

CHIP-General Program Description

The activities under the CHIP Program umbrella are designed to restore Brown County's Building Stock and to assist Low to Moderate income households with needed repairs to their homes. All work performed by the program must bring the home up to the Residential Rehabilitation Standards (RRS) imposed by the State of Ohio Development Services Agency.

In order to be eligible for the program the total household income of the applicant must fall within the HUD Section 8 Income Guidelines for Brown County. Income eligibility is only the first step in qualifying for assistance and the submission of an application to the program does not ensure that assistance will be provided.

Additionally, each activity has an expenditure threshold. The home in question must be able to be repaired/rehabilitated at a cost no greater than the threshold of each activity.

It is important to note that some homes will not receive assistance due to the expenditure and RRS thresholds imposed by the program. These homes are labeled as "Walk-Aways".

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To be generally eligible

- Dwelling must be in Brown County
- Must be owner of record per the Brown County Auditor
- Must be below current HUD Income Limits for Brown County
- Manufactured Housing must be considered Real Estate per the Brown County Auditor

Home Repair

This activity is designed to assist with one Item within the home. In some cases we are also able to assist with a second item if it is related to the first. The nature of this activity does not require that we address the needs of the entire house. Project examples for this activity include:

- Water Heater
- Insulation
- Electric
- Roof repair
- HVAC
- Plumbing
- Safety & accessibility

This activity is 100% grant.

This brochure is intended to provide a basic overview and is in no way to be considered a comprehensive program guide.

Private Owner Rehabilitation

This activity is slightly more complex than the Home Repair activity. Here we are required to address the entire home and it up to RRS standards. Applications are "batched" and the home(s) with the highest score in the batch are processed for assistance. A preliminary inspection of the homes in the batch is used to assign scores to each dwelling. Other factors, such as family size, income level, and disabilities can also influence the score. After the selection of the home(s) a "Scope of Work" and Cost Estimate are generated by the CHIP staff. If the Cost Estimate is within an acceptable range the preparations for the bidding process begins.

Because there is a greater cost involved in the rehabilitation of an entire home, this activity is a combination Deferred Forgivable & Deferred Permanent Loan. If your dwelling is selected as a project site it will result in a lien on your home. 80% of the lien is forgiven over a 5-year period. The remaining 20% will stay as a permanent lien on the home. There is no payment required by the homeowner to the program unless the homeowner is in violation of program guidelines in some way or unless the property transfers. At any time the homeowner may pay off the entire lien in full, if they choose.

Submission of an application does not ensure that assistance will be provided.