

CUYAHOGA

County Level Programs

Name of Program: **Housing Enhancement Loan Program**

Agency:	Cuyahoga County Department of Development
Description:	The Home Enhancement Loan Program (HELP) provides homeowners of occupied or investment properties in eligible Cuyahoga County communities home improvement loans. HELP has no restrictions on a borrower's income and few limitations on what improvements can be made to a property.
Eligibility:	Homeowners. No restrictions on a borrower's income.
Eligible Repairs:	Few limitations on improvements made to a property.
Contact:	216-443-2149
Type of Funding:	Loan at three percentage points below normal bank rates, for home repair or remodeling projects. Applications are available at participating bank branches.
Program Link:	https://www.cuyahogacounty.us/development/residents/home-repair-and-remodeling/housing-enhancement-loan-program
Lead Repairs Allowed?	Contact program

Name of Program: **Home Weatherization Assistance Program (HWAP)**

Agency:	CHN Housing Partners
Description:	CHN offers federal- & utility-funded programs to assist renters and homeowners with lowering energy use. HWAP is a no-cost energy assistance program designed to increase the energy efficiency of dwellings owned or occupied by income-eligible Ohioans, reduce participants' household energy expenditures and improve participants health and safety. Program covers all of Cuyahoga County, including Cleveland.
Eligibility:	Any individual, homeowner or renter with an income at or below 200% of the federal poverty guidelines. HWAP providers give priority to people over the age of 60, those with disabilities, those with children in the home and those with a high energy usage and/or burden.
Eligible Repairs:	Eligible repairs include: safety inspection, tune-up/repair and if necessary, installation of heating units; insulation of attics, sidewalls, heating ducts, floors, water tanks; reduction of air leakage from major sources; personalized energy management plans.
Type of Funding:	Grant of direct service. Pick up an application at main office, 2999 Payne Ave, Ste. 134 or download application from web site below.
Contact:	216-574-7100
Program Link:	http://development.cuyahogacounty.us/en-us/weatherization-assistance.aspx
Lead Repairs Allowed?	No

Name of Program: **Lead Safe Program**

Agency:	Cuyahoga County Board of Health
Description:	The Lead Safe program enables eligible low- and-moderate income homeowners and renters in targeted suburban areas outside the City of Cleveland to make changes in their homes to provide a lead safe environment for young children.
Eligibility:	Grants are offered to income-eligible homeowners and renters with a child age 5 or younger living in the home or regularly attending day care in the home. Residents of Cleveland call 216-263-LEAD. Residents of Cleveland Heights call 216-291-4869.
Eligible Repairs:	Eligible lead-contaminated home repairs include: Windows, Doors, Porches, and Exterior House Repairs
Type of Funding:	Grant
Contact:	(216) 201-2000 ext. 1527
Program Link:	https://cuyahogacounty.us/development/residents/lead-safe-program

Lead Repairs Allowed?	Yes
Name of Program:	Minor Home Repair
Agency:	Community Housing Solutions
Description:	Emergency home repairs for very low income homeowners. CHS also provides a Tool Loan Program..
Eligibility:	Low-income homeowners. Must provide proof of income.
Eligible Repairs:	Heating, electrical, plumbing upgrades, carpentry work, security, roofing and accessibility.
Type of Funding:	Grant
Contact:	216-231-5815
Program Link:	https://yourchs.org/program/home-repair/
Lead Repairs Allowed?	No
Name of Program:	Safe at Home Program
Agency:	Rebuilding Together Northeast Ohio
Description:	The Safe at Home (SAH) program provides assistance to homeowners over the age of 60 or homeowners with a disability. Available in Cleveland and first ring suburbs.
Eligibility:	Elderly homeowners or disabled homeowners. Must meet income guidelines and other eligibility requirements.
Eligible Repairs:	Eligible repairs include: handrails, grab bars, smoke & CO detectors, doorknobs and deadbolts, door repairs, security lighting, and minor bathroom modifications.
Type of Funding:	Grant
Contact:	330-773-4100
Program Link:	https://www.rebuildingtogethemeo.org/cuyahoga
Lead Repairs Allowed?	No
City Level Programs:	
Cleveland	
Name of Program:	Lead Hazard Control Grant Program
Agency:	City of Cleveland Department of Community Development
Description:	The Lead Hazard Control (LHC) Grant Program is designed to strategically advance efforts to increase lead-safe affordable housing while eliminating the possibility of childhood lead poisoning in the City of Cleveland.
Eligibility:	Residents of the City of Cleveland living in older homes with children 6 years of age or younger with low-to-moderate incomes. See link below for income requirements for tenants and homeowners. Rental property owners contribute at least \$600 per unit to the project in direct funds or in-kind work on the home to reduce hazards.
Eligible Repairs:	The LHC program provides lead risk assessments, identifies lead-based paint and provides grants to control lead-based paint hazards.
Type of Funding:	Qualified households eligible to participate in the program are provided with grant assistance to make needed home repairs, as well as education about childhood lead poisoning prevention.
Contact:	216-664-4021
Program Link:	http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices/LeadHazardControlProgram
Lead Repairs Allowed?	Yes
Name of Program:	Lead Safe Loans, Grants and Incentives
Agency:	CHN Housing Partners

