

LORAIN

County Level Programs

Name of Program: Community Housing Impact and Preservation Program (CHIP)

Agency: Lorain County Commissioners/Great Lakes Community Action

Description: Housing Rehabilitation Assistance and Home Repair Assistance

Eligibility: Owner occupied homeowners; must meet income requirements. Rehabilitation: Cannot exceed 80% of area median income Home repair: Cannot exceed 50% of area median

Eligible Repairs: **Rehabilitation:** Installation and/or repairs to foundations, roofs, gutters electrical upgrades, plumbing, furnaces, hot water heaters, insulation, windows, doors, accessibility improvements and lead based paint reduction. **Home repair:** roofs, handicapped accessibility, water taps, septic repairs or replacements, foundation repairs, electrical repairs, plumbing repairs, window replacement, new roofs, new furnaces, insulation, siding
Type of Funding: Home Repair assistance is provided to the homeowner as either a grant or a forgivable loan. Homeowner Rehab assistance is provided as a no-interest deferred/declining loan.

Contact: 419-333-6101 or 1-800-775-9767

Program Link: <https://www.glcap.org/programs/home-rehabilitation-needs/home-rehabilitation/>

Lead Repairs Allowed? Yes

Name of Program: Emergency Home Repairs/Handicapped Accessibility Modifications

Agency: Lorain County Community Action Agency

Description: Emergency home repair and handicapped accessibility modifications.

Eligibility: Homeowners with incomes at or below 35% of area median income (Note: LCCAA may also have other home repair programs with different income restrictions)

Eligible Repairs: Health and safety issues, handicap accessibility, serious issues with the home.

Type of Funding: Grant

Contact: 440-204-3155 option 4

Program Link: http://www.lccaa.net/programs/emergency_home_repair

Lead Repairs Allowed? No

Name of Program: Home Weatherization Assistance Program (HWAP)

Agency: Ground Level Solutions, Inc.

Description: No-cost energy assistance program designed to increase the energy efficiency of dwellings owner-occupied by income-eligible Ohioans, reduce participants' household energy expenditures, and improve participants health and safety.

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
Eligible Repairs: Safety inspection, tune-up repair and if necessary, installation of heating units; insulation of attics, sidewalls, heating ducts, floors and water tanks; reduction of air leakage from major sources; personalized energy management plans.

Type of Funding: Grant of direct service. No cash benefits.

Contact: 614-861-7992

Program Link: <http://www.groundlevelsolutions.org/>

Lead Repairs Allowed? No

Name of Program: HUD Lead Hazard Control Grant Program and Healthy Homes

Agency: Lorain County Health Department/Erie County Health Department

Description: The purpose of this program is to control the lead hazards in homes built before 1978 in Erie and Lorain Counties in order to help protect the children in the home from lead

Eligibility: Properties qualify based on the combined income of all adults 18 years and older living in the home and the number of people living in the household.

Eligible Repairs: Lead hazard control

Type of Funding: Grant

Contact: 419-626-5623 ext. 483 (HUD)

Program Link: <http://eriecohealthohio.com/department-pages/environmental-public-health/lead-hazard-control-healthy-homes/>

Lead Repairs Allowed? Yes

Ohio Healthy Housing Network
January 2021

Name of Program:	Very Low Income Housing Repair Program
Agency:	USDA Rural Development
Description:	Provides loans and grants to very low-income homeowners to repair, improve, or modernize their home.
Eligibility: Loans	Homeowner must be unable to obtain affordable credit elsewhere and have very low incomes, defined as below 50 percent of the area median income. Maximum loan is
Eligibility: Grants	Homeowners who are 62 years old or older and cannot repay a Section 504 Loan. Maximum grant is \$7,500.
Eligible Repairs:	Loans may be used to repair, improve or modernize homes or remove health and safety hazards. Grants must be used to remove health and safety hazards.
Property Eligibility:	https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd
Type of Funding:	Loans and grants
Contact:	330-830-7700 Massillon office
Program Link:	http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants
Lead Repairs Allowed?	Yes

City Level Programs

Lorain	
Name of Program:	Emergency Home Repair/Grant Loan Program
Agency:	City of Lorain, Department of Economic and Community Development
Description:	Emergency home repair
Eligibility:	Limited to owner-occupied households at or below 80% of Area Median Income as established by the Department of Housing and Urban Development (HUD) for the City of Lorain. Households must be in the City of Lorain.
Eligible Repairs:	Code violations, structural hazards: leaking roof, rotted or unsafe floors, ceilings, walls, stairs, etc, electrical and other fire hazards, gas Lines, roof repair/replacement, gutters, repair/replacement of heating systems/ HVAC, repair of air conditioning systems (Must be medically related with doctor's notifications), plumbing (includes, water tank and wa- terlines which may include branch lines and well pump repair or replacement) and sewer/septic
Type of Funding:	Grant/loan. If a household income is at or below 60% AMI, 100% of the loan will be deferred and forgiven over 5 years. If a household income is above 60% AMI but at or below 80% AMI, 20% of the total loan will be payable over the 5 year loan term. 80% of the total loan is deferred and forgiven during the 5 year loan term.
Contact:	440-204-2020
Program Link:	http://www.cityoflorain.org/291/Programs-Services
Lead Repairs Allowed?	Contact program