YNDC Mortgage Assistance Program

In response to the economic impact of the COVID-19 pandemic, YNDC is providing mortgage payment assistance to eligible Youngstown residents who lost employment income on or after March 14, 2020 as a result of the COVID-19 outbreak.

Program Guidelines

- YNDC will pay monthly mortgage (PITI) payments on each client's behalf for up to 6 months, not to exceed $3000 total per client over the 6 month period
- Property must be located in the City of Youngstown
- Property must be mortgagor's primary residence
- Household income must be at or below 120% of the area median income
- Household must have lost employment income on or after March 14, 2020 as a result of the COVID-19 outbreak
- Housing costs must exceed 30% of current household income
- Mortgage payments must be current up to March 14, 2020
- Clients must enroll in YNDC's HUD-Approved Housing Counseling program and meet with one of YNDC's HUD-Certified Housing Counselors monthly for as long as they are receiving assistance. Counseling sessions are currently being completed over the phone
- Client must provide the following documentation in addition to completing the Housing Counseling program application:
  - ***Income Verification***
    All occupants over the age of 18 will need to provide some kind of income verification, including copies of 3 most recent consecutive paystubs from current or most recent employer if employed or a copy of statement of benefits if on disability, social security, or some other government-funded income source, as well as 2019 tax returns.
  - ***Proof of Ownership***
    Owner must provide a copy of the deed.
  - ***Proof of Primary Residence***
    Owner must provide a copy of a recent utility bill (gas, electric, or water).
  - ***Mortgage***
    Owner must provide a copy of the mortgage.
  - ***Mortgage Statement***
    Owner must provide a copy of the last mortgage statement or other documentation showing mortgage was current as of March 14, 2020.