



CHIP Programs

The **Community Housing Improvement Program** (CHIP) funds are available to assist low and moderate income homeowners with basic housing repairs. Only necessary repairs can be addressed—this is a repair program, not a remodeling program.

Applicants must:

- 1.) Meet household income guidelines
- 2.) Be a homeowner*
- 3.) Have Homeowners Insurance
- 4.) Own a home that needs necessary repairs

**Mobile home properties must be on owned land and be on a permanent foundation; Rehab Program cannot assist properties with a Life Lease or Land Contract.*



1300 E. Second St.
Suite 200
Defiance OH 43512
www.mvpo.org

COMMUNITY HOUSING IMPROVEMENT PROGRAM (CHIP)

Housing Assistance Programs

**Maumee Valley
Planning Organization**

Tel: 419-784-3882

Owner-Occupied Rehab

This program addresses all health and safety issues for homeowners*. Upon completion, the home must meet or exceed *Residential Rehabilitation Standards* (RRS). If the repairs cannot address all needs, the home will be deemed a “walk away”. Eligible repairs include:

- **Foundations**
- **Roof & Gutters**
- **Electrical Upgrades**
- **Water Heater**
- **Smoke Alarms**
- **Heating Systems**
- **Plumbing**
- **Windows & Doors**
- **Water/Septic Hookups**
- **Insulation, Weatherization**
- **Accessibility Improvements**
- **Lead Paint Hazard Controls**



HURRY—Funds will not last!!

Defiance County Commissioners
Can assist 3 more households with
CHIP funds!

To request an application, contact:

Call 419-784-3882

Or

www.mvpo.org

Household Income Limits – (All income is documented prior to assisting):

# persons in HH:	1	2	3	4	5	6	7
Defiance County	\$34,350	\$39,250	\$44,150	\$49,200	\$53,150	\$57,100	\$61,050

*A mortgage lien is placed on the property for the amount of assistance received. No payments until property is sold or ownership is transferred. 85% forgiven over 10-year period; 15% recaptured at time of sale.

Deadline for applications: June 1, 2012 or until funds are spent.

MVPO administers grants for the Defiance County Commissioners