

The City of Wooster, Wayne County,  
City of Orrville Community Housing  
Impact and Preservation Partnership  
*With Support from the City of Rittman and  
Wayne Metropolitan Housing Authority*



# 2023 CHIP PARTNERSHIP APPLICATION HEARING #1

**9AM - 26 May 2023**

*Wooster City Hall - Council Chambers  
538 N. Market St.,  
Wooster, Ohio 44691*

*Presented by: City of Wooster (Applicant)*

*With Wayne County (Partner) & the City of Orrville (Partner)*

*In Collaboration with the City of Rittman*

*With Consultation by: Wayne Metropolitan Housing Authority*

# What Is CHIP?

- ❖ A grant and entirely-forgivable loan program to help low-income families repair their homes, or afford to purchase a home, or to afford a newly renovated apartment.



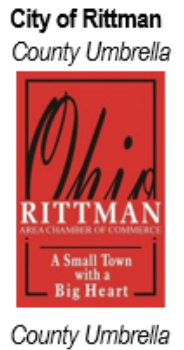
- ❖ COMMUNITY
  - *All of Wayne County!*
- ❖ HOUSING
  - *For low-income residents.*
- ❖ IMPACT
  - *Helping rebuild our community*
- ❖ & PRESERVATION
  - *by saving existing homes.*

# What Is CHIP?

- ❖ It is a **FEDERALLY** (HOME, CDBG) and sometimes **STATE-funded** (OHTF) program offering entirely-forgivable loans or grants to help low-income families repair their homes, or afford to purchase a home, or to afford a newly renovated apartment.
- ❖ By partnering together, the City of Wooster, Orrville, and Wayne County may apply for up to **\$1,050,000** for '23-'25.\*
- ❖ These funds go to fix up homes countywide for LMI residents

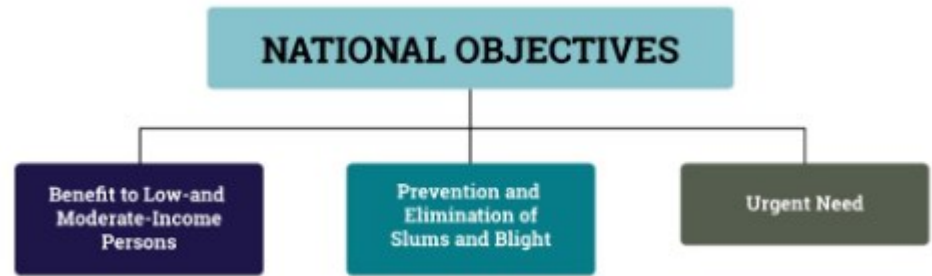
❖ Rittman is a participant.

\*\$300K total per eligible small city (Rittman, Orrville), \$350K per large city (Wooster), and \$400K per county (Wayne) **when partnering.**



# Working to Support Housing Opportunities

- ❖ National and State Program
  - ❖ Benefit LMI, Limit Blight, and urgent need.
- ❖ Income Limits Apply



FY 2023 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Wayne County, OH	\$82,800	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	29,000	33,150	37,300	<b>41,400</b>	44,750	48,050	51,350	54,650
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	17,400	19,900	24,860	<b>30,000</b>	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	46,400	53,000	59,650	<b>66,250</b>	71,550	76,850	82,150	87,450





# CHIP Projects: Example Projects

*Before*



*After*



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# Who Can Receive a CHIP Grant?

❖ Low to Moderate Income Residents (See Chart) who:

- Want to repair the homes they live in.
- Need assistance purchasing a home.
- Need assistance to lower the cost of rent.

❖ Landlords needing to repair old apartments and able to commit to rent control for a period of time.

