

The City of Youngstown and its Community Development Division are pleased to present the *At Home In Youngstown* program, providing individuals and families with financial resources to obtain the dream of home ownership. This program will provide funds for down payment and closing costs, as well as approved energy efficiency upgrades to homebuyers purchasing a home within the City of Youngstown.



At the core of the City's Housing Strategy is the desire to assist residents in identifying and securing housing that is safe, financially viable and appropriate for their needs. The City of Youngstown's *At Home In Youngstown* program is a collaborative effort between the City and local approved lenders to provide financial assistance to promote homeownership in Youngstown for homebuyers. Funds for this program are allocated through the City of Youngstown American Rescue Plan Act (ARPA) in the amount of \$5,000,000.00 and are available on a first come, first qualified basis or until the allocation is depleted.



Expenses covered under this program include down-payment, closing costs and energy efficient upgrades. The maximum award amounts are \$10,000.00 for down-payment and closing costs and up to an additional \$15,000.00 energy efficient upgrades to existing dwellings.

Eligible applicants are required to participate in homebuyer education offered by Catholic Charities Regional Agency and purchase a single-family home or condominium in the City of Youngstown. The home must be purchaser's primary place of residence. Credit counseling may be provided for those applicants needing assistance. Interested applicants are to contact Catholic Charities Regional Agency by calling 330.744.3320.

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