

WINN Program

The WINN Program (Warren Invites New Neighbors) is an incentive program for eligible buyers who purchase a home in the City of Warren.

This program offers a three (3) year, 50% personal income tax abatement and a credit of \$500.00 towards City utilities (increased to \$1,000.00 if the property had been vacant for at least one year prior to closing or if the home is newly constructed).

Any person who purchases a fee simple title to a residential dwelling in the City of Warren, Ohio, does not have any outstanding obligations to the city, and does not currently own a home in Warren is eligible (*Applicants may qualify for the incentives if they own a home in the city if that home is currently being offered for sale and that all ownership interest in that home is relinquished within 12 months of the purchase date of the eligible property*). **The applicant must agree to live in the house as their primary residence for a minimum of 5 years.**

Eligible properties may be one, two, to three family dwellings or a condominium unit. Rental units and trailers (a structure not on a permanent foundation) **are not** eligible for assistance, nor are any purchases that require displacement or relocation of current tenants.

Applications are available on-line at www.warren.org or at the Community Development Department. Please return the completed application, along with a copy of the closing statement, to the Community Development Department.

Upon notification of approval, the applicant must record a self extinguishing lien (form available on the web site or at the Community Development Department) with the Trumbull County Recorders Office and deliver a copy to the city.

**City of Warren, Ohio
Community Development Department
418 Main St. SW
Warren, Ohio 44481**

**Contact:
Michael D. Keys
(330) 841-2595
mkeys@warren.org**

MORTGAGE

[Names of owners] _____, [marital status] _____ of [address] _____ Warren, Ohio, for valuable consideration paid, grant(s), with mortgage covenants, to **THE CITY OF WARREN, OHIO, a municipal corporation**, whose mailing address is 418 Main Avenue S.W., Warren, OH 44481, the following real property:

The real property described in "Exhibit A" which is attached hereto and made a part hereof.

Permanent parcel No. _____

Grantors claim title by instrument Recorded in Trumbull County _____ Official _____ Records _____ Instrument _____ No. _____.

This mortgage is given, upon the statutory condition, to secure the repayment of the "HOUSING STIMULUS TAX ABATEMENT" AND "HOUSING STIMULUS UTILITY CREDIT" as provided in Warren City Ordinance §§171.154 and 919.04.

"Statutory condition" is defined in RC 5302.14 and provides generally that, if the mortgagor complies with the provisions of Warren City Ordinance §§171.154 and 919.04, performs the other obligations secured by this mortgage and the conditions of any prior mortgage, pays all the taxes and assessments, maintains insurance against fire and other hazards, and does not commit or suffer waste, then this mortgage shall be void.

THIS MORTGAGE AND LIEN CREATED THEREBY EXPIRES AND SHALL BE EXTINGUISHED WITHOUT FURTHER ACTION FIVE (5) YEARS FROM THE DATE OF RECORDING.

Witness our hands this ____ day of _____, 2009.

[Owner]

[Owner]

State of Ohio)
County of Trumbull) SS.

The foregoing instrument was acknowledged before me this ____ day of _____, 2009 by [OWNERS].

Notary Public

Printed name _____

My commission expires: _____

WINN APPLICATION

The information collected below will be used to determine eligibility for the City of Warren's Homeownership Incentive Program.

APPLICANT INFORMATION:

Name	(Last)	(First)	(Middle)
Address	(Street)	Warren (City)	Ohio (State) (Zip)
Age	Social Security #	Phone #	E-mail Address
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (single, divorced, or widowed)	<input type="checkbox"/> Separated
Name of Employer	Address(Street)	(City)	(Zip)

CO-APPLICANT INFORMATION:

Name	(Last)	(First)	(Middle)
Age	Social Security #	E-mail Address	
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (single, divorced, or widowed)	<input type="checkbox"/> Separated
Name of Employer	Address(Street)	(City)	(Zip)

HOUSEHOLD COMPOSITION (other than applicant(s):

Family Member:	Full Name	Relationship	Age
1	_____		
2	_____		
3	_____		
4	_____		
5	_____		
6	_____		

PREVIOUS ADDRESS:

Address	(Street)	(City)	(State)	(Zip)
Previous Owner (Name)				

At the time of purchase, the property was:

Occupied by Owner Occupied by a Tenant Vacant – How long:_____

Realtor (Name) (Company)

Lending Institution (Name)

QUESTIONS FOR THE APPLICANT AND CO-APPLICANT:

Are you presently delinquent or in default on any debt or taxes to the City of Warren?
Applicant: Yes No Co-Applicant: Yes No

Are you presently delinquent or in default on any debt or taxes to Trumbull County?
Applicant: Yes No Co-Applicant: Yes No

Are you presently delinquent or in default on any debt or taxes to the State of Ohio?
Applicant: Yes No Co-Applicant: Yes No

Are you presently delinquent or in default on any Federal debt or taxes?
Applicant: Yes No Co-Applicant: Yes No

Have you ever had property foreclosed upon?
Applicant: Yes No Co-Applicant: Yes No

Do you intend to occupy the property as your primary residence?
Applicant: Yes No Co-Applicant: Yes No

Are you a US Citizen?
Applicant: Yes No Co-Applicant: Yes No

AGREEMENT:

The undersigned hereby applies for the City of Warren’s Homeownership Incentive Program and represents that no part of said premises will be used for any purpose forbidden by law or restriction and that all statements made in this application are true and made for the purpose of obtaining the tax and utility credits. Verification may be obtained from any source named herein. The original or a copy of this application will be retained by the City of Warren even of the incentives are not granted.

If approved for the Homeownership Incentive Program, the undersigned agrees to occupy said property as their primary residence for a period of five years from the date of purchase. If for any reason the applicant abandons, sells, rents, or sublets the property prior to the end of the five years, the undersigned agrees that any credits received through the program must be repaid.

The undersigned agrees to provide any needed information to the City of Warren for the purpose of processing this application.

Signature (Applicant) Date

Signature (Co-Applicant) Date