Eligible Improvements

The following are considered eligible improvements:

- Improvements required to bring the unit up to health and safety standards, Residential Rehabilitation Standards, and Local Codes, including incipient violations.
- Energy conservation improvements, when made in conjunction with other code improvements, resulting in substantial weatherization
- Exterior Painting, installation or replacement of vinyl siding
- Repair of existing porches, steps, and sidewalks
- Handicapped access upgrades and improvements
- Connection to sanitary sewer and / or water line, in conjunction with other rehabilitation improvements

Ineligible Improvements

General property improvements in excess of local code requirements are specifically prohibited. Improvements of this type include, but are not limited to:

- **Additions for family rooms, dens, or carports**
- **Cosmetic improvements**
- **Appliances, fixtures, or equipment not required to meet Standards or Codes**
- **Costs incurred prior to the date of the Contractor's Agreement**

Trumbull County Commissioners
Tony Bernard, President
Rick Hernandez
Denny Malloy

Trumbull County Planning Commission
Julie M. Green, Director
Nicholas I. Coggins, Assistant Director

For more information or to request an application, please contact:

Nicholas I. Coggins
Assistant Director/
Director of Economic Development
Trumbull County Planning Commission
PCCoggin@co.trumbill.oh.us
330-675-2480 ext. 1

Trumbull County Community Housing Impact and Preservation Program (CHIP)

EQUAL HOUSING OPPORTUNITY

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Updated May 2026

The Trumbull County Community Impact and Preservation Program has two areas in which assistance can be provided: Private Owner Rehabilitation & Home Repair for Single-Family, Owner-Occupied, low and moderate income households living within Trumbull County outside the cities of Warren, Girard, Cortland, Hubbard, and Niles (these cities have their own programs and funding for similar projects) in order to improve the supply of safe, sanitary, and affordable housing.

Terms

The Trumbull County will provide a zero percent (0%) interest forgivable loan. The deferred loan will be secured by a mortgage on the property. The loan will be completely forgiven at the end of the designated period of affordability, provided all terms and conditions are met.

The owner must reside in the home and maintain ownership for the period of affordability from the date of the mortgage. The owner must agree not to rent or abandon the property for the life of the loan. The Homeowner must maintain homeowner's insurance with Trumbull County as additional insured for the life of the loan. If these requirements are violated, Trumbull County will notify the owner that the loan is due and payable within 30 days.

Applicant Eligibility

- Applicant must be owner of record and resident of property for a minimum of one year before applying.
- Applicant must be low-moderate income household as outlined per HUD guidelines. Annual Gross income below 80% of the area median income.

Household Size	Maxium Income Limits
1	$49,150
2	$56,150
3	$63,150
4	$70,150
5	$75,800
6	$81,400
7	$87,000

Limits revised annually (May 2026)

Property Eligibility

- Property must be located in Trumbull County, Ohio and outside the Cities of Cortland, Girard, Hubbard, Niles, and Warren.
- Property must meet housing quality standards within allowable limits of assistance.
- Current on Property Taxes.
- Current on Homeowner's Insurance.
- Must be a single-family unit on a permanent foundation. Mobile Homes are not permitted.
- Property will be subject to lead-based paint Inspection / Risk Assessment.