Description: CHN's Lead Program provides home loans, grants and incentives to help landlords obtain their lead safe certification. This program is offered in partnership with the Lead Safe Cleveland Coalition.

Eligibility: Minimum eligibility guidelines include, but are not limited to: unit must be built before 1978 and located in the City of Cleveland; owner must have current rental registration issued by City of Cleveland Department of Building and Housing, and owner must be current on all property taxes or have a payment plan in place.

Eligible Repairs: Lead interim control improvements, including remediation and clearance. Repairs include paint film stabilization (repainting), treatment to minimize friction, treatment to prevent impact, cover to prevent chewing, specialized cleaning, covering/restricting access + other sources of lead.

Type of Funding: Loans, grants, incentives

Contact: 216-574-7100

Program Link: <https://chnhousingpartners.org/lead/>

Lead Repairs Allowed? Yes

Name of Program: **Senior Homeowner Assistance Program (SHAP)**

Agency: Cleveland Department of Community Development, Division of Neighborhood Services

Description: Provides grants to Cleveland residents age 60+ or disabled adults who own single or two family homes in need of critical, health, safety and maintenance repairs.

Eligibility: Must meet income eligibility requirements. Applicants must live in the property in question and be able to show clear title.

Eligible Repairs: Critical health, safety and maintenance repairs

Type of Funding: Grant

Contact: 216-664-2833

Program Link: <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices#shap>

Lead Repairs Allowed? Contact program

Name of Program: **Repair-A-Home**

Agency: Division of Neighborhood Services, City of Cleveland

Description: This program helps homeowners repair Cleveland homes by offering low-interest loans ranging from 0% to 3%, determined by total household income.

Eligibility: Must meet income and other eligibility criteria.

Eligible Repairs: Only for code related repairs, mechanical repairs or health and safety repairs.

Type of Funding: Low interest loans

Contact: 216-458-4663

E-Mail Contact: JLopez@nhsccleveland.org

Program Link: <http://www.nhsccleveland.org/fix-my-home/home-repair-loan-program/>

Lead Repairs Allowed? Contact program

Cleveland Heights

Name of Program: **Financial Assistance and Education Programs**

Agency: Home Repair Resource Center (HRRC)

Description: Loan and programs provide special financing help to Cleveland Heights residents - owner/occupants of one- or two-family homes whose income falls within the low- and moderate-income (LMI) guidelines or who cannot qualify for a conventional bank loan (income limits do not apply.). Programs include Assist 0% Benefit, Conventional Assist, Assist Deferred Loan Match, Incentive Grant, Senior Grants, Challenge Fund and Senior Home Stability Grant .

