

ABOUT US

The City of Canton is proud to offer residents a wide variety of programs to help individuals and families find suitable housing at an affordable price.

Our programs help a large number of residents from all walks of life.

- If you are a first-time homebuyer looking for down payment assistance or a review of your mortgage terms, **We can help!**
- If you already own your home and need to make improvements, **We can help!**
- If you are in danger of losing your home to foreclosure, **We can help!**

We believe that all Canton residents deserve clean, safe, and attractive neighborhoods in which they can live, work, and raise a family.

If you think you could potentially benefit from one of our programs, please contact us at the information listed on the back of our brochure.

You'll never know what kind of help is available if you don't ask! Call today!

CONTACT US

There are four ways to contact the City of Canton's Housing Department...

VIA TELEPHONE

(330) 489-3040

Trained staff are standing by during normal business hours, Monday through Friday 8 a.m. to 5 p.m. (closed holidays).

VIA E-MAIL

housing@cantonohio.gov

Feel free to send questions, applications, and other correspondence to this e-mail address from your home computer.

VIA INTERNET

www.cantonohio.gov

Many questions can be answered by visiting our Web site at the address listed above. You can also find many forms and program applications available for download, saving you both time and energy!

IN PERSON

**218 Cleveland Avenue S.W.
Canton, OH 44702**

Our offices are open during normal business hours, Monday through Friday 8 a.m. to 5 p.m. (closed holidays).

Housing Programs and Resources



City of Canton

William J. Healy II, Mayor

Office of Development

Robert Torres, Director

Housing Department

Carmen West, Deputy Director



TURN OVER THIS BROCHURE TO
FIND OUR CONTACT INFORMATION!

www.cantonohio.gov

FOR HOME BUYERS

MORTGAGE DOCUMENT REVIEW

Predatory lending is not a thing of the past. Too many borrowers get caught up in the excitement of purchasing a new home that they forget to read the fine print. Our *Mortgage Document Review* service will assist home buyers by reviewing their closing documents to check for irregularities or illegal practices. Should any predatory lending practices be discovered, we will refer the case to the prosecutor's office. Our goal is to make sure that borrowers are not being subjected to inflated appraisals, unnecessary fees, and other predatory practices.

DOWN PAYMENT ASSISTANCE

Home ownership is the foundation of strong neighborhoods. *Down Payment Assistance* is available for first-time home buyers who qualify under guidelines set by the U.S. Department of Housing and Urban Development. This collaboration of Stark County Out of Poverty Partnership, Inc. and the City of Canton aims to help renters become homeowners. Selected participants will be allowed to apply their down payment (\$5,000 maximum) toward the purchase of any home in the city under this program.

FOR HOMEOWNERS

HOMEOWNER REHAB PROGRAM

The City of Canton has one of the oldest housing stocks in the state. Instead of tearing down our historic neighborhoods as they fall into disrepair, we want to work with those homeowners who want to restore their homes and help return our city to its former charm. Homeowners must earn a low- to moderate-income salary to qualify, and are responsible for bringing all portions of the property up to city building code specifications as a condition for being awarded funds. Lead paint hazards must also be addressed once the grant has been awarded. Grants are available for up to \$25,000 in this program.

EMERGENCY REPAIR PROGRAM

More often than not, home repair emergencies come at a time when they are least expected. For this reason, funds are not always available to make what are usually critical repairs to a home. To help people caught in these situations, this program provides emergency grant funds for critical repairs (those requiring immediate action within 24-72 hours in order to protect the life, health, or safety of the inhabitants). Grants are available for up to \$5,000 in this program.

FOR HOMEOWNERS

REMODELING ASSISTANCE PARTNERSHIP PROGRAM (R.A.P.P.)

This program assists homeowners with home renovations while providing jobs and career skills to area youth in designated areas of the city. This program is a collaborative of the City of Canton, Project Rebuild, Goodwill Industries of Greater Cleveland and East Central Ohio, Inc., and the Stark County Urban League. Matching funds will be awarded to applicants based upon a sliding income scale. Grants are awarded for up to \$20,000 in this program.

FORECLOSURE MEDIATION

Foreclosure affects all of our neighborhoods. To help combat this negative trend, the City of Canton is offering foreclosure mediation services to assist homeowners who are on the brink of losing their homes. Through this program, the city will act as an intermediary between the borrower and their bank by providing contact information, program eligibility guidelines, and financial support for those who qualify. This program is a collaborative effort of Stark County Out of Poverty Partnership, Inc., ABCD Homes, and the City of Canton.

To learn more about these programs, visit our Web site: www.cantonohio.gov