## 2023\* INCOME LIMIT TABLE

Household Size	50% Median Income	65% Median Income	80% Median Income
	OHTF	Home Repair	Private Owner Rehab, Homeownership, Rental Rehab
1 Person	<b>29,000</b>	<b>17,400</b>	<b>46,400</b>
2 Person	<b>33,150</b>	<b>19,900</b>	<b>53,000</b>
3 Person	<b>37,300</b>	<b>24,860</b>	<b>59,650</b>
4 Person	<b>41,400</b>	<b>30,000</b>	<b>66,250</b>
5 Person	<b>44,750</b>	<b>35,140</b>	<b>71,550</b>
6 Person	<b>48,050</b>	<b>40,280</b>	<b>76,850</b>
7 Person	<b>51,350</b>	<b>45,420</b>	<b>82,150</b>
8 Person	<b>54,650</b>	<b>50,560</b>	<b>87,450</b>

\* Subject to change – typically annually.

# Types of CHIP Activities:

- ❖ Private Owner Rehabilitation:
  - ❖ Forgivable mortgages for homeowners with major remodeling projects.  
*Forgiven after 2-5 years of residency. (Up to \$64K/unit)*
- ❖ Rental Rehabilitation:
  - ❖ 50% - 75% matching forgivable mortgages for major remodeling, with 5 to 15 years of rent control. (Up to \$64K/unit)
- ❖ Home Repair:
  - ❖ Grant to pay for emergency repairs.  
*Direct grant. (Up to \$18K/unit)*
- ❖ Homeownership Forgivable Loan:
  - ❖ Down payment assistance loan and repair assistance loan. (Up to \$65K/unit)



# Types of CHIP Activities:

- ❖ Tenant-Based Rental Assistance:
  - ❖ Monthly grant to offset rental costs. *Requires willing participating landlord. Hard termination at 12/31/2025 in any event.*
- ❖ Rental Home Repair:
  - ❖ Grant to landlords with *low-to-moderate income* tenants for one or two specific safety issues. *(Up to \$18K/unit)*
- ❖ New Construction – Habitat for Humanity
  - ❖ Forgivable loan program to support the creation of a new permanent housing unit for a low-to-moderate income family. *(Up to \$30K per unit)*
- ❖ Fair Housing & General Administration

*Funding is direct to cover staff and supply costs for running the CHIP program locally. Staff markets CHIP and fair housing, assists clients with applications, coordinates construction work and inspects to federal standards, and manages the financing for individual work elements.*



