

**CITY OF NORTH RIDGEVILLE  
COMMUNITY HOUSING IMPROVEMENT PROGRAMS  
(FY 2011 CHIP)**

**PROGRAM SUMMARY  
COMMUNITY DEVELOPMENT BULLETIN #1**

Thank you for your interest in the City of North Ridgeville Community Housing Improvement Program (CHIP). The attached information will briefly describe the following programs and the requirements for participation: 1. Home Repair Program and 2. Owner-Occupied Rehabilitation Program. Included are the household income guidelines that apply for all of the programs. An application is attached for those interested applying. Please indicate the assistance you are applying for.

**1. HOME REPAIR PROGRAM**

Key Features:

Minimum level of assistance:	\$ 250.00	
Maximum level of assistance:	\$8,000.00	(\$5,000 if paint will be disturbed and home was built prior to 1978)
Financing Mechanism:	Grant	
Anticipated Households Assisted:	15	

The intent of this program is to assist those homeowners that lack the resources to address a housing problem that poses an immediate threat to the health and safety of the occupant. The City will use OHCP Residential Rehabilitation Standards to prioritize work. No general property improvements will be undertaken. The Home Repair Program will only assist **eligible homeowners with repair or replacement of electrical, plumbing, heating or mechanical systems, or elimination of other threats to health and safety. This could also include handicapped accessibility and tap-ins.** This program is available city-wide for those households that have incomes of less than **65% of the area median income.**

Applications for Home Repair must be completed and submitted no later than 4:00 PM November 18, 2011. Home Repair applications will be evaluated for financial need and health and safety issues. Applications will be awarded based first on health and safety in order of financial need. Should an

immediate health or safety issue be determined, that applicant will move to the top of the list. The urgent nature of the home repair requiring immediate action will be decided as the situation is identified.

## **2. OWNER-OCCUPIED PRIVATE REHABILITATION PROGRAM**

### **Key Features:**

<b>Minimum Assistance:</b>	<b>\$ 1,000.00</b>
<b>Maximum level of assistance:</b>	<b>\$30,000.00</b>
<b>Maximum level of assistance with lead based paint hazards present:</b>	<b>\$35,000.00</b>
<b>Financing Mechanism:</b>	<b>Deferred 85% forgivable loan</b>
<b>Anticipated Households to be Assisted:</b>	<b>8</b>

The purpose of the private rehabilitation program is to correct basic building code violations, health and safety issues including lead based paint hazards for qualified homeowners with household incomes at or below 80% of median income in the City of North Ridgeville. Only single-family, owner occupied housing units within the City are eligible. Three (3) projects are targeted to Census Tract Number 08060, the Chestnut Ridge Target Area. The City's Rehab Inspector will contact you to evaluate your home as part of the application process. Upon final ranking of applications, homeowners in the City of North Ridgeville will be selected for assistance.

In order to qualify your total household incomes must be at or below 80% of median income. The assistance will be in the form of a 85% forgivable 5 year deferred loan forgiven 17% per year with 15% remaining due upon transfer of the property. The loan will be secured by a mortgage and promissory note. The amount of the financial assistance for each house will vary depending on needed improvements; however, the average amount of assistance per unit is expected to be \$34,400.00.

A walk-away policy has been established by the City. Should your home be considered a walk-away, you will be notified. Work on all homes must be competitively bid. The City expects work on the selected home to begin in the spring of 2011.

**Household Income Limits by Family Size  
FOR ALL APPLICANTS**

Family Size (Persons)	Low Income (80% of LMI) Private Rehab Program	Low Income (65% of LMI) Home Repair Program
1	\$35,200	\$28,600
2	\$40,200	\$32,663
3	\$45,250	\$36,766
4	\$50,250	\$40,828
5	\$54,300	\$44,119
6	\$58,300	\$47,369
7	\$62,350	\$50,659
8	\$66,350	\$53,909

Source: HUD FY 2011

**All Home Repair applications** must be completed in full with all requested documentation and returned to the Treasurer's Office, City Hall, by **4:00 p.m. November 18, 2011** to be considered for the program. The City will continue to reserve the right to assist an applicant who applies outside of the application window if the applicant's health or safety is in jeopardy.

