

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 #2

**9:00am – June 5, 2023**

*Council Chambers – Wooster City Hall  
538 N. Market Street, Wooster, OH 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.*



# Who Can Receive a CHIP Grant?

## 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	\$29,000	\$17,400	\$46,400
2 Person	\$33,150	\$19,900	\$53,000
3 Person	\$37,300	\$24,860	\$59,650
4 Person	\$41,400	\$30,000	\$66,250
5 Person	\$44,750	\$35,140	\$71,550
6 Person	\$48,050	\$40,280	\$76,850
7 Person	\$51,350	\$45,420	\$82,150
8 Person	\$54,650	\$50,560	\$87,450

\* Subject to change – typically annually.

- ❖ 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 TARGET CHIP Activities:

- ❖ Our Wooster-Wayne-Orrville CHIP Partnership Team reached out to multiple social service providers, governments, and local agencies to determine how to best balance limited funding opportunities with local needs.
- ❖ Target Projects for Application (**available *countywide***):
  - ❖ Private Owner Rehabilitation: 9 Projects (~\$51K/unit) 
    - ❖ *No similar programs available, steady demand.*
  - ❖ Private Rental Rehabilitation: 2 Projects (~\$55K/unit) 
    - ❖ *No similar programs available, significant demand.*
  - ❖ Homeownership Assistance: 1 Project (~\$60K/unit) 
    - ❖ *No similar program available, steady demand.*
  - ❖ Emergency Home Repair Grants: 23 Projects (~\$12K/unit) 
    - ❖ *No similar program available, steady demand.*
  - ❖ *Expanded* Fair Housing support.

# Additional CHIP Activities:

- ❖ Potential CHIP Activities not being pursued for this PY2023 grant cycle after analysis:
  - ❖ Tenant-Based Rental Assistance (*income-dependent*)
    - ❖ *Ohio and HUD policies place recipients at substantial risk of sudden homelessness.*
    - ❖ *Similar programs available, lack of participating landlords in the local market prevents these funds from being utilized.*
  - ❖ Rental Home Repair (*~\$18K/unit*)
    - ❖ *Other enforcement mechanisms exist to ensure landlords maintain property safety.*
    - ❖ *Significant level of financial expenditure without an LMI commitment to remedy property maintenance issues resulting from poor property management or planning by a recipient landlord.*
  - ❖ New Construction – Habitat for Humanity (*~\$30K/unit*)
    - ❖ *Local capacity is limited to support projects on Ohio/HUD schedules.*

# 2023 TARGET CHIP Activities:

## ❖ Timetable for ALL PROJECTS:

❖ *Taking Applications Now*

❖ Projects could start 1/1/2024.

❖ **Funding available to as long as long as funds last.**

❖ *Note, for Private Owner and Private Rental Rehabilitation Projects, when more than one application is provided during a single quarter, projects will ranked for funding in order of distress.*

## ❖ National Objective for All Projects (or Purpose of Funds)

❖ ***Firstly: Benefit to Low-and-Moderate Income Persons***

❖ *Secondary: Prevention and Elimination of Slum and Blight*

# 2023 Proposed Program Budget:

## **DRAFT** Exhibit A - PY2023 CHIP Grant

2023 City of Wooster, Wayne County, and City of Orrville Partnership Agreement (As Per ODSA Recommended Budget)

PY 2023 CHIP Partnership	CDBG Funds A-C-23-2EQ-1	Home Funds A-C-23-2EQ-2	OHTF Funds S-C-23-2EQ-1	Total CHIP Funds	Other Funds (Matches)	TOTAL PROGRAM	Primary Outcome	Cost per Unit
Private Rehabilitation	\$0	\$460,000	\$0	\$460,000	\$0	\$460,000	9	\$51,111
Private Rental Rehabilitation	\$0	\$109,000	\$0	\$109,000	\$27,250	\$136,250	2	\$55,625
Homeownership Assistance	\$0	\$60,000	\$0	\$60,000	\$500	\$60,500	1	\$60,000
Project Administration	\$64,400	\$60,000	\$0	\$124,400	\$0	\$124,400	-	\$124,400
Fair Housing	\$1,000	\$0	\$0	\$1,000	\$0	\$1,000	1 Program	\$1,000
Repair Assistance (Home Repair)	\$290,600	\$0	\$0	\$290,600	\$0	\$290,600	23	\$12,635
<b>Total</b>	<b>\$356,000</b>	<b>\$689,000</b>	<b>\$0</b>	<b>\$1,045,000</b>	<b>\$27,750</b>	<b>\$1,072,750</b>	<b>35</b>	

