

All residents within the City limits of St. Clairsville are eligible, however, those residing in the Target Area below will be given priority.



For more detailed information or to receive an application, contact:

Rick Healy
Bel-O-Mar Regional

Council

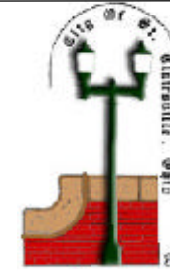
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Email:
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<http://www.belomar.org>

Or visit the
City of St. Clairsville's
Website at
<http://www.stclairsville.com>



The
City of
St. Clairsville

Ohio

Community Housing Improvement Program (CHIP)

**Is Your House In
Need of Repair?
Are you looking
to purchase a home?**

We can help

**Come to the
Public Information Meeting**

Tuesday, April 14th, 2009
From 4:00 to 6:00 p.m.

J. B. Martin Recreation Center
St. Clairsville, OH

Applications will be available



Administering Agency
Bel-O-Mar
Regional Council



If your house is in need of repair or you are looking to purchase a home, The City of St. Clairsville's CHIP Program may be able to help.

The City of St. Clairsville has funds available for different types of housing activities.



Home Repair

This program is designed to address emergency situations that threaten the health and safety of residents. Typical repairs include: leaking roof, non-functioning or unsafe furnace or water heater, electrical conditions, and plumbing emergencies, among others. Grant funds are used to complete these projects, and there is no payback required. The home must be in condition to allow the repairs (up to two items) to be completed, and have the home meet the Ohio Residential Rehab Standards.

Homeownership

This program is designed to aid households (who meet the low to moderate income guidelines) who currently rent or have not owned a home in the past 3 years to purchase a home. The program will provide eligible homebuyers with downpayment assistance of 10% of the sales price of the home up to a maximum of \$7,000. In addition to the downpayment, homebuyers may receive up to \$28,000 in home repairs to meet the Ohio Residential Rehab standards. Downpayment funds are provided as a zero-interest 10-year deferred forgivable loan. Home Rehab funds are provided in the form of a zero-interest 5-year deferred and reduction loans with a small portion of the loan recaptured when the property is sold or transferred.

Private Owner Rehab

This program allows homeowners who meet the low to moderate income guidelines to have their home brought up to current Ohio Residential Rehab Standards. The program addresses areas such as electrical, plumbing, structural, roofing, windows, doors, weatherization, etc. Funds are given in the form of zero percent interest deferred, and reduction loans. Homeowners are required to remain in the home for a period of five years to have the largest part of the loan forgiven.

Rental Rehab

This program offers landlords the opportunity to have their rental property brought up to current Ohio Residential Rehab Standards. This grant will provide matching funds for the landlord, up to \$15,000. The landlord must agree to rent to low to moderate income persons for a specified period of time.

Low to Moderate Income Guidelines

Number in Household	Income Limits
1	\$27,000
2	\$30,850
3	\$34,700
4	\$38,550
5	\$41,650
6	\$44,700
7	\$47,800
8+	\$50,900

Each of these programs have specific requirements that must be met. Please see the [Income Guidelines table](#)

