



Best Practices: CHIP - Owner Rehab

This Wyandot County homeowner rehabilitation project, funded through the Community Housing Improvement Program (CHIP) highlights the potential issues to be addressed when performing rehabilitation on older housing structures.



PROJECT BACKGROUND:

On that cold winter day in 2017 the homeowner had a pellet stove catch fire she was using to heat her house. The fire was put out by the fire department but not without extensive damage. The homeowner was displaced and had to wait to apply for funding in the subsequent funding round.

With the initial inspection the rehabilitation specialist identified work totaling \$51,474, an amount that significantly exceeded the grant cap limit. The homeowner, with assistance, applied for funding from USDA and received a \$7,500 USDA grant and a \$7,500 USDA loan. Together with the \$35,000 from the CHIP Owner Rehabilitation Program, the project was able to proceed.

Work consisted of the following: complete rewire of the home; new waste plumbing lines and water lines; hot water tank and well pump; re-rafter and re-roof the main house; repair siding and soffit; some new windows; new steps to basement; a forced air furnace and duct work; many structural framing components; new shower, toilet and flooring in the bathroom; new flooring in the kitchen; and upstairs laundry service area.

In June 2018, a team of six (6) volunteers from USDA, two (2) CHIP volunteers and a County Commissioner emptied and packed the homeowner's belongings in a trailer and disposed of much of the fire damaged items. In July 2018, the contractor started the project and uncovered some unforeseen items caused by fire damage. Each item was addressed with a change order and the scope of the project was changed slightly to keep the cost in line.

In December 2018, the project was finalized. The homeowner moved back into the home and is awaiting weatherization assistance.

FUNDING SOURCES:

- Wyandot County was awarded \$706,600 in CDBG **CHIP** Grant funds through the Ohio Development Services Agency (ODSA) - allocating \$35,000 to this project
- USDA RD provided \$15,000 in funds (\$7,500 grant / \$7,500 loan) to the homeowner

PROJECT PARTNERS:

- Wyandot County
- USDA Rural Development
- Ohio Regional Development Corporation

PROJECT IMPLEMENTATION TIMELINE:

- Volunteers from USDA, CHIP Program and County removed

July

- Roofing complete
- Bathroom update and improvements

Sept

- Propane tank set and furnace tested
- Punch list for project

Dec

June

- Contractor started work, including wiring and

Aug

- Soffit and siding complete
- Furnace installation

Nov

- Project was finalized for CHIP portion of project
- Homeowner

ELIGIBILITY & APPLICABILITY

- Community Development Block Grant (CDBG) and other HUD programs encourage rehabilitation of properties for affordable housing, economic development, and community revitalization.
- USDA RD offers a Grant and Loan Program, 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 grants to elderly very-low-income homeowners to remove health and safety hazards.



PROJECT UPON COMPLETION

ORDC

Ohio Regional Development Corporation



Ohio

Development
Services Agency

