

Logan County

Community
Housing
Impact &
Preservation

AVAILABLE ASSISTANCE

Logan County has funds available for Private Owner Rehabilitation and Home Repair assistance. Funding amounts are determined by housing needs assessed by the Rehabilitation Specialist at inspection. Funding is limited, so apply soon!

ELIGIBILITY

These programs are available to existing, income-qualified, owner-occupied households who reside within Logan County.

PRIVATE OWNER REHABILITATION

To bring properties up to residential rehabilitation standards: Updating Electrical • Plumbing • Septic and Well Systems • Heating • Foundations • Hot Water Heaters • Roof Repairs and Replacements • Siding • Windows

HOME REPAIR

For issues that pose a threat to the health and/or safety of the occupants: Replacement of Non-Working Furnace • Hot Water Heaters • Roof Repairs or Replacements • Water/ Sewer Hook-ups • Ramps and Accessibility Improvements • Updating Hazardous Electrical • Septic and Well Systems

INCOME LIMITS

Assistance is available to those households whose incomes are at or below the following income limits:

Number of Persons in Household	Income Limits
1 person	40,050
2 person	45,800
3 person	51,500
4 person	57,200
5 person	61,800
6 person	66,400
7 person	70,950
8 person	75,550

Effective 04-01-2021, sldj, to change

TERMS AND CONDITIONS

Private Owner Rehabilitation

Assistance will be in the form of a declining/ forgivable loan. There are no monthly payments, and no interest will be charged. No credit check needed. 100% of the amount borrowed will be forgiven over five years.

Home Repair

Homeowners receiving home repair assistance will receive a grant. No payment is required.

MORE INFORMATION

If you would like to know more about these programs, or if you have any questions, please contact:

Logan County Ohio Commissioners,
David Henry, Administrator
117 East Columbus Avenue, Suite 100
Bellevue, Ohio 43311
(937) 599-7280

Poggemeyer Design Group, Inc.
a Kleinfelder Company
CHIP Program Consultant
1168 North Main Street Bowling Green, Ohio
Toll Free: (877) 836-3206 or (567) 331-2679



EQUAL HOUSING
OPPORTUNITY

LOGAN COUNTY





Housing Assistance

**COMMUNITY HOUSING
IMPACT & PRESERVATION**

**Logan County, Ohio
(Includes City of Bellefontaine)**

**PRE-APPLICATION FOR
LOGAN COUNTY CHIP
(COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAM)**

This form will be used to determine basic eligibility for participation in the *Logan County Community Housing Impact & Preservation (CHIP) Program*. Your name may be placed on a waiting list based on the availability of funding. If funding is available, an initial inspection of the property will be performed. After the initial inspection, you will be asked to complete a more detailed application and provide supporting documentation prior to receiving assistance.

Name of Homeowner*

Contact Number

Email Address

Alternate Contact Number

Mailing Address/P.O. Box (if applicable)

City/State/Zip

Physical Address of Property to be Assisted (Must be located in Logan County)

\$ _____
Current Gross Annual Household Income**

of People in Household

Age/Oldest HH Member

***Property must be deeded to Homeowner and be Owner-Occupied. Mobile homes are eligible if titled to Homeowner, Owner-occupied, and current on Lot Rent; or, with owner also owning the land and property taxed as real estate (Mobile Homes eligible for Home Repair only).**

****NOTE: Gross Household Income (total income before taxes/adjustments) and includes every person living in the home, including unearned income of minors. All income is counted (Employment, overtime, unemployment, Child Support, Alimony, Social Security, SSI, Disability, Pension, other cash assistance/welfare, etc.).**

I am most interested in the following:

_____ **Owner-Occupied Private Rehabilitation**

_____ **Owner-Occupied Home Repair**

List health and safety issues that you feel your home needs:

_____ **Heating/Air**

_____ **Electrical**

_____ **Plumbing/Hot Water**

_____ **Roofing/Gutters**

_____ **Accessibility**

_____ **Lead Paint**

_____ **Septic System**

_____ **Private Well**

_____ **Foundation**

Any Other Housing Issues: _____

List Names on Property Deed: _____

(Continued on reverse side)

