

CITY OF TOLEDO



Department of Neighborhoods Owner Occupied Rehabilitation Program Quick Facts

- I. **You have to be the owner of record and have lived in the property you are inquiring about for at least three (3) years.**
- II. **Owner Occupied Rehab is provided as a ten-year Deferred Payment Loan—forgivable after ten years—contingent upon the borrower(s) maintaining occupancy and being the owner of record.**
- III. **Your property taxes and mortgage payments must be current and up to date.**
- IV. **Your property must be insured for the amount required by the City.**
- V. **You have to meet HUD income guidelines, having a household income at or below 80% of median area income.**
- VI. **Owner-Occupied Rehab is designed to fix code problems only such as leaky roofs, faulty furnaces, crumbling foundations, possible lead hazard issues, etc. It is not a home remodeling program.**

**For inquiries and eligibility requirements, please contact
Department of Neighborhoods at (419) 245-1400.**

One Government Center, Suite 1800, Toledo, Ohio 43604 - Office: 419-245-1400 - Fax: 419-245-1193

website: <http://toledo.oh.gov>

Revised: 9/16/16