**All Owner-Occupied Private Rehab applications** must be completed in full with all requested documentation and returned to the Treasurer's Office, City Hall, by **4:00 p.m., January 6, 2011** to be considered for the program.

The order of receipt of applications will be considered as a final factor when all other factors are equal.

Questions should be directed to the attention of Mrs. Phyllis Dunlap at (440) 530-2230.

**NOTE:** Applications must be complete when submitted. Incomplete applications will be returned and will not be stamped "Received" until a completed application is submitted.

## FREQUENTLY ASKED QUESTIONS

Q. How do I apply?

A. You must complete and return an official application form available from and to be returned to:

Anthony Hatmaker, Treasurer  
City of North Ridgeville  
7307 Avon Belden Road  
North Ridgeville, Ohio 44039

If you are unable to come to this office, arrangements can be made for home visitation by calling (440) 530-2230. These arrangements are for handicapped or elderly persons only.

Q. How much money can I get to fix up my home?

A. The amount of the deferred loan depends on the extent of work required to bring your property in conformance with the Community Housing Code or OHCP Residential Rehabilitation Standards. However, the deferred loan will not exceed an as-bid price of \$30,000 per unit without addressing Lead Based Paint hazards and \$35,000 per unit if addressing Lead Based Paint hazards for private homeowner rehabilitation. Any expenditure in excess of these amounts must be justified and approved by the Community, or paid by the owner.

Q. Does it cost me anything to submit an application or have my home inspected?

A. NO! There are absolutely no charges for this program and your participation is voluntary.

B. The City reserves the right to "Walk Away" from a housing unit that poses undue threat to health or safety of the inspector or contractor at any time. **Housing units that violate the following will not be assisted.** Conditions which may constitute undue threat include, but are not limited to the following:

- Structurally unsound dwellings that are, or should be condemned for human habitation.
- Evidence of substantial, persistent infestation of rodents, insects and other vermin.
- Environmental hazards such as serious moisture problems, friable asbestos or other hazardous materials, which cannot be resolved before rehab work is to start.
- The presence of animal feces in any area of the dwelling unit.
- Excessive garbage build up in and around the dwelling.
- Negligent housekeeping practices that limit access or create an unwholesome working environment.
- A threat of violence.
- The presence and/or use of any controlled substances before or during rehab.
- Suspected manufacturing of a controlled substance before or during rehab.
- Occupants allowing only limited access to the dwelling.

- Q. What happens after I submit my application?
- A. Community Development personnel will review your application and determine if you are eligible for a loan or grant. You will then be notified in writing of your eligibility and if you decide to participate, arrangements will be made to have your home inspected for code violations and rehabilitation standards.
- Q. Are there restrictions on how the money is used or the improvements that are to be made?
- A. YES! According to the program guidelines, the money can be spent to correct Code Violations Only, and to meet rehabilitation standards.

The following indicates the type of rehabilitation work that will be permitted:

GENERALLY ELIGIBLE

Roofs  
 Gutters  
 Windows  
 Doors  
 Furnaces  
 Hot Water Tanks  
 Structure Deficiencies (Porches, Floors)  
 Walk Stairs  
 Plumbing  
 Electrical including new 100 AMP Service

GENERALLY INELIGIBLE

Air Conditioning  
 Detached Garages  
 Room Additions  
 General Property Improvements  
 Cosmetic Items (carpeting, wallpaper)

Only work approved by this department may be performed, and must be completed within a 75-day period.

All work must be completed by an experienced and qualified contractor or builder in each particular job classification, and all work must pass inspection in accordance with the building and housing codes.