

- Other Helpful Information -

COMMUNITY REINVESTMENT AREA Property Tax Exemption Program



Residents, **regardless of income**, who own homes in certain older neighborhoods may be eligible to receive a property tax exemption for rehabilitating their homes as part of their city's or village's *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:

City of Wooster: 330.263.5250	City of Orrville: 330.684.5003
City of Rittman: 330.925.2045	Village of Doylestown: 330.603.8841
Village of Shreve 330.567.2600	Village of Smithville 330.658.2181

Fair Housing in Wayne County

Wayne County is a welcoming place to all. Our local fair housing programs are provided through **Community Action Wayne/Medina**. From information on how to stay compliant with Fair Housing laws to seeking help with illegal discrimination, we're here to assist:

Wayne County Fair Housing: 330.621.8038

City of Wooster Fair Housing: 330.263.5200 X300
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.WayneMHA.org

&

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 Ext. 139
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 Department of Development Office of Community Enhancements, and the Department of Housing and Urban Development.

Published by the City of Wooster, February 12, 2024 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).
- **FORGIVABLE Interest-free loans for low-to-moderate-income** households to rehabilitate their homes. (**100%** forgiven after 3 years).
- **FORGIVABLE interest-free loans for down payment and repairs** for aspiring home-buyers purchasing older homes. (**100%** forgiven over 5 to 15 years).
- **FORGIVABLE loans** for landlords providing a minimum 25% match in rehabilitating units for low-to-moderate income residents.

*Moderate-income for a family of four is **\$66,250** in Wayne County, or **\$46,400** for an individual during the 2024/2025 program.*

Visit: www.waynemha.org

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 2024:

Household Size	Homeownership & Rehabilitation	All Programs + Home Repair
<i>Number</i>	<i>Moderate Income</i>	<i>Low Income</i>
1 Persons	\$46,400	\$29,000
2 Persons	\$53,000	\$33,150
3 Persons	\$59,650	\$37,300
4 Persons	\$66,250	\$41,400
5 Persons	\$71,550	\$44,750

Moderate income limits represent 80% of the median household income for Wayne County, with low-income being 65%. Please consult with our CHIP Administrator, as limits may change from year to year. *Source: www.huduser.gov. (See Data Sets | Income Limits | Ohio | Wayne County).*

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 3-year deferred (no interest) loan to make the repairs. The loan is forgiven proportionally each year over the loan period.

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 \$145,000 and repairs generally cannot exceed \$45,000.

HOME REPAIR

Grants For Low-Income Single-Family Homeowners

This grant helps low-income residents who live in their single-family homes 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 remains available

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 for 5 to 15 years, depending on the size of the grant award. Landlords provide a minimum 25% match to cover project costs. The loan is fully forgiven after the rent-control period ends. *Loan is not transferrable.

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. Applications accepted while funds last.



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 be asked 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 Ext. 139

TSargeant@WayneMHA.org

Office: 345 N. Market Street, Wooster, Ohio

For the most current information, please visit:

Visit: www.waynemha.org

Thank You!