

CDA HOUSING PROGRAMS AND RESOURCES

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HOMEBUYER ASSISTANCE PROGRAM (HAP)

Description:

- The [Homebuyer Assistance Program \(HAP\)](#) will involve participating lenders in combination with their private mortgage programs, to qualify new homebuyers for down payment and closing cost assistance.
- This program will assist low to moderate income families with the purchase of an existing dwelling through a 0% interest loan forgivable over a five-year period.
- **The maximum level of HAP benefit will be limited to \$3,000 city-wide in non-target areas.**

Eligibility:

- Homebuyers purchasing property located in the City of Youngstown are eligible to participate.
- Applicants must have a certificate showing they have attended a HUD Certified Buyer Education Program and an income level of between 50% and 80% of the area median income.
- Income of a household includes the incomes of **all** persons living in that household projected for the next 12 months beginning with the date of application.
- Click [here](#) and scroll to “Youngstown-Warren-Boardman” to see if your income qualifies.

Maximum Home Value:

- The appraised or estimated value of the property that is being purchased must not exceed the FHA (203(b)) Mortgage limits for single family property, as determined by the U.S. Department of Housing and Urban Development.
- The appraised value will be established by a qualified, lender approved appraiser. Click [here](#) for maximum qualifying property/mortgage values. (Enter 99 for the County Code)

Property Standards:

- All housing units considered for this program must meet the [City’s Residential Rehabilitation Standards](#) and all applicable housing and building codes.

Questions?

- Contact the Community Development Agency (CDA)
Phone at (330) 744-1261
E-mail at LAHoefert@CityofYoungstownOH.com

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HOMEBUYER ASSISTANCE PROGRAM (HAP) FOR CITY EMPLOYEES

Description:

- The Homebuyer Assistance Program (HAP) for City Employees will involve participating lenders in combination with their private mortgage programs, to qualify new homebuyers for down payment and closing cost assistance.
- This program will assist low to moderate income families with the purchase of an existing dwelling through a 0% interest loan forgivable over a five-year period.
- **The maximum level of HAP benefit will be limited to \$6,000 for City of Youngstown Employees purchasing a home in Hope VI target areas.**

Hope VI Target Areas:

- The area encompassed by Fairmont Avenue (to the north) and routes 680/422 (to the south.)

Eligibility:

- City employees purchasing property located in the Hope VI target area in the City of Youngstown are eligible to participate.

City Employee – Definition:

A person employed full time by the City of Youngstown who is beyond the 90 day probationary period. **Probationary period requirements may be waived, upon request, by the Mayor and/or The Board of Control.*

- Applicants must have a certificate showing they have attended a HUD Certified Buyer Education Program and an income level of between 50% and 80% of the area median income.
- The income of a household includes the incomes of **all** persons living in that household projected for the next 12 months beginning with the date of application.
- Click [here](#) and scroll to “Youngstown-Warren-Boardman” to see if your income qualifies.

Maximum Home Value:

- The appraised or estimated value of the property that is being purchased must not exceed the FHA (203(b)) Mortgage limits for single family property, as determined by the U.S. Department of Housing and Urban Development.
- The appraised value will be established by a qualified, lender approved appraiser. Click [here](#) for maximum qualifying property/mortgage values. (Enter 99 for the County Code)

Property Standards:

- All housing units considered for this program must meet the [City's Residential Rehabilitation Standards](#) (RRS) and all applicable housing and building codes.

Questions?