How long have you lived in your home? _____ Years

What is the approximate value of your property? \$ _____

How much do you currently owe on the property (all loans)? _____

Mortgage Loan(s) paid current/up-to-date? _____ Yes _____ No

Real Estate Taxes paid current/up-to-date? _____ Yes _____ No

Homeowner's Insurance paid current/up-to-date? _____ Yes _____ No

Do you own any other real estate/properties? _____ Yes _____ No

If Yes, list addresses of other properties owned: _____

(If any of the above do not apply, please mark "N/A")

How did you hear about the CHIP Program: _____

I/we certify that the information provided on this Pre-Application Form is true and accurate to the best of my/our knowledge. I/We also understand that:

- 1.) This form is not a commitment to provide funding.
- 2.) My/our name(s) may be placed on a Waiting List.
- 3.) A more detailed application and supporting documentation is required prior to receiving assistance.

Applicant Signature

Co-Applicant Signature

Date

Date



**POGEMEY
DESIGN GRC**

Return form by mail to:
Poggemeyer Design Group, Inc.
a Kleinfelder Company
CHIP PROGRAMS
1168 North Main Street Bowling
Green, Ohio 43402
bcowell@kleinfelder.com



Questions may be directed to Poggemeyer Design Group, a Kleinfelder Company
CHIP Program Consultant, Brandi Cowell, Housing Specialist, toll-free at 1 (877) 836-3206;
or Brandi Cowell, Housing Specialist directly at (567) 331-2679
or to the Logan County Commissioner's Office, David Henry, Administrator at (937) 599-7283



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www.loganhealth.org

2021(22) Logan County Health District (LCHD) Water Pollution Control Loan Fund (WPCLF) Application for Assistance in the Repair, Replacement or Connection to Public Sanitary Sewer for a Failed, Owner-Occupied Household Sewage Treatment System (HSTS)

NOTE: ANY WORK DONE BEFORE GRANT APPROVAL WILL NOT BE ELIGIBLE.

Project Type for a Failed HSTS (please check one):

Replacement Repair Connection to Public Sanitary Sewer

Types of Eligible Fees for an Existing Home with a Failed Sewage System (please check all that apply):

Soil Evaluation fee System Design fee OEPA NPDES Permit fee (for off lot discharge, initial fee only)

LCHD Site Review fee LCHD Alteration or Replacement Permit fee Sewer Contractor connection fee

LCHD Plumbing fee (if required to correct indoor plumbing issues) Sewer District Tap fee

Complete the following (please print):

Property Owner _____ Township _____

Address _____

Phone _____ Email _____

Names of all persons residing in the household: _____

Provide the following:

1. **Evidence of Residency:** Medicaid letter, Utility bill (electric, water, or phone) or Credit Card bill
2. **Evidence of Ownership:** Property tax receipt; copy of property deed
3. **Evidence of Total Monthly or Annual Income** (for everyone in the household in same year): Medicaid, SNAP, or TANF form or letter; Paycheck stubs for a month; Social Security benefits statement; Tax return IRS 1040; Unemployment insurance benefit statement; Worker's Compensation statement; or Retirement income statement

I hereby certify that all information provided is true.

Property Owner Signature

Date

Office Use Only <input type="checkbox"/> DNQ <input type="checkbox"/> 50% <input type="checkbox"/> 85% <input type="checkbox"/> 100% EHS Initials _____ Date _____

Ohio EPA will instruct OWDA to disburse payments to the local government agency. The local government agency will then be responsible for payment to the HSTS system installer, and any other contractors involved in the installation.

What are the eligibility criteria for homeowners to receive funding?

Homeowners may qualify for one of three tiers of funding, depending upon the size of their households, and their aggregate household incomes. The three tiers are based on U.S. Department of Health and Human Services Poverty Guidelines for 2020 which can be found at: <https://aspe.hhs.gov/poverty-guidelines>.

Homeowners whose incomes are at or below 100% of the U.S. Department of Health and Human Services 2020 Poverty Guidelines will receive 100% of the eligible repair/replacement cost for the HSTS.

Homeowners whose incomes are between 100% and 200% of the U.S. Department of Health and Human Services 2020 Poverty Guidelines will receive 85% of the eligible repair/replacement cost for the HSTS.

