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William D. Franklin

Solicitor – Gregory V. Hicks

Auditor – David N. Griffing

Director of Community Development –  
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Council

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1<sup>st</sup> Ward – Fiore Dippolito

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3<sup>rd</sup> Ward – John R. Brown, Jr.

4<sup>th</sup> Ward – Marti Morn

5<sup>th</sup> Ward – Vincent S. Flask

6<sup>th</sup> Ward – Cheryl Saffold

7<sup>th</sup> Ward – Eddie L. Colbert

Council-at-Large

Robert A. Dean, Jr.

Helen Rucker

Daniel J. Sferra

Income Eligibility

Below is an outline of the income requirements:

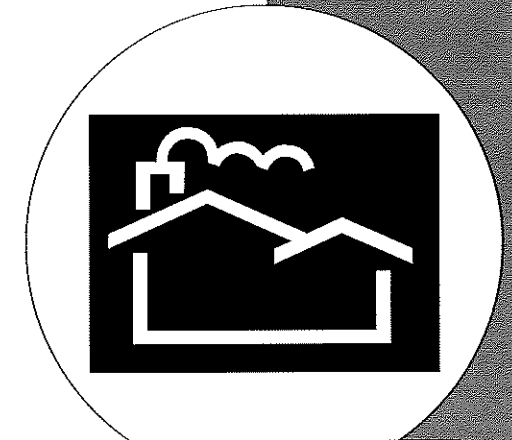
Family Size	80% Income Limits
1	\$30,100
2	\$34,400
3	\$38,700
4	\$42,950
5	\$46,400
6	\$49,850
7	\$53,300
8	\$56,700

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

**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 full amount 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.

This program may not be combined with other City of Warren housing programs. All assistance is limited based on the availability of funding.



**Owner/Occupied Housing  
Rehabilitation  
Program**

City of Warren,  
Ohio  
Community  
Development  
Department

418 Main Avenue SW  
Warren, OH 44481

Community  
Development  
Susan D. Howard-Dukes

Telephone:  
330-841-2595 ext. #11  
Fax:  
330-841-2643

Updated June 2010

## INTRODUCTION

Warren City through the Department of Housing and Urban Development's (HUD) Community Development Block Grant Program, has created a Housing Rehabilitation Program designed to assist eligible low and moderate income households living in the city limits of Warren, in upgrading and improving their properties and living conditions, and to revitalize neighborhoods by providing this Rehabilitation Program.

## LEVELS OF ASSISTANCE

The Program will provide a zero percent (0%) deferred loan to the owner occupant of a single family residential unit for rehabilitation of their home to bring the property into compliance with existing housing quality standards. A lien will be placed on the property to secure the loan but the loan is forgivable at the end of ten (10) years provided the terms and conditions are met. In the event of a waiting list, preference will be given to the elderly age 62 or older, persons who have permanent physical disabilities, families w/children under the age of 6 & households with a median income lower than 50%. The owner must agree to occupy the home as their principal place of residence for a period of ten (10) years. The loan will be forgiven.



## Applicant Eligibility

- 1) Applicant must be both the owner of record and reside in the property for one year before applying for assistance.
- 2) Applicant must meet the income limits outlined in this brochure to be eligible for the program. HUD establishes the income limits for low income assisted housing in the Youngstown-Warren area.

## Priority

- **Families with children age six (6) or under.**
- **Persons 62 years of age or older and persons who are permanently physically disabled.**
- **Households with incomes under 50% of median.**

Where the estimated rehabilitation costs are less than \$1,000 or exceed \$30,000 no assistance shall be provided.

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

## Property Eligibility

- 1) The property must be located in the city limits of Warren, Ohio.
- 2) The property must comply with Section 8 existing housing quality standards and city building code at the time of completion of the rehabilitation. It is the programs objectives to bring the home up to applicable Section 8 housing quality standards and/or city building code.
- 3) The loan is contingent on satisfactory title or lien search showing borrower has marketable title and satisfactory lien for the city as determined by the city.
- 4) The City will not undertake the rehabilitation of any property considered to be in substandard condition. Such a determination will be made at the time of the property inspection.
- 5) Applicant must be current on Local, Federal and State taxes to be considered eligible for the program.
- 6) Property owners must provide proof of homeowner insurance on the dwelling unit. Once work is completed the property owner must add the City of Warren as a rider on their homeowner insurance.
- 7) The property will be subject to a Lead-Based Paint Inspection/Risk Assessment.
- 8) All project addresses are reported to HUD on an annual basis. Project addresses **can only receive assistance one time.**





**City of Warren, Community  
Development Department**

418 Main Avenue SW  
Warren, OH 44481

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**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.**

**Housing Rehabilitation Loan  
Program**

***Documents Needed To Apply for a  
Housing Rehabilitation Loan:***

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-(statement required)
5. Mortgage holder, payment and balance-(statement required)
6. Liabilities: Auto loans, credit cards, personal loans, real estate loans, medical debt, (Name, type, monthly payment and balance-(statement required))
7. Copies of previous two(2 years W-2 with Federal Income Tax Returns with all schedules.
8. If self employed need last two (2) years federal income tax returns.
9. Copy of Divorce (if applicable) (Driver's license & Social Security card is required at time of application.)

