

## LUCAS

### County Level Programs

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

**Agency:** Lucas County Commissioners/Great Lakes Community Action Partnership  
**Description:** Housing Rehabilitation Assistance and Home Repair Assistance  
**Eligibility:** Owner-occupied homeowners. Income and other eligibility criteria apply.  
**Eligible Repairs:** **Homeowner Rehab:** 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 repair and lead based paint reduction.

**Type of Funding** **Homeowner Rehab** assistance is provided as a no-interest deferred/declining loan. **Home Repair** assistance is provided to the homeowner as either a grant or a forgivable loan.

**Contact:** 1-800-775-9767  
**Program Link:** <https://www.glcap.org/programs/home-rehabilitation-needs/home-rehabilitation/>

**Lead Repairs Allowed?** Yes

#### Name of Program **Elderly Home Repairs/Handicapped Accessibility Modifications (OHTF)**

**Agency:** Area Agency on Aging of Northwestern Ohio, Incorporated  
**Description:** Emergency home repairs and handicapped accessibility modifications  
**Eligibility:** Homeowners, age 60 and older, with incomes at or below 35% of the area median income in Defiance, Erie, Fulton, Henry, Lucas, Ottawa, Paulding, Sandusky, Williams and Wood Counties.  
**Eligible Repairs:** Health and safety issues, handicap accessibility, serious issues with the home  
**Type of Funding:** Grant  
**Contact:** 419-784-5393  
**Program Link:** <https://areaofficeonaging.com/programs>

**Lead Repairs Allowed?** No

#### Name of Program **Home Accessibility Program**

**Agency:** Ability Center  
**Description:** Accessible home modifications  
**Eligibility:** Sources that fund the Home Accessibility Program have various eligibility requirements. Contact the program to see if you are eligible. The program serves Lucas county but doesn't include City of Toledo.  
**Eligible Repairs:** Accessible home modifications  
**Type of Funding:** Grant  
**Contact:** 419-885-5733  
**Program Link:** <https://www.abilitycenter.org/programs/home-accessibility/>

**Lead Repairs Allowed?** No

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

**Agency:** NeighborWorks Toledo Region  
**Description:** 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.  
**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:** 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. No cash benefits.  
**Contact:** 419-691-2900

**Program Link:** <https://www.nwtoledo.org/weatherization>

**Lead Repairs Allowed?** No

**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:** 419-581-4498 Findlay office

**Program Link:** <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

**Lead Repairs Allowed?** Yes

### City Programs

#### Maumee and Oregon

**Agency:** Cities of Maumee and Oregon/Lucas County/Great Lakes Community Action Partnership

**Description:** Housing Rehabilitation Assistance and Home Repair Assistance

**Eligibility:** Owner-occupied homeowners. Income and other eligibility criteria apply.

**Eligible Repairs:** **Homeowner Rehab:** 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 repair and lead based paint reduction.

**Type of Funding** **Homeowner Rehab** assistance is provided as a no-interest deferred/declining loan. **Home Repair** assistance is provided to the homeowner as either a grant or a forgivable loan.

**Contact:** 1-800-775-9767

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

**Lead Repairs Allowed?** Yes

### Toledo

#### Name of Program: **Home Rehab Loan Program**

**Agency:** City of Toledo, Dept. of Neighborhoods, Housing Division

**Description:** The Owner-Occupied Rehabilitation Program is designed to assist property owners with fixing code problems only such as leaky roofs, faulty furnaces, crumbling foundations, etc., and possible lead hazard issues. This is not a home remodeling program. Program is designed to assist property owners with fixing code problems only. No home remodeling.

**Eligibility:** Owner of record, lived in the property for at least 3 years, taxes and mortgage payments must be up to date, property must be insured, meet the income eligibility requirements. Income maximums are set at 80% of HUD area median income, reside in a home within the City of Toledo (COT) that is located within designated blocks.

**Eligible Repairs:** Outstanding code violations and incipient work to minimize any other major replacement of structural or mechanical systems.

**Type of Funding:** Qualified homeowners are provided with a 10-year, forgivable deferred payment loan of up to \$32,000 for code related repairs and up to \$16,000 for lead remediation. The loan may be forgiven after 10 years if you remain the owner of record and the primary occupant. Forgivable deferred payment loan with certain restrictions.

**Contact:** 419-936-2020

**Program Link:** <https://toledo.oh.gov/residents/homeowners/home-rehab#owner>

**Lead Repairs Allowed?** Yes

<b>Name of Program:</b>	<b>Lead Hazard Control Program</b>
<b>Agency:</b>	City of Toledo, Dept. of Neighborhoods, Housing Division
<b>Description:</b>	The Lead-Based Paint Hazard Control Grant Program is designed to assist eligible homeowners and landlords in the identification and remediation of lead hazards in eligible units within the City of Toledo.
<b>Eligibility:</b>	Income and other eligibility criteria apply. Check the website below for more info.
<b>Eligible Repairs:</b>	The lead-based paint program is designed to make houses lead-safe, not to correct code violations, such as roof leaks or plumbing leaks. Any lead remediation costs beyond the scope of the grant program will be the responsibility of the property owner.
<b>Type of Funding:</b>	Qualified owner-occupied properties may be eligible for a grant of up to \$16,000 to address lead hazards, however, assistance will vary with the needs of the property. Funds to address required safety and code deficiencies may be available through other city programs based on eligibility.
<b>Contact:</b>	419-245-1400
<b>Program Link:</b>	<a href="https://toledo.oh.gov/residents/homeowners/lead-paint-remediation">https://toledo.oh.gov/residents/homeowners/lead-paint-remediation</a>
<b>Lead Repairs Allowed?</b>	Yes