^ Up +3.363% over 2021

- ❖ Funding supports 35 projects to preserve housing.
- ❖ **WMHA**'s expert staff will help those interested through every step in the process: From reviewing programs to filling out applications to inspecting contractor's work and resolving any issues.

# CHIP Projects:

## Types of Activities - Continued

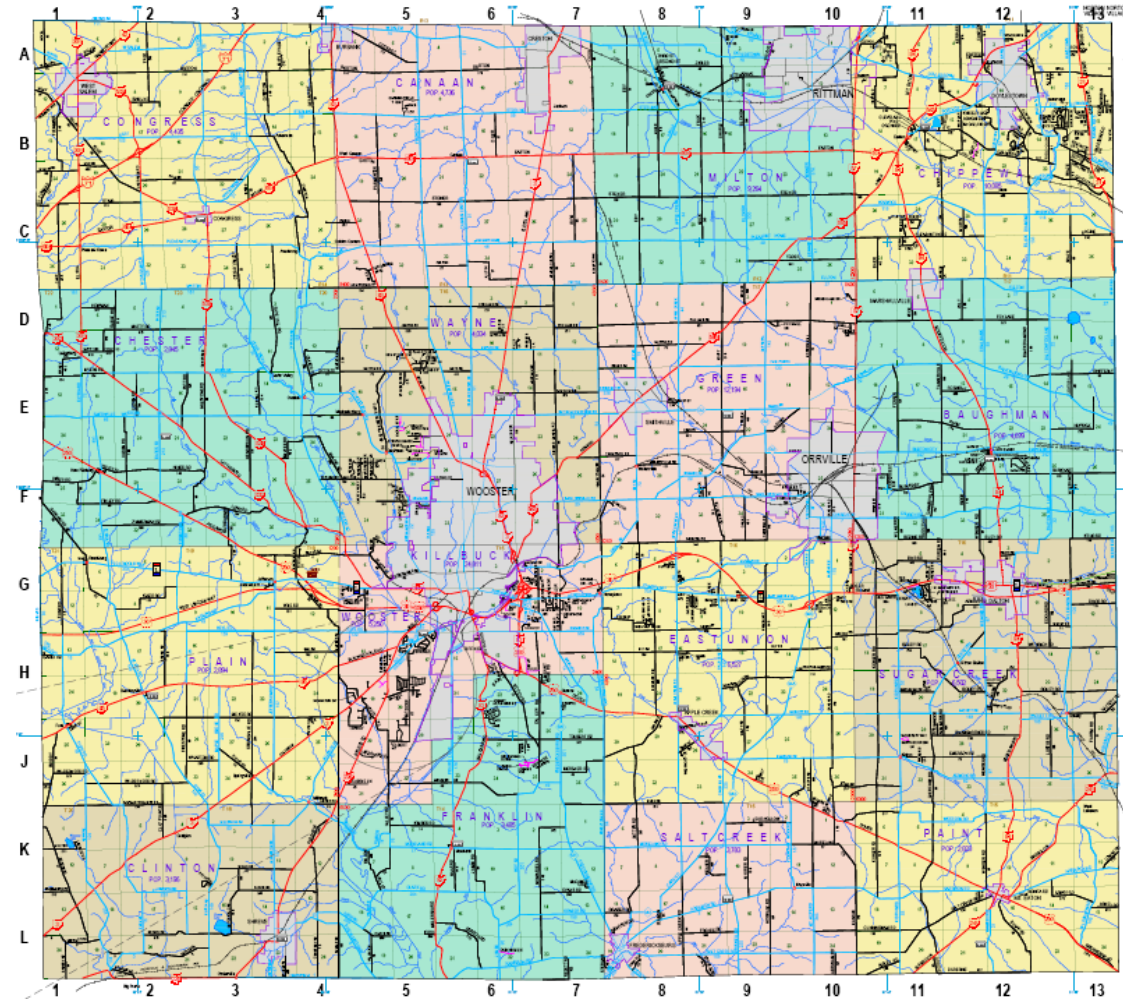
### ■ Apply for a CHIP Grant:

1. Homeowners must be defined as low-to-moderate income (\$46,400 for one person, or \$66,250 for a family of four.)
2. Must select a contractor from list of approved contractors.
3. Generally must own home for 2 to 5 years before loan is 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 for *rehabilitation projects* are 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.

