

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

**PROGRAM SUMMARY
*COMMUNITY DEVELOPMENT BULLETIN #1***

Thank you for your interest in the City of Medina 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 in applying. Please indicate the assistance you are applying for.

1. HOME REPAIR PROGRAM

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 80% of the area median income (see page 2).

Other key features include:

Minimum level of assistance: \$250.00

Maximum level of assistance: \$8,000.00 (\$5,000 if paint will be disturbed)

Approximate No. of Homes to be Assisted: 15

Eligible Properties: Single-family, owner-occupied units in the City limits of MEDINA.

Financing Mechanism: Grant

2. OWNER-OCCUPIED PRIVATE REHABILITATION PROGRAM

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 MEDINA. **Eligible repairs can include roof, gutters, windows, doors, furnace, electrical, hot water tanks, structural deficiencies and plumbing.** Only single-family,

owner occupied housing units within the City limits are eligible. The City anticipates doing eight projects three of which will be targeted to households in Census Tract 40810. 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 MEDINA will be selected for assistance.

The assistance will be in the form of a 5 year 0% interest deferred loan reduced 17% per year with 15% remaining due upon transfer of the property. **No interest. No payments until transfer.** The loan will be secured by a mortgage and promissory note with a declining repayment agreement. The amount of the financial assistance for each house will vary depending on needed improvements. The average amount of assistance per unit is expected to be \$32,125.00. In no instance will the amount of assistance exceed the following limits.

Minimum Assistance: \$1,000.00

Maximum level of assistance: \$30,000.00

Maximum level of assistance with lead based paint hazards present: \$35,000.00

Approximate Number of Homes to be Assisted: 8

Finance Mechanism: 5 year 0% interest deferred partially forgivable loan (85% forgiven over time)

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 2012.

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

Family Size (Persons)	Low Income (80% of MI)
1	\$35,200
2	\$40,200
3	\$45,250
4	\$50,250
5	\$54,300
6	\$58,300
7	\$62,350
8	\$66,350

Source: HUD FY 2011

The Home Repair Program must be completed in full with all requested documentation and will be considered on a first come first serve basis.

All Owner-Occupied applications must be completed in full with all requested documentation and mailed to:

CT Consultants, Inc.
8150 Sterling Court
Mentor, Ohio 44060
Attn: Phyllis Dunlap, Program Administrator
City of Medina CHIP

or you may drop off your application to:

Sandy Davis
Community Development Office
City of Medina
132 N. Elmwood Ave.
Medina, Ohio 44256

no later than 4:00 p.m., December 15, 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 regarding the program should be directed to the attention of Mrs. Phyllis A. Dunlap, CT Consultants at (440) 530-2230.

FREQUENTLY ASKED QUESTIONS

Q. How do I apply?

A. You must complete an official application form available from:

City of Medina
132 N. Elmwood Ave.
Medina, Ohio 44256

And return to :

Ms. Sandy Davis	or	CT Consultants, Inc.
City of Medina		8150 Sterling Court
132 N. Elmwood Ave.		Mentor, Ohio 44060
Medina, Ohio 44256		Attn: Phyllis Dunlap

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

GENERALLY INELIGIBLE

Roofs

Gutters

Windows

Doors

Furnaces

Hot Water Tanks

Structure Deficiencies (Porches, Floors)

Walk Stairs

Plumbing

Electrical including new 100 AMP Service

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.

