

## Our Objective

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Our objective is simple! Provide the DPA or Down Payment Assistance to those low to moderate income individuals (LMI) who can afford the monthly payments on a home loan and the long term costs of upkeep, but cannot afford the initial upfront costs of the down payment or closing costs. We take it a step further by providing for the full down payment or cost of closing, and providing some initial assistance to fix any minimum code items that may be wrong with the home.



City of Massillon Department of  
Community Development & Housing

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Department of Community  
Development

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Homebuyers Assistance  
Program



Down Payment  
&  
Rehabilitation Assistance

330-830-1717  
[www.massillonohio.gov](http://www.massillonohio.gov)

## Down Payment Assistance Program Overview

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The Down Payment Assistance (DPA) Program is meant to give assistance to prospective homebuyers who have the money to pay for the monthly and yearly costs of owning a home but do not have the means to easily provide the initial costs of purchasing a home such as the down payment and immediate home repairs that may need to be done.

Qualifying home buyers will receive a percentage of 6 or 7 percent, depending on ones income.

That percentage is utilized providing the homebuyer either 6 or 7 percent of the purchase price of the home for down payment or closing cost.

## Income Requirements

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A person or households eligibility for DPA assistance will be based on the combined gross income for the entire household. All types of income are included such as part time employment, full time employment, all forms of social security, retirement, alimony. Please consult the income chart below to see if you and your household are eligible. Proof of all income will be required before approval can be granted.

### Income Limits Chart:

Household Size	Income Limits
1 Person	\$34,100
2 Persons	\$38,950
3 Persons	\$43,800
4 Persons	\$48,650
5 Persons	\$52,550
6 Persons	\$56,450
7 Persons	\$60,350
8 Persons	\$64,250

## Property Requirements

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In order to qualify for the homebuyers program a home must meet the following requirements:

- The home must be within the City of Massillon
- The purchase price for the home must not be more than \$123,000.

## RRS Housing Rehabilitation

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The property being purchased will undergo an inspection and must meet Residential Rehabilitation Standards or RRS.

As part of our rehabilitation program our department will provide for up to \$5,000 in rehabilitation assistance. Any amount over \$5,000 will be the responsibility of the homebuyer to cover, and will be a pre-requisite of the initial DPA assistance.

Based upon the home inspector's report to our department, the property may be deemed an unworthy purchase if it is in need of excessive repairs and associated costs.