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HOMEBUYER ASSISTANCE PROGRAM FOR TARGET NEIGHBORHOODS

Description:

- The Homebuyer Assistance Program (HAP) for Target Neighborhoods will involve participating lenders in combination with their private mortgage programs, to qualify new homebuyers for down payment and closing cost assistance.
- This program will assist low to moderate income families with the purchase of an existing dwelling in a target area through a 0% interest loan forgivable over a five-year period.
- **The maximum level of HAP benefit will be limited to \$5,000 in target areas.**

Target Areas:

Hawthorne Area	N-Falls Ave	S-680
E-Market Street	W-Glenwood Ave	Baldwin Street Area
N-Broadway Street	S-Madison Avenue	E-Wick Avenue
W-Elm Street	Beachwood Area	Beachwood Drive
Hope VI	Arlington Heights	N-Fairmont Ave
S-680/422	E-Covington Street	W-422-Superior Street

Eligibility:

- Homebuyers purchasing property located in the City of Youngstown are eligible to participate.
- Applicants must have a certificate showing they have attended a HUD Certified Buyer Education Program and an income level of between 50% and 80% of the area median income.
- Income of a household includes the incomes of **all** persons living in that household projected for the next 12 months beginning with the date of application.
- Click [here](#) and scroll to “Youngstown-Warren-Boardman” to see if your income qualifies.

Maximum Home Value:

- The appraised or estimated value of the property that is being purchased must not exceed the FHA (203(b)) Mortgage limits for single family property, as determined by the U.S. Department of Housing and Urban Development.
- The appraised value will be established by a qualified, lender approved appraiser. Click [here](#) for maximum qualifying property/mortgage values. (Enter 99 for the County Code)

Property Standards:

- All housing units considered for this program must meet the [City's Residential Rehabilitation Standards](#) (RRS) and all applicable housing and building codes.

Questions?

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LIMITED REPAIR PROGRAM

Description:

- The [Limited Repair Program](#) provides assistance to low income households for the correction of code violations and deficiencies that are a serious threat to the health and safety of the occupants.
Examples: electrical, heating, mechanical, plumbing, and roof repair
- The program will provide Deferred Loans to owner-occupants of single-family residential units. The Deferred Loan limits are for the cost of the repair and cannot exceed \$10,000 per unit.
- A five (5) year deferred loan will be made and the owner must agree to live in the house for the five (5) year period. If property transfers within the five (5) year period, the owner must reimburse the remaining proportionate share of the loan.

Eligibility:

- Low income households below sixty percent (60%) of the area median income as established by HUD. The income of a household is the income of all persons living in that household.
- Only owner-occupants of single-family units located in the City of Youngstown are eligible.
- The owner-occupant must own and inhabit the home for one year prior to application for assistance.
- All property owners must show proof of homeowners insurance on the dwelling unit.

Property Standards:

- All housing units rehabilitated through this program must meet the [City's Residential Rehabilitation Standards](#) (RRS) for work performed.

Questions?

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Phone at (330) 744-1261
E-mail at LAHoefert@CityofYoungstownOH.com

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HOME REHAB PROGRAMS

Description:

- The program will provide assistance to low income homeowners to upgrade housing conditions, correct code violations and deficiencies, and extend the structure's economically affordable life.
- Assistance will be in the form of deferred loans to owner-occupants of single family residential units.
- The deferred limits are a minimum of \$1,000 and a maximum of \$30,000 per unit, or the actual cost of repairs.
- Either a five (5) year deferred loan for a less than \$15,000 rehabilitation or a ten (10) year deferred loan for rehabilitation costs in excess of \$15,000.
- The owner must agree to live in the house for the five (5) or ten (10) year affordability period. If the property transfers within the period, a portion of the loan is due and payable to the City.

Eligibility:

- Low income homeowners within sixty percent (60%) of area median income.
- Owner occupants of single family units located in the City of Youngstown are eligible. Owner occupants must have owned and inhabited the home for one (1) year prior to application for assistance.

Property Standards:

- All housing units rehabilitated through the [HOME Housing Rehabilitation Program](#) must meet the [City's Residential Rehabilitation Standards \(RRS\)](#) after rehabilitation. These include the following items related to the health and safety of the occupants:
 - The upgrading of major mechanical systems
 - The repair or replacement of structural elements which pose an immediate threat to the integrity of the structure
 - Energy conservation measures
 - Incipient items that will lengthen the useful life of the structure.

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