# CHIP Projects:

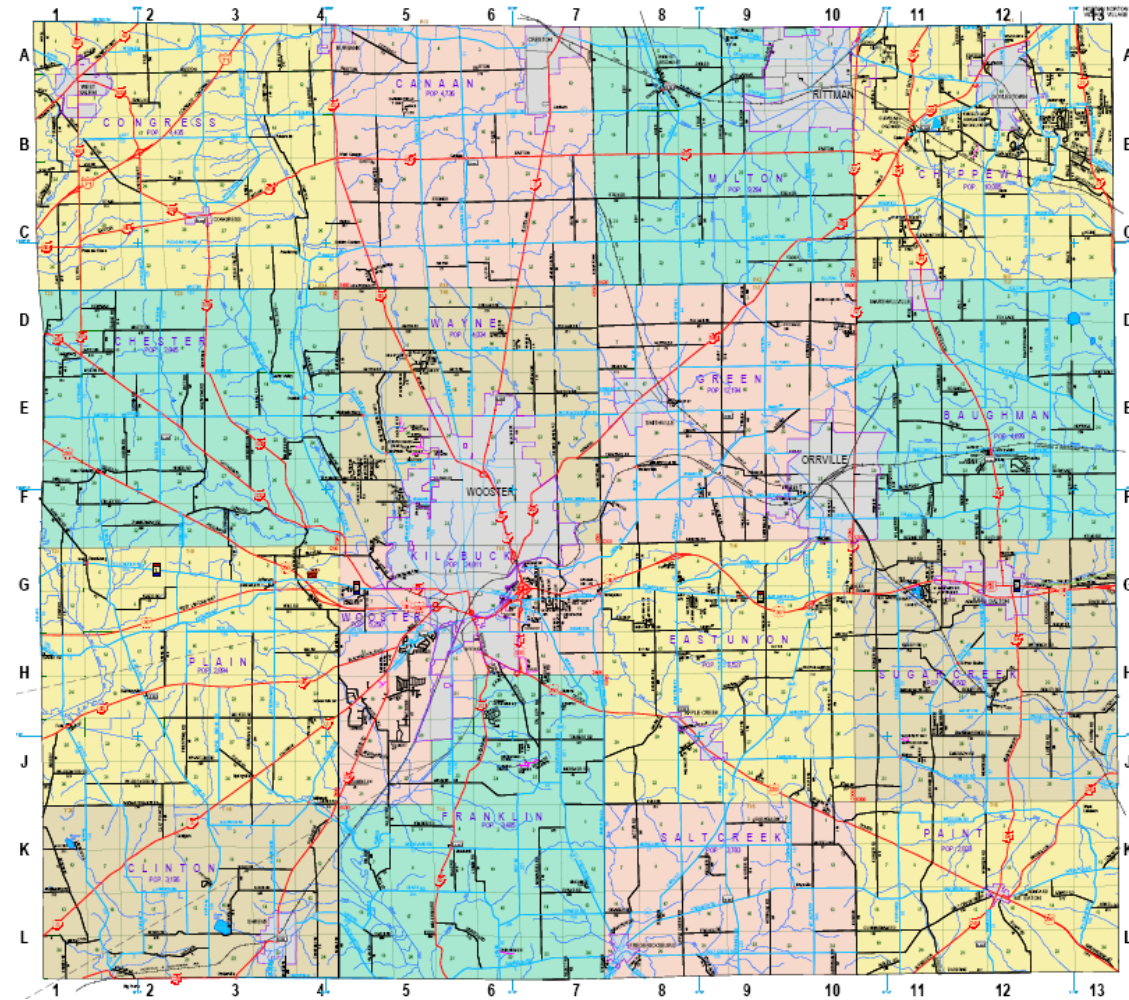
## Types of Activities - Continued

### ■ Requirements:

1. Homeowners must be defined as low-to-moderate income.
2. Must select a contractor from list of approved contractors.
3. Generally must own home for 2 to 5 years before loan can be forgiven (*5 to 15 for landlords and Down-Payment assistance*).
4. Note: Wooster and Wayne County **do not** subordinate mortgages when an owner is refinancing to take cash out.
5. Applications are accepted every month until funds run out. Priority is given to homes with the greatest need. Rental projects are scored based on need, with some projects requiring a larger landlord match.

# Partnership CHIP Service Area

## Wayne County and the City of Wooster



- If funded, CHIP would allow for housing repair grants throughout Wayne County.
- Wooster, Orrville, Rittman, and Wayne County are individual jurisdictions, based on population.
- Working together allows for additional funding while pooling other resources.

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# 2023-2025 Partnership Application

- Wayne County (which also covers Orrville and Rittman) and Wooster *each* have a **Project Review Committee** that **reviews** and **selects** projects for CHIP. Wayne Metropolitan Housing Authority, as a third-party non-profit consultant, could administer the grant, as in past years.
- Historically, since CHIP is a **highly competitive program** for communities to secure. The Partnership has not requested the maximum amount of funds to increase its chance of securing funding.

