

ELIGIBLE IMPROVEMENTS

The following are considered eligible improvements:

1. Any improvements required to bring the unit up to Section 8 Housing Quality Standards, Residential Rehabilitation Standards, and Local codes, including incipient violations, are allowed.
2. Any energy conservation improvements, when made in conjunction with other code improvements, resulting in substantial weatherization.
3. Exterior painting and installation or replacement of vinyl siding.
4. Repair of existing porches, steps, and sidewalks.
5. Handicapped access upgrades and improvements.
6. Connection to sanitary sewer and/or water line, in conjunction with other rehabilitation improvements.

INELIGIBLE IMPROVEMENTS

General property improvements in excess of local code requirements are specifically prohibited.

Improvements of this type include, but are not limited to:

- Additions for family rooms, dens, or carports.
- Appliances, fixtures, or equipment not required to meet Section 8 Housing Quality Standards.
- Costs incurred prior to the date of the Contractor's Agreement are ineligible.

Trumbull County Commissioners

Daniel E. Polivka, President
Mauro Cantalamessa
Frank S. Fuda

Trumbull County Planning Commission
Trish A. Nuskiewicz, Director

City of Warren

William D. Franklin, Mayor
Enzo C. Cantalamessa, Safety Service Director
Michael D. Keys, Director of Community Development



Contact the Trumbull County Planning Commission to schedule an appointment for an application.

Mauro DiVieste
pcdivies@co.trumbull.oh.us
330.675.2480

Updated August 2015

Warren - Trumbull HOME Consortium

HOME Housing Rehabilitation Program





The Warren-Trumbull HOME Consortium, in participation with the U.S. Department of Housing and Urban Development (HUD), created a program to assist low- to moderate-income single-family homeowners living within Trumbull County with up to \$35,000 to rehabilitate their property in order to expand the supply of safe, sanitary, and affordable housing.

TERMS

The Consortium will provide a zero percent (0%) interest forgivable loan. The deferred loan will be secured by a mortgage on the property. The loan will be completely forgiven at the end of the tenth (10th) year, provided all terms and conditions are met.

The buyer must agree to reside in the home for a minimum of ten (10) years from the date of mortgage signing. The owner must agree not to rent or abandon the property during the loan period. If this requirement is violated, the Consortium will notify the owner that the loan is due and payable within 30 days.

ELIGIBILITY REQUIREMENTS

The applicant must meet all of the following requirements in order to participate:

1. He/she must be the owner and occupant of a single family, detached residential property. The applicant must be the owner of record for one year as shown by the recorded property deed prior to applying for the program. Homeowner's insurance is required to qualify for assistance.
2. He/she must be low- to moderate-income. The annual gross income must be less than 80% of the area median income for the area.

Family Size	Maximum Income Limits
1	\$ 31,200.00
2	\$ 35,650.00
3	\$ 40,100.00
4	\$ 44,550.00
5	\$ 48,150.00
6	\$ 51,700.00
7	\$ 55,250.00
8	\$ 58,850.00

Limits are revised yearly (effective June 2015).

PROPERTY REQUIREMENTS

The prospective property must meet all of the following requirements in order to participate:

1. The property must be located in Trumbull County, Ohio and outside of the Cities of Cortland, Girard, Niles, and Warren. These cities have their own programs and funding for similar projects.
2. The property, at a minimum, must be able to meet Section 8 Housing Quality Standards at the completion of rehabilitation.
3. All Local, Federal and State taxes must be paid and current to be considered eligible for the program.
4. The estimated rehabilitation costs must be more than \$1,000 but less than \$35,000.
5. The property value at the end of rehabilitation must not exceed 95% of the area's median purchase price as determined by HUD.
6. The property will be subject to a lead-based Paint Inspection/Risk Assessment.
7. No mobile homes will be assisted utilizing HOME funds.

