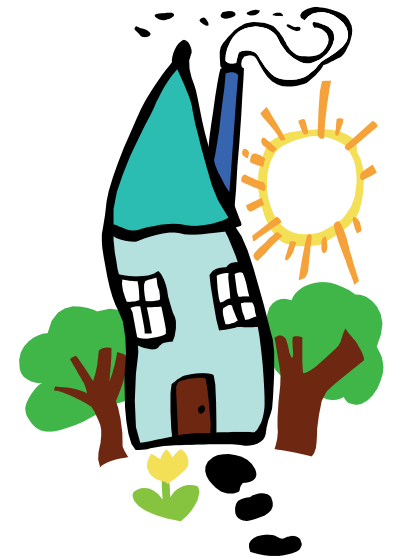


Ashtabula County

Community Housing Improvement Program



Home a little crooked?

Owner-Occupied Rehab Program

The owner-occupied program is made available to low to moderate income owner-occupants within the targeted area of Rock Creek when the necessary repairs are evaluated by the rehabilitation specialist are determined to be a health or safety concern.

Program Guidelines

- Maximum Assistance \$30,000 when addressing lead paint, \$20,000 without lead paint.
- Assistance is in the form of a 0% loan, a non-amortizing loan with 80% of the loan forgiven over a ten-year period, at a rate of 8% deductible per year. With the remaining 20% payable when the property is sold, transferred or vacated after 10 years. The deferred loan subsidies will be secured by a second mortgage on the property.
- If the property evaluation by the Rehabilitation Specialist exceeds the maximum assistance, Ashtabula County will have institute its walk a way policy and no assistance will be granted.
- This Program is NOT a REMODELING PROGRAM and WILL NOT address any cosmetic items.
- Homeowners must not exceed the income guidelines listed below.

Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Maximum Income	\$26,041	\$29,738	\$33,475	\$37,172	\$40,178	\$43,144	\$46,109	\$49,075

For more information contact Ashtabula County Community Services at 440-576-3853