
INCOME GUIDELINES

Very low income 50% of county median

Household size	Annual Income
1	19,594
2	22,406
3	25,188
4	28,000
5	30,250
6	32,469
7	34,719
8	36,969

Low income 80% of county median

Household size	Annual Income
1	31,350
2	35,850
3	40,300
4	44,800
5	48,400
6	51,950
7	55,550
8	59,150



WSOS community action
commission, inc.
HELPING PEOPLE HELP THEMSELVES

**WSOS Community Action
Commission, Inc.**

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Seneca County Community Housing Improvement Program



**Call
800-775-9767
or
419-639-6130**



Program Guidelines

Begins: Sept. 1, 2009 **Ends:** Oct. 31, 2011

Target Area: Seneca County

Participant eligibility: Maximum of 80% of county median income.

Type of home included: Single family owner-occupied.

Type of assistance: Combination of grants (as a deferred declining balance forgivable loan) & deferred loans as a deferred interest free loan).
Please see back page for explanation.

Typical type of work included:

- Foundation repairs
- Electrical repairs
- Plumbing repairs
- Window replacement
- New roofs
- New furnaces
- Insulation
- Siding repair

Typical type of work NOT included

- New kitchens/bathrooms
- Porch enclosures
- New siding
- Carpet installation/replacement

TYPES OF ASSISTANCE

Rehabilitation:

Low and very-low income homeowners may qualify for up to \$24,000 worth of repairs to be completed on their home.

Home/Building Repair:

Very-low income homeowners may qualify for up to \$8,000 in repairs that need to be completed on their home.

Foreclosure Assistance:

Seneca County residents who are facing foreclosure can get assistance from our housing counselors to review their options in trying to successfully maintain ownership. To be eligible for this assistance, the home facing foreclosure must be their primary residence.

**WSOS is a HUD certified counseling agency funded to provide free training, counseling, and advocacy to homeowners and homebuyers.

FINANCIAL ASSISTANCE AVAILABLE

Rehabilitation:

60% of the assistance is a grant, while 40% of the assistance is a loan.

- The grant is forgivable over ten years.
- The deferred loan is a mortgage on your home due with no interest at the sale or transfer of the home or when the owner no longer lives in the home.

Home/Building Repairs

All assistance is a grant that will never have to be repaid.

Foreclosure Assistance:

All assistance is **free**.