# 2023-2025 Partnership Application

City of Wooster



*Applicant*

Wayne County



*Partner*

City of Orrville



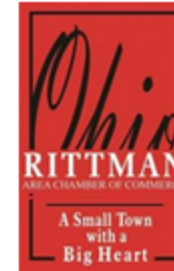
*Partner*

Wayne Metropolitan Housing Authority



*Non-Profit Consultant*

City of Rittman  
County Umbrella



*County Umbrella*

- 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, will administer the grant.
- 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:

- Accelerating project costs have resulted in one less project for 2023.

CHIP Activity	2021 - 2023 CHIP Partnership	2024 & 2025 Program
Private Rehabilitation	8	9
Rental Rehabilitation	4	2
Home Repair	23	23 <i>*Includes 4 Septic Projects</i>
Homeownership	1	1
<b>Totals</b>	<b>36</b>	<b>36</b>





# 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





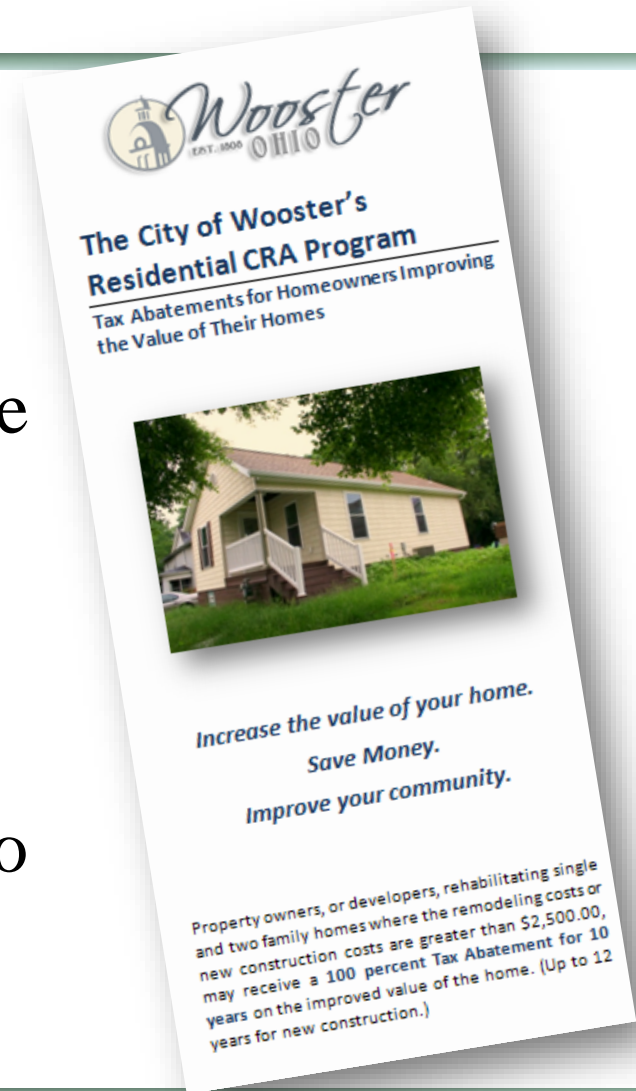
# Providing Fair Housing Services

- 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: 330.621.8038
  - 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, Shreve, Dalton, and Doylestown have free and simple tax abatements for homes in certain neighborhoods.
- *Up to 100%* 15 Year property-tax savings on increased value.
- Please contact your local **City Hall** to learn about the CRA Program (Community Reinvestment Area).



# Questions & Comments

- **June 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*

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