov. (See Data Sets | Income Limits | Ohio | Wayne County). *Note: Low Income Limits pending approval.

PRIVATE REHABILITATION

For Homeowners Owning Single-Family Homes

This program helps homeowners with rehabilitating single-family homes. A single rehabilitation may entail several projects, such as plumbing upgrades, roof repairs, removal of lead-based paint, repairs to siding, electrical upgrades, and other repairs needed to make a home safe and secure. Homeowners who qualify will receive a 5 to 15 year deferred (no interest) loan to make the repairs. A portion of the loan is forgiven each year over the loan period. The remaining 15% is due once the owner sells or stops residing in the home.

HOMEOWNERSHIP ASSISTANCE

For Moderate-Income Homebuyers

The CHIP Homeownership Program helps aspiring low to moderate homeowners purchase older homes by covering the cost of their mortgage's down-payment and by paying for any repair costs (if needed) to ensure a safe and healthy home for the future. Aside from having a down payment, Buyers must otherwise qualify for a mortgage and be willing to take an educational course. Homes must be in Wayne County, priced under \$136,400, and repairs cannot exceed \$30,000.

HOME REPAIR

For Low-Income Single-Family Homeowners

This grant helps low-income residents who agree to live in their single-family homes for at least five years with health and safety-related repairs. The grant covers one or two projects, such as repairing septic systems, leaking roofs, and heating systems. This grant is available as long as funding allows.

PRIVATE RENTAL REHABILITATION

For Landlords Renting To Low/Mod-Income Tenants

This program is made available to landlords who agree to rent to tenants earning less than 80% area median income. Landlords cover 25% of the project. The remaining 75% is covered by a 10-year forgivable /deferred loan, forgiven 10% yearly until fully forgiven.

Before and After Images of a Recent CHIP Project



A CHIP Rehabilitation Project before (Left) and after (Right)

SPECIAL NOTE: Funding decisions are made solely by the Partnership and not WMHA. Applications will be accepted until funds are exhausted.



A Wayne County Home recently improved with CHIP

GETTING STARTED

The first step is to contact the CHIP Administrator and answer a few pre-qualifying questions. You will then be asked to complete an application. You may also need to provide bank statements, mortgage payment histories, and proof of income in addition to social security cards and/or drivers licenses. The CHIP office will be happy to help guide you through any questions.

By providing an application, you will be agreeing to abide by the program's rules and give permission for the CHIP program to confirm your information. Due to limited funding, it is critical to be responsive and timely to ensure we can process your application and project.

The City of Wooster and Wayne County each have a Project Review Committee that will review applications. Grants/loans are awarded to qualifying projects based on availability. In the case of multiple applications, funds are awarded based on the greatest need.



CHIP Administrator:

Tanya Sargeant

Consultant for the City of Wooster –

Wayne County CHIP Partnership

Phone: 330.264.2727

TSargeant@WayneMHA.org

Office: 345 N. Market Street, Wooster, Ohio

For the most current information, please visit:

Visit: www.woosteroh.com/chip

Thank You!