

MIAMI COUNTY
COMMUNITY HOUSING IMPACT AND PRESERVATION (CHIP) PROGRAM
RENTAL HOME REPAIR PROGRAM

Guidelines

For

Rental Home Repair Assistance

The following guidelines apply to all Rental Home Repair Loans to be made by the Miami County Board of Commissioners from federal funds supplied to the County by the Ohio Department of Development, Office of Community Development under the Program Year 2015 Community Housing Impact and Preservation (CHIP) Program. A copy of these guidelines shall be given to every applicant.

1. No member of the governing body of the locality and no other official, employee, or agency of Miami County, in a position to make decisions concerning this program, shall directly or indirectly be eligible for this program. This prohibition shall continue for one year after an individual's relationship with Miami County ends.
2. Applicants must agree not to discriminate against tenants on the basis of sex, race, creed, religion, color, handicap, age, familial status, military status, place of national origin, source of income, or any other "protected class."
3. Applicants must agree to rent to persons of low or moderate incomes (according to HUD's Section 8 Income Limits, as listed at the end of this document) and to not charge rents in excess of the maximum allowable Fair Market Rents established by HUD. Rent is defined as contract rent plus an allowance for utilities based on the applicable utility chart.
4. Applicants must agree not to increase the tenants' gross rent by more than any rent increases allowed by HUD, or to evict the tenants from the rehabilitated property, except for good cause and a receipt of release from Miami County. Applicants must also have a written lease agreement with a term of not less than one (1) year.
5. Applicants must agree, through language contained in a loan agreement, promissory note, and mortgage lien, to rent and occupancy restrictions for a period of time known as the "Affordability Period" which will be for a total of 2 years.
6. **Loan Limits: All landlords must contribute a minimum of 50% of the "hard costs" of the project and remaining 50% will be in the form of a 0% interest, 100% deferred/declining (50% annually), forgivable loan with a term of two years.**

7. Applicants must be the owner of the dwelling unit(s) to be rehabilitated. Both tenant occupied and vacant dwelling units are eligible for CHIP assistance. Vacant units must be occupied by income eligible tenants within six months of project completion.
8. Dwelling units must be located within Miami County. Applicants of dwelling units located in the Village of Bradford, on the Darke County side, may apply to Darke County for CHIP Assistance.
9. Applications for assistance shall be processed on a "first come, first served" basis until all CHIP funds are committed. Applications shall be processed in the order of the date they were received, to determine those Applicants eligible for assistance under the Rental Repair Program
10. Properties owned via Land Contract may be rehabilitated, if both parties to the land contract sign the mortgage and promissory note.
11. Applicants of the property to be rehabilitated may not be delinquent or in default on mortgage payments, property insurance payments, property taxes, municipal utilities, State and Federal taxes, and/ or municipal taxes.
12. Applicants must use a Miami County approved contractor. Applicants may, under special circumstances, be permitted to undertake all, or a portion of, the improvements. Applicants doing their own rehabilitation work will not be reimbursed for any labor expenses, which are incurred by them. Any person taking part in the physical rehabilitation of the dwelling units must have received USEPA Lead Safety for Renovation, Repair, and Painting (RPR/LSRR training) certification prior to the rehabilitation work.
13. Applicants must permit Miami County to act as their agent in all matters pertaining to rehabilitation carried out under the Rental Repair Program.
14. Applicants may assist the contractor and the Housing Inspector in the selection and approval of materials to be used in the rehabilitation of the property.
15. Assistance must be capable of fixing all health and safety violations and bring the work completed up to the Residential Rehabilitating Standards of the Ohio Department of Development, Office of Community Development and all applicable local and County codes.
16. In the event of any dispute between the Applicant and the contractor concerning the completion of the rental repair, the Housing Inspector will work with both parties in the negotiations of a satisfactory solution. If such a solution cannot be found, the County will be the final authority on when the repair work has been satisfactorily completed. The Applicant may then appeal the County's decision as per the process outlined in the County's CHIP Dispute Resolution and Conflict Management Policy.

Income Limits for Tenants

The total income of **ALL** persons residing in rental units shall not exceed the following PY 2015 HUD Income Limits:

Number of Persons in Household	Low-Income Limits (80% of Median Income)
1	34,550
2	39,500
3	44,450
4	49,350
5	53,300
6	57,250
7	61,200
8	65,150

These limits are the same as the "low-income" limits established by the Section 8 Assisted Housing Program. The source of these estimates is the U.S. Department of Housing and Urban Development.

2015 Fair Market Rents (including an allowance for utilities)

Number of Bedrooms	Fair Market Rent (\$)
Efficiency	493
1	554
2	726
3	972
4	1089

MIAMI COUNTY/CITY OF PIQUA

PY 2015 COMMUNITY HOUSING IMPACT AND PRESERVATION PROGRAM

RENTAL HOME REPAIR

Guidelines

For

Rental Housing Rehabilitation Loans

For

Landlords

I (we) acknowledge the receipt of the Miami County Community Impact and Preservation (CHIP) Program "Guidelines for Rental Home Repair loans for Landlords".

I (we) understand that I (we) must comply with the Miami County CHIP guidelines for the Rental Home Repair Loans for Landlords Program in order to receive assistance.

I (we) further agree to work cooperatively with Miami County Department of Development staff, and the Contractor, if I (we) chose this option, I (we) have selected to perform renovation work on my (our) rental property.

I (we) acknowledge that Miami County Department of Development staff, who are the administrators of the CHIP Rental Rehabilitation Assistance Program, may elect to terminate the CHIP assistance at any time during the project period for my (our) failure to comply with these guidelines.

Applicant

Date

Applicant

Date

Please sign and return just this page along with the CHIP Rental Home Repair Assistance Program Application.

**Miami County/City of Piqua
Rental Rehabilitation Program**

PY 2015 CHIP Rental Rehab Application
Circle CHIP activity you are submitting the application for:

Rental Home Repair

Rental Rehabilitation

Landlord/Developer/Property Owner's Name(s):

Property Address for Rental Rehab:

Landlord/ Developer/Property Owner's Address:

Landlord/ Developer/Property Owner's Phone Number(s):

Home Phone(s)

Cell Phone(s)

Landlord/ Developer/Property Owner's E-Mail Address(es):

ATTACHMENT

Numerical Address of Unit: _____

Current Status of Unit (Occupied or Vacant): _____

Current/Proposed Monthly Rent: \$ _____

Number of Bedrooms: _____

Mark(X) under who pays for the following Utilities or Services and by what Type:

UTILITIES	Type	Landlord	Tenant
Heating:	Natural Gas		
	Bottle Gas		
	Electric		
	Oil		
Cooking:	Natural Gas		
	Bottle Gas		
	Electric		
	Oil		
Water Heating:	Natural Gas		
	Bottle Gas		
	Electric		
	Oil		
Other Electric			
Water			
Sewer			
WHO PROVIDES THESE SERVICES	Trash Collection		
	Range		
	Refrigerator		
	Air Conditioning		

NOTE: Complete one Attachment per dwelling unit.