

Kathy Catazaro-Perry, Mayor



Homebuyers Assistance Program



Community Development and Housing Department

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2019 Stark County Income Limits

The income limit for an affordable housing program is the maximum amount of income a household can earn to qualify to receive assistance. A household's income is calculated by its gross income, which is the total received before making subtractions for taxes and other deductions.

The 2019 Stark County CDBG and HOME income limits are listed below:

Household Size	Income Limits
1 Person	\$37,050
2 Persons	\$42,350
3 Persons	\$47,650
4 Persons	\$52,900
5 Persons	\$57,150
6 Persons	\$61,400
7 Persons	\$65,600
8 Persons	\$69,850

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Community Development and Housing



Funded by:

HOME funds & Community Development
Block Grant (CDBG) Funds

U. S. Department of HUD

Down Payment Assistance Program Overview

The Down Payment Assistance Program (DPA) was designed to provide assistance to prospective low to moderate income homebuyers who have the means to pay for the monthly and annual costs of owning a home but do not have the ability to afford the initial costs of purchasing a home, such as the down payment and closing costs.

Qualified homebuyers could receive up to 6 or 7 percent of the purchase price. The amount of assistance you receive is based on the income for the entire household. All types of income are included, such as full-time employment, part-time employment, all forms of social security, retirement, alimony, child support, etc.

Applicant Eligibility

In order to be eligible for assistance, applicants must fall at or below 80% of the area median income (see table). The applicant must also:

- Be a first time homebuyer (or not have owned a home within the past 3 years)
- Use the residence as their primary dwelling
- Be current or in good standing with the City of Massillon Income Tax Department
- Not owe any federal entities (verified by credit report after pre-application signed)

Property Eligibility

In order for a property to be considered for this program it must be deemed a worthy purchase by meeting the following criteria:

- Property must be located within the City of Massillon
- Purchase price must be under \$123,000.00
- The property will have to undergo an inspection for minimum code items that may need upgrading.

Residential Rehabilitation Standards

The property being purchased will undergo an inspection and must meet the Residential Rehabilitation Standards, or RRS.

As part of our program the Housing Department will provide up to \$5,000 in rehabilitation assistance to correct items that were discovered during the inspection. Any amount over \$5,000 would be the responsibility of the homebuyer and would be a pre-requisite to the house qualifying for this program.

Based upon the inspector's report the property may be deemed an unworthy purchase if it is in need of excessive repairs.