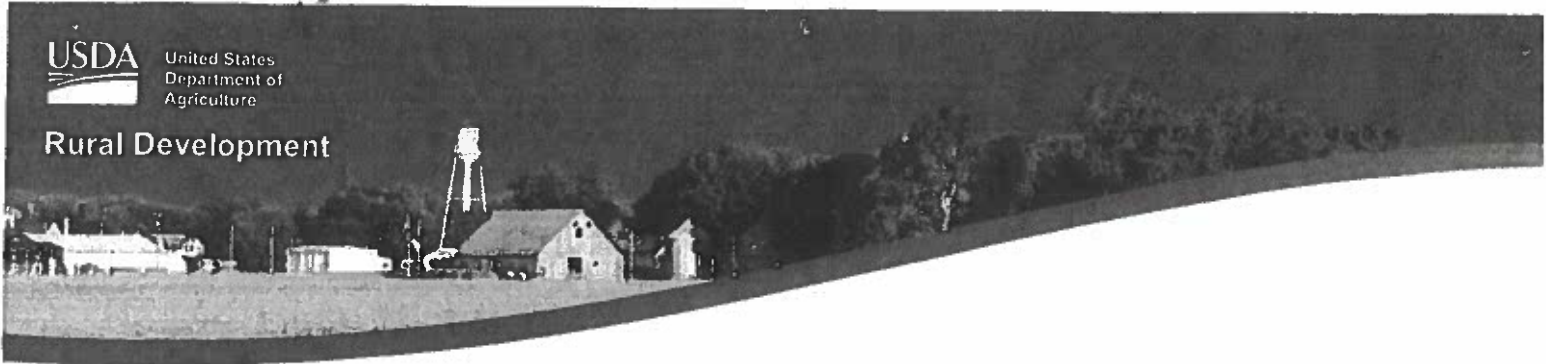
Homeowners whose incomes are between 200% and 300% of the U.S. Department of Health and Human Services 2020 Poverty Guidelines will receive 50% of the eligible repair/replacement cost for the HSTS.

Table H-2. 2020 U.S. Dept. of Health & Human Services Poverty Guidelines for Households

Persons in Family/Household	100% Poverty Guideline (100% PF)	100%-200% Poverty Guideline (85% PF)	200%-300% Poverty Guideline (50% PF)
1-4	\$26,200	\$52,400	\$78,600
5	\$30,680	\$61,360	\$92,040
6	\$35,160	\$70,320	\$105,480
7	\$39,640	\$79,280	\$118,920
8	\$44,120	\$88,240	\$132,360

For families with more than 8 persons, add \$4,480 for each person.

The local government agency has conducted a documented verification of the homeowner's household size and income using established processes for similar grant programs. The local health district must document that the HSTS serving the home where the owner resides is failing or has failed. The homeowner(s) receiving the assistance has provided documentation that they are the titled owner(s) of the property where the sewage system will be improved.



Single Family Housing Repair Loans & Grants

What does this program do?

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and safety hazards.

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house
- Have a family income below 50 percent of the area median income
- Be unable to obtain affordable credit elsewhere
- For grants, be age 62 or older and not be able to repay a repair loan

What is an eligible area?

Generally, rural areas with a population less than 35,000 are eligible. Applicants may check the address of their home to determine eligibility online.

How may funds be used?

- Loans may be used to repair, improve, or modernize homes or to remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

How much money can I get?

- Maximum loan is \$20,000.
- Maximum grant is \$7,500.
- Loans and grants can be combined for up to \$27,500 in assistance.

What are the terms of the loan or grant?

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%.
- Full title service is required for loans of \$7,500 or more
- Grants have a lifetime limit of \$7,500.
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

Is there a deadline to apply?

Applications are available year round as long as funding is available, and are processed in the order they are received.

How long does an application take?

Approval times depend on funding availability in your area. Talk to a **USDA home loan specialist** in your area for help with the application.

How do I get started?

Contact a **USDA home loan specialist** in your area.

What law governs this program?

- The Housing Act of 1949 as amended, **7 CFR, Part 3550**
- **HB-1-3550** - Direct Single Family Housing Loans and Grants Field Office Handbook