# Recent Local CHIP Projects:

2021-2023 CHIP Wooster-Wayne-Orrville PARTNERSHIP	2021-2023 CHIP Partnership
Private Owner Rehabilitation	8
Rental Rehabilitation	4
Home Repair	19
Home Repair - Septic	4
Homeownership	1
<b>Totals</b>	<b>36</b>





# Path Forward:

- The governments of the City of Wooster, City of Orrville, City of Rittman, Wayne County, and the independent Wayne Metropolitan Housing Authority are collaborating to create a new grant application for the CHIP Program this year.
- Our Partnership is taking public comments on the program to help us better understand how to fashion our grant application and determine which activities our communities should commit to performing if funded.
  - Attn: Jonathan Millea: [Jmillea@woosteroh.com](mailto:Jmillea@woosteroh.com) | 330.263.5250
- The City of Wooster will be hosting a **SECOND Public Hearing** on application specifics **June 5, 2023** at **9:00am** in-person at Wooster City Hall. (*Comment also welcome at June 5, 2023 Council meeting at 7:30pm*)

# CHIP Projects: How to Apply

- Local governments will not know until around December 1<sup>st</sup> 2023 if funds have been awarded. **WMHA is accepting applications for CHIP now.** Some funding is still available from the previous grant, otherwise projects could start in Fall.
- Please make sure to fill out the Sign-In Sheet and provide an email address if you wish to be notified if funding is awarded.
- Once a grant is awarded, please contact Ms. Tanya Sargeant, the CHIP Administrator, at the Wayne Metropolitan Housing Authority, for information on obtaining an application for your project:
  - Email: [tsargeant@waynemha.org](mailto:tsargeant@waynemha.org)
  - Phone: 330.264.2727



# Providing Fair Housing Services

- CHIP and CDBG aid in funding Fair Housing Services:
  - Wayne County and the City of Wooster each host a Fair Housing Program to record concerns or complaints and connects current as well as prospective residents with fair housing and landlord-tenant resources unique to their communities.
  - Wayne County: 330.287.5420
  - City of Wooster: 330.263.5200 Ext. 300
  - This Program also provides educational training on fair housing (Four Classes) and Outreach
- For Fair Housing Information:
  - [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)
  - [www.woosteroh.com/Fair-Housing](http://www.woosteroh.com/Fair-Housing)



# IMPORTANT: Community Reinvestment Area Program

- **IMPORTANT:** For **ANY** major rehabilitation or new construction project, Rittman, Wooster, Orrville, and Doylestown have free and simple tax abatements for homes in certain neighborhoods.
- Up to 100% 10 Year property-tax savings on increased value.
- Please contact your local **City Hall** to learn about the CRA Program (Community Reinvestment Area).



The City of Wooster's  
**Residential CRA Program**  
Tax Abatements for Homeowners Improving  
the Value of Their Homes



Increase the value of your home.  
Save Money.  
Improve your community.

Property owners, or developers, rehabilitating single and two family homes where the remodeling costs or new construction costs are greater than \$2,500.00, may receive a 100 percent Tax Abatement for 10 years on the improved value of the home. (Up to 12 years for new construction.)





# RECAP: Summary

- Wooster, Wayne, Orrville, WMHA and Rittman are working to secure grant funds to help LMI residents preserve or obtain affordable housing, through HOME and CDBE and possibly OHTF.
- This satisfies a **National Objective** of benefiting LMI residents (direct benefit)
- Funds would allow for repair, rehab, emergency repair, or home rehab.
- Program has worked very well in the past, over 600 homes saved.
- Next Public Hearing: **June 5, 9:00am**
- **Grant Due Date is June 21, 2023**

**Questions? Comments Welcome!**

*Contact: Jonathan Millea | [Jmillea@woosteroh.com](mailto:Jmillea@woosteroh.com) | 330.263.5250*

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# Questions & Comments

- Jun 21, 2023: Application Deadline
- On or about December 1: Award Announced
- Questions / Comments?

## ***THANK YOU!***

VISIT [www.woosteroh.com/CHIP](http://www.woosteroh.com/CHIP)

*For Updates!*

*Presented by: The City of Wooster in Partnership with Wayne County and in consultation with The Wayne Metropolitan Housing Authority*

*CHIP Contact: Tanya Sargeant – 330.264.2727*

*Wooster CHIP PRC: Jonathan Millea – 330.263.5250*

*Wayne County - Orrville CHIP PRC: Brian Reilly – 330.287.5420*



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