Eligibility: Cleveland Heights homeowners
Eligible Repairs: Home repairs including major systems, foundations, roofs, heating systems, water heaters and exterior painting.
Type of Funding: Loans and grants
Contact: 216-381-6100 Ext. 13
Program Link: <http://www.hrrc-ch.org/whatwedo/financial-assistance-programs/>
Lead Repairs Allowed? Contact program

Euclid

Name of Program: **Operation Overcoat**

Agency: City of Euclid, Department of Community Services and Economic Development
Description: Painting of faded and /or deteriorated aluminum or vinyl sided single-family homes in the City of Euclid
Eligibility: Low to moderate income
Eligible Repairs: Painting of siding
Type of Funding: Contact City
Contact: 216-289-2700
Program Link: <http://www.cityofeuclid.com/community/development/CommunityDevelopmentDivision/SpecialProjectsWeatherization>
Lead Repairs Allowed? Contact Program

Name of Program: **Services to the Handicapped**

Agency: City of Euclid, Department of Community Services and Economic Development
Description: The program allows for the free installation of handicapped entrance ramps and/or handrails and grab bars in the City of Euclid.
Eligibility: Low to moderate income
Eligible Repairs: Ramps, handrails and grab bars
Type of Funding: Contact City
Contact: 216-289-2700
Program Link: <http://www.cityofeuclid.com/community/development/CommunityDevelopmentDivision/SpecialProjectsWeatherization>
Lead Repairs Allowed? No

Name of Program: **Dangerous Tree Program**

Agency: City of Euclid, Department of Planning & Development
Description: This program provides tree trimming/ removal for trees on a homeowners property deemed dangerous to the existing or adjacent property.
Eligibility: Resident, owner of home, low to moderate income
Eligible Repairs: Tree trimming and removal
Type of Funding: Grant of services
Contact: 216-289-2700
Program Link: <http://www.cityofeuclid.com/community/development/CommunityDevelopmentDivision/SpecialProjectsWeatherization>

Lakewood

Name of Program: **Housing Finance Assistance Programs**

Agency: City of Lakewood, Department of Planning and Development

Description:	The Department of Planning and Development offers a number of programs that may assist you in making improvements to your home or coming into compliance with a correction notice.
Eligibility:	Owner-occupants; meet household income-requirements;
Eligible Repairs:	Code compliance, interior and exterior repairs, weatherization
Type of Funding:	Grants, forgivable loans, low-interest loans or rebates.. If you are a senior (65+) or disabled, you may also qualify for a deferred loan with zero interest. You would not have to make payments for the improvements to your home.
Contact:	216-529-4663
Program Link:	http://www.onelakewood.com/community-vision/housing/housing-financial-assistance-programs/
Lead Repairs Allowed?	Contact program

Parma	
Name of Program:	Home Improvement, Property Maintenance and Preventative Maintenance
Agency:	City of Parma, Economic and Community Services
Description:	Variety of programs to assist City of Parma residents in improving and maintaining their homes
Eligibility:	In order to qualify for these local programs, a family must be designated as low/moderate income – based upon the size of the family and their total annual income – or as senior.
Eligible Repairs:	Contact City
Type of Funding:	Grants
Contact:	216-661-7372
Program Link:	http://cityofparma-oh.gov/en-US/Community-Service-Economic-Development.aspx
Lead Repairs Allowed?	Contact Program

Shaker Heights	
Name of Program:	Home Repair Grants
Agency:	City of Shaker Heights, Housing Resources
Description:	Home repair grants are available to owner-occupied, one- and two-family properties that fit program guidelines. City Sponsored Grant Programs: Exterior Maintenance Grant, Senior Exterior Maintenance Grant, Free Paint, Senior Emergency Safety Grant.
Eligibility:	Homeowners must be owner-occupants, current on property taxes or on an approved payment plan with the Cuyahoga County Treasurer's Office, and must be at or below income eligibility requirements.
Eligible Repairs:	Correct exterior code violations. Senior Emergency Safety Grant covers health and safety items (\$500).
Type of Funding:	Grants up to \$2,500. For Senior Emergency Safety Grant, \$500.
Contact:	216-491-1333
Program Link:	https://www.shakeronline.com/departments/neighborhood-revitalization/housing-incentives
Lead Repairs Allowed?	Contact program