- Other Helpful Information -

COMMUNITY REINVESTMENT AREA

Reinvestment Tax Abatement Program

Residents, **regardless of income**, who own homes in certain older neighborhoods in Wooster, Orrville, 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, please contact:

City of Wooster: 330.263.5250

City of Orrville: 330.684.5003

Village of Doylestown: 330.603.8841

Fair Housing in Wayne County

Reporting illegal discrimination is not only important for protecting oneself, but also for protecting others and your community from future discrimination.

Donald B. Eager
www.dbeager.com

Fair Housing and Tenant Hotline
Main: 1.800.850.0467
Please leave voice message

Wayne County Fair Housing (Local): 330.287.5420
City of Wooster Fair Housing (Local): 330.263.5250

The Wooster – Wayne County Community Housing Impact and Preservation Program:

Programs To Help You Invest in Your Future And Your Community

For More Information, Please Contact:
CHIP Administrator
Wayne Metropolitan Housing Authority
345 N. Market St.
Wooster, Ohio 44691
Direct Line - 330.264.2727
Email: TSargeant@WayneMHA.org
www.waynemha.org

Published September 2014. For the most current information, please visit our website listed above.

Community Housing Impact and Preservation (CHIP) Grants and Deferred Loans

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, partially-forgivable loans** for first-time home-buyers purchasing homes in need of repair. (**85%** of the loan is forgiven after **10 years**).
- **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 **$46,700** in Wayne County, or **$32,700** for an individual.*

ABOUT CHIP

A Quick Background

In 2014, the City of Wooster and Wayne County teamed up as a Partnership to apply for and win funding for a Community Housing Impact and Preservation Program, or simply, CHIP. The State of Ohio provides a combination of Federal and State funds to the Partnership for the program.

As in past years, the Wayne Metropolitan Housing Authority is the consultant for the City of Wooster and Wayne County 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 2014:

Household Size	Homeownership & Rehabilitation	All Programs + Home Repair
Number	*Moderate Income*	*Low Income*
1 Persons	$32,700	$26,569
2 Persons	$37,400	$30,388
3 Persons	$42,050	$34,166
4 Persons	$46,700	$37,944
5 Persons	$50,450	$40,991

Moderate income limits represent 80% of the median household income for Wayne County in 2014. Low-Income is considered to be 65% of median household income. For larger families, please consult with CHIP Administrator. Limits subject to change from year to year.

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 (please see the chart above) will receive a five year deferred (no interest) loan to make the repairs. 17% of the loan is forgiven each year for five years. The remaining 15% is only due once the owner sells or stops residing in the home.

HOMEOWNERSHIP ASSISTANCE

*For First-Time Homebuyers**

This exciting program offers a deferred (interest-free) loan to help future homeowners seeking to purchase and repair a home, with 8.5% of the loan forgiven each year for 10 years. The last 15% of the loan is only payable when the owner moves out. (*Households who have not owned homes in the last three years are also eligible.) Typically, this loan is in addition to a basic mortgage. Those interested in the program take a single home-ownership class at the Ohio State University Extension in Wooster, and receive expert inspections by certified CHIP staff.

HOME REPAIR

For Low-Income Single-Family Homeowners

This grant helps low-income residents with emergency repairs needed to make their single-family homes safe. The grant covers single 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)

A Wayne County Home recently improved with CHIP

GETTING STARTED

The first step is to contact the CHIP Administrator to provide answer a few pre-qualifying questions. You will then be asked to schedule an appointment to review the application materials.

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. 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 City of Wooster and Wayne County each have a Project Review Committee that will then review and rank all applications. Home Repair projects are awarded as long as funding allows. Private Rehabilitation, Homeownership Assistance, and Rental Rehabilitation programs are awarded to the projects demonstrating 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

Thank You!