



**Office of Community Development**

**Community Housing Improvement Program (CHIP)  
CHIP Limits of Assistance**

The chart below identifies the per unit average costs, maximum per unit limits of assistance, and recommended soft costs percentages for CHIP-eligible primary housing activities. There are currently no set limitations on the actual amount of each project that may be charged to soft costs. However, the Office of Community Development (OCD) considers the percentages on the chart to be a reasonable guideline. OCD will be checking for reasonability as a part of routine monitoring. If soft costs are found to be unreasonable, then OCD will work individually with each grantee to resolve this issue. If the problem is perceived as widespread, then OCD may take additional measures to deal with this issue.

<b>Primary Housing Activities</b>	<b>Per Unit Average Costs (hard + soft costs)</b>	<b>Maximum Per Unit Limit of Assistance</b>	<b>Percentage of Hard Costs Allowable as Soft Costs (recommended maximum average)</b>
Private Owner Rehabilitation	\$15,000 - \$42,000	\$46,000	15%
Home Repair	\$0 – \$11,000	\$12,000	20%
Homeownership	\$1,000 - \$43,000	\$47,000	17%
New Housing Construction, non-Habitat for Humanity	Up to \$55,000 + 10% of projected total project hard costs	\$60,500	10% of total project hard costs
New Housing Const. (Habitat for Humanity)	\$20,000	\$20,000	No soft costs allowed
Tenant-Based Rental Assistance	\$0 – \$9,000 yearly	-	No soft costs allowed
Emergency Monthly Housing Payment	\$0 - \$5,000	-	No soft costs allowed
Rental Rehabilitation	\$1,000 - \$42,000	\$46,000	15%
Home Repair – Septic Systems	\$0 – \$22,000	\$24,000	20%
Acquisition/Rehabilitation/Resale	\$72,000	\$75,000	16%