



City Officials

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**Director of Safety and Service –
William D. Franklin**

Solicitor – Gregory V. Hicks

Auditor – David N. Griffing

**Director of Community Development –
Michael D. Keys**

Council

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2nd Ward – Alford L. Novak

3rd Ward – M. Andrew Barkley

4th Ward – Marti Morn

5th Ward – Vincent S. Flask

6th Ward – James Pugh

7th Ward – Susan E. Hartman

Council-at-Large

Robert L. Dean, Jr.

Helen Rucker

Daniel H. Crouse

Income Eligibility

Below is an outline of the income requirements:

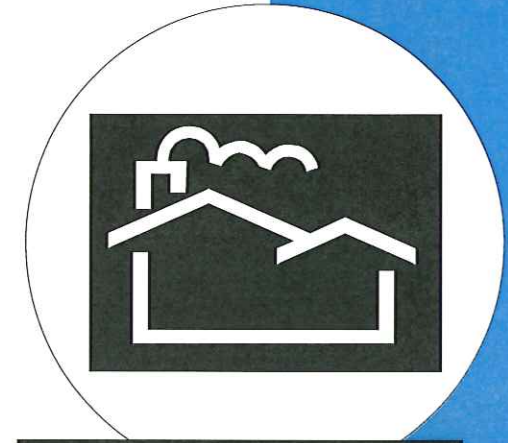
	80%
Family	Income
Size	Limits
1	\$30,400
2	\$34,750
3	\$39,100
4	\$43,450
5	\$46,950
6	\$50,400
7	\$53,900
8	\$57,350

HUD revises these limits from time to time
3/2009.

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.

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
Fax:
330-841-2643**

INTRODUCTION

Warren City through the Department of Housing and Urban Development's (HUD) Community Development Block Grant Program, is undertaking 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 deferred loans to owner occupants of single family residential units. In the event of a waiting list, first preference will be given to elderly and disabled. The second preference will be given to single head of house with children under the age of 7. The deferred loan limits are a minimum of \$1,000 and a maximum of \$30,000 per unit, or the actual cost of repairs, whichever is less. All loans will have a ten (10) year term. The owner must agree to live in the house for the ten (10) year term. If the property transfers within the ten (10) year period, the full amount of the loan is due and payable.



Applicant Eligibility

- 1) Applicant must be the owner and occupant of a single family detached residential property or be a purchaser-occupant of such property. Applicant must be both the owner of record and reside in the property for one year as shown by the recorded property deed prior to applying for the program.
- 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

1. **Families with children age six (6) or under.**
2. **Persons 62 years of age or older and persons who are permanently physically disabled.**
3. **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) All property taxes must be paid and current, 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
Telephone: 330-841-2595
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.***

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)**

