

April 9, 2021

Emergency Mortgage Assistance Program Application Period Extended

Media Advisory

Media Contact

Ignazio Messina
Communications Director

email ignazio.messina@toledo.oh.gov

cell 419-389-2260

office 419-245-1520

toledo.oh.gov

[cityoftoledo](https://www.facebook.com/cityoftoledo)

[city_of_toledo](https://www.instagram.com/city_of_toledo)

The application period for the [Emergency Mortgage Assistance Program](#), which Toledo Mayor Wade Kapszukiewicz announced during the [2021 State of the City](#), has been extended through 4:30 p.m., Friday, April 30.

The program will provide assistance to 150 low- to moderate-income households in the city. It is operated by the Toledo Department of Neighborhoods and funded by \$1,526,505 of Community Development Block Grant-CV funding. Mortgage assistance will cover up to six consecutive months, including forbearance, past due balances, late fees, and penalties. Taxes and insurance may be paid if included in the regular mortgage payment. Residents may submit one application per property. Gross household income of applicants must not exceed 80 percent area median income. Applications will be accepted, processed, and approved based on a lottery.

Applications will only be accepted electronically. The application, and more information, is available at toledo.oh.gov/mortgage. Applicants may email questions to emap@toledo.oh.gov or call 419-245-1435.

There are four remaining Emergency Mortgage Assistance Program outreach meetings for members of the public to complete applications in person with assistance:

- 10 a.m. to 5 p.m., April 10, at [Main Library](#), 325 Michigan St.
- 11 a.m. to 6 p.m., April 13, at [Heatherdowns Branch Library](#), 3265 Glanzman Rd.
- 9:30 a.m. to 4:30 p.m., April 14, at [West Toledo Branch Library](#), 1320 Sylvania Ave.
- 9:30 a.m. to 4:30 p.m., April 15, at [Washington Branch Library](#), 5560 Harvest Lane

To be eligible, the following guidelines must be met:

- The applicant must own a 1-4 unit residential property in Toledo.
- The property owner must occupy at least one unit as his or her primary residence.
- The owner must have a first-lien or primary mortgage with a forbearance or past due balance due to COVID-19.
- The mortgage must have been current as of Feb. 29, 2020.
- The property must not be listed for sale.
- The household of the applicant must demonstrate a loss of income due to COVID-19.
- The household of the applicants must have a maximum household income at or below 80 percent AMI.

###