



# **Community Housing Impact & Preservation**

## Homeowners in Van Wert County

CHIP funds are now available to assist incomeeligible homeowners with basic housing repairs.

Applicants must:

- 1.) Have a household income below 80% of Median Income
- 2.) Be a homeowner in Van Wert County
- 3.) Have Homeowners Insurance or be able to obtain it
- 4.) Property taxes current
- 5.) Own a home that needs repairs

### **Eligible Repairs or** Replacement Items: • Roof and Gutters

- Lead PaintIssues
- Heating Systems
- Water Heaters
- Plumbing
- Water/Sewage Issues
- Electrical
- Structural
- Accessibility

#### Two types of assistance are available through the **CHIP Program:**

#### **Owner-Occupied Rehabilitation**

- 20% repayment after 5 yrs.
- 0% interest

The Owner-Occupied Rehab Program is available to address health and safety issues for homeowners\*. Upon completion, the home must meet or exceed Residential Rehabilitation Standards (RRS).

> If the repairs cannot address all needs, the home will be deemed a "walk-away".

#### Home Repair

• 100% forgiven

The Home Repair Program addresses an immediate housing need faced by homeowners. Only one or two issues can be addressed with this program.

\*Mobile home properties must be on owned land and be on a permanent foundation, taxed as real estate. Owner-Occupied Rehabilitation Program cannot assist properties with a Life Lease or Land Contract.

#### For more information contact:



#### 145E. Main St., Van Wert, OH • 419-238-2999 • www.vanwerted.com

Household Members	1	2	3	4	5
Repair Income Limits	\$23,250 \$37,150	\$26,550 \$42.450	\$29,850 \$47,750	\$33,150 \$53,050	\$35,850 \$57,300
Rehab Income Limits	φ37,130	φ42,430	φ41,130	\$55,050	φ57,300