

HEARTS AND HAMMERS OF WILLOWICK

Before you apply, you need to know:

- _____ You must be the homeowner and occupant; title must be in your name for a minimum of three years prior to application.
- _____ You must own only one property, that is, the one in which you reside. You cannot own any other property (vacant land).
- _____ Property can only have one mortgage (ex., no home equity loans or second mortgages). Lake County Commissioners' Housing Rehabilitation Programs must have second position.
- _____ You must have homeowner's insurance on your property and show proof.
- _____ Your taxes must be paid up-to-date.
- _____ Your mortgage payments must be current if you have a mortgage; you must not be in risk of foreclosure.
- _____ Your total household income must fall within the income limits for this fiscal year. The HUD income limits for the current year are enclosed.
- _____ Total household income = the income of the applicant, all others listed on the deed, and all persons over the age of 18 who live in the household. If the housing unit is in a trust, all persons listed on the trust.
- _____ Property being purchased under land contract is not eligible for rehabilitation.
- _____ You must not currently be in bankruptcy, a party in a divorce action, litigation, or in default of any judgment against you.
- _____ Your residence must be single-family only; a duplex or multi-family dwelling is not eligible. Manufactured housing in a mobile home park and condominiums are only eligible for wheelchair ramps.
- _____ If you sell your house within five years, Hearts & Hammers **MAY** request reimbursement in full for any or all services completed on your house.

Owner / Owners

Date

**Return one signed acknowledgement with application:
Hearts & Hammers of Willowick
P.O. Box 5983, 31230 Vine Street, Willowick, OH 44095
Phone: Ann Turk 440-943-3088
email: aturk4@roadrunner.com**