

City of Warren, OH

Income Eligibility

Below is an outline of the income requirements:

	60% Median Income
1	\$22,560
2	\$25,800
3	\$29,040
4	\$32,220
5	\$34,800
6	\$37,380
7	\$39,960
8	\$42,540

HUD revises these limits from time to time.
Revised 5/2010

City of Warren, Ohio

EMERGENCY HOME REPAIR PROGRAM

Mayor – Michael J. O'Brien
Director of Safety and Service –
William D. Franklin
Solicitor – Gregory V. Hicks
Auditor – David N. Griffing
Director of Community Development-
Michael D. Keys

Council

President – Robert A. Marchese

1st Ward – Fiore Dippolito
2nd Ward – Alford L. Novak
3rd Ward – John R. Brown Jr.
4th Ward – Marti Morn
5th Ward – Vincent S. Flask
6th Ward – Cheryl Saffold
7th Ward – Eddie L. Colbert

Council-at-Large

Robert L. Dean, Jr.
Helen Rucker
Daniel J. Sferra

Subordination: If the owner wishes to use the property as a source of collateral for a future loan, the City's policy is to NOT SUBORDINATE. In such cases the owner must reimburse the remaining proportionate share of the loan.

Ineligible Use of Property: The owner must agree not to rent or abandon the property for the loan period. If the owner violates this requirement, the owner will be notified by the City that the loan is due and payable within thirty days thereof and, if the payment is not received within such period the City will take legal action to reclaim the loan.

The City of Warren retains the right to alter its policies as the program evolves and requires more efficient methods.

Community Development Department
418 Main Avenue SW
Warren, Ohio 44481

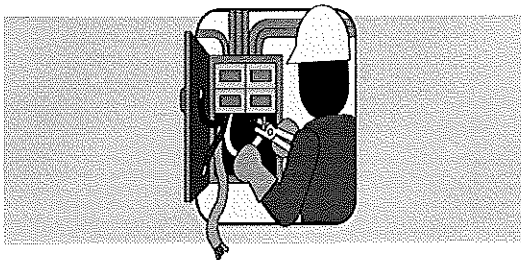


Michael D. Keys, Director

Telephone: 330-841-2595 ext. #11
Susan D. Howard-Dukes
For an Appointment
Updated June 2010

Emergency Home Repair Program

The Emergency Home Repair Program was created to alleviate immediate threats to the health and safety of low-income city resident homeowners by providing assistance to those with incomes below 60% of median income. Primarily benefits low-income households through a maximum loan amount of \$5,000.00 **(with the exception of roofs up to \$6,000.00)** All loans will have a five (5) year term. The owner must agree to remain the occupant of the property for a minimum of five (5) years from date of loan and then a Satisfaction of Mortgage will be done which releases the lien that was placed on the house. If the property transfers within the five (5) year period, the full amount of the loan is due and payable. The loan shall be secured by a second mortgage on the property and a note shall be due in accordance with the promissory note.



The program deals with sub-standard and deteriorated properties which do not provide safe and adequate housing and which endanger the health and safety of the occupants. Improvements may not bring the entire structure into compliance with codes. Community Development will provide assistance with regard to construction procedures and other programmatic issues. Eligibility requirements include the following:

- The property must be within the city limits of Warren.
- The property must be owned and occupied by an eligible low-income individual or family.
- Applicant must be current on local, state and federal taxes.
- Applicant must not have any judgment liens against the property.
- Applicant will be asked to provide proof of Homeowner's Insurance.
- The property and applicant must meet all applicable federal eligibility guide lines.
- The applicant's gross household income must not exceed the guidelines of the area median income.
- Applicant must be both the owner of record and reside in the property for at least one year before applying for assistance.

Priority is given to:

- **Persons 62 years of age or older and persons who are physically disabled.**
- **Households with children who have Elevated blood lead levels.**

Examples of emergency housing improvement needs include:

- Inoperable heating system
- Lack of hot water
- Improving accessibility or making repairs for the physically impaired
- Severe roof damage
- Repairing plumbing to ensure safe drinking water and sewage disposal
- Repair electrical wiring or service defects

The following information on all household members will be required at the time of application:

- Proof of ownership, such as a recorded deed or warranty deed and mortgage payment book (if applicable)
- Proof of income- copies of a current paycheck stub, most recent federal tax returns
- Proof of Homeowner's Insurance may be required.
- Drivers licenses or state ID card
- Name, age and social security number of all household members
- Savings and checking account information
- Divorce and death certificate (if applicable)





**City of Warren, Community
Development Department**

**418 Main Avenue SW
Warren, OH 44481**

Phone: 330-841-2595 ext.#11

Fax: 330-841-2643

**Call Susan D. Howard-Dukes at
the Community Development De-
partment to schedule an appoint-
ment for an application at 330-
841-2595 ext. #11.**

Emergency Home Repair Program

Documents Needed To Apply for the Emergency Home Repair Program:

1. Verification of Income (all residents of the household receiving any type of income, Salary, Social Security, Pensions, Unemployment, Workers Comp., Alimony, Child Support, Welfare (ADC, Food Stamps or other)

2. Verification of Ownership (Copy of Deed)

3. Homeowner Insurance: (Copy of Policy, insured amount, Company name and cost.)

4. Assets: Checking, Savings, Credit Union, Stocks, Bonds, CD's, life insurance, other property, (account numbers and balances or value)

5. Mortgage holder, payment and balance.

**6. Liabilities: Auto loans, credit cards, personal loans, real estate loans, medical debt,
(Name, type, monthly payment and balance)**

7. Copies of previous two(2 years W-2.

8. If self employed need last two (2) years federal income tax returns.

(Your Driver's license & Social Security Card is also needed at time of application.)

