Charleston City Council established the Homeownership Initiative Commission (HIC) in 2002. The commission is a municipal body consisting of nine members appointed by the Mayor subject to the approval by City Council. The Commission is charged with the duties of advising the Mayor, City Council, and the Department of Housing and Community Development as to appropriate policies and procedures in implementing the City of Charleston’s Homeownership Initiative Program. The commission meets on the first Thursday of every month as needed.

Program Requirements
* Be a first-time homebuyer [not owned a house in the past 3 years]
* House must be the primary residence
* Pass a background check
* Be able to qualify for the required mortgage
* Household income must not exceed the annual published guidelines of the Department of Housing & Urban Development (HUD).

2018-2019 HUD Income Guidelines

<table>
<thead>
<tr>
<th>Number in household</th>
<th>Maximum household income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$62,640</td>
</tr>
<tr>
<td>2</td>
<td>$71,520</td>
</tr>
<tr>
<td>3</td>
<td>$80,520</td>
</tr>
<tr>
<td>4</td>
<td>$89,400</td>
</tr>
<tr>
<td>5</td>
<td>$96,600</td>
</tr>
<tr>
<td>6</td>
<td>$103,800</td>
</tr>
<tr>
<td>7</td>
<td>$110,880</td>
</tr>
<tr>
<td>8</td>
<td>$118,080</td>
</tr>
</tbody>
</table>

City of Charleston

OriginsSC
Debbie Kidd, Director
Homeownership Resource Center
(843) 744-1348 ext. 35

The Charleston Trident Urban League
George Breslinhan, Housing Director
(843) 769-8173

Department of Housing and Community Development
75 Calhoun Street, Third Floor, Suite 3200
Charleston, SC 29401-3506

Phone: (843) 724-3766
Fax: (843) 965-4180

www.charleston-sc.gov
Eligibility:

To qualify for city of Chardon's Homeownership Initiative:

- Homebuyer Education/Counseling:
  - We offer the resources you need.

- Homebuyer Education/Counseling

- Eligible Families:
  - Must be within 120% of the Poverty Level

Contact Us:

City of Chardon

216-721-2200

cityofchardon@chardon.org

Chardon City Hall

201 N. Main St.

Chardon, Ohio 44024

Homeownership Initiative

City of Chardon

Making Homeownership a Reality for Low to Moderate-Income Families in our City