

MONTGOMERY

County Level Programs

Name of Program: Homeowner Assistance Programs

Agency: County Corp

Description: CDBG Emergency and Access Program, Emergency Home Repair and Accessibility Program, FHLB Home Repair Program, Carillon Home Improvement Forgivable Loan Program.

Eligibility: Emergency Home Repair and FHLB Programs are county-wide. CDBG program available outside Dayton and Kettering. Carillon Home Improvement Loan Program only available in the Carillon neighborhood. Income eligibility varies by program. Emergency home repair and FHLB programs available for households at 50% or below of Area Median Income.

Eligible Repairs: Repairs and modifications.

Type of Funding: Grants except the Carillon program.

Contact: 937-225-6328

Program Link: <https://countycorhousing.org/programs/consumer-housing-programs/home-repair/>

Lead Repairs Allowed? Contact program

Name of Program: Home Repair Program

Agency: Miami Valley Community Action Partnership

Description: The Emergency Home Repair Program will provide home repair assistance up to the amount of \$7,500 to a homeowner for repairs that are necessary to make the house safe for living, or to improve its energy efficiency.

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

Eligible Repairs: Upgrades like bringing the electrical wiring up to code, repairing or replacing the septic system, or energy saving upgrades like adding insulation or storm windows. Doesn't cover cosmetic or unnecessary work such as painting, landscaping or room additions. Priority given to emergency conditions that have been determined to present an imminent danger to the health and safety of the occupants of residential property. Examples of emergencies that may be covered under the program are lack of running water or heating /cooling, exposed / hazardous electrical wiring, defective sewage system, defective or failing structural systems such as roofs or ceiling.

Type of Funding: Grant up to \$7,500. Owner must agree not to sell the property within one year.

Contact: 937 341-5000 ext. 202

Program Link: <https://miamivalleycap.org/>

Lead Repairs Allowed? Yes

Name of Program: Home Repair Program

Agency: People Working Cooperatively

Description: Emergency home repairs are PWC's most crucial service, ensuring the safety and security of its clients. Critical home repairs are designed to correct major defects threatening the safety of the occupants, integrity of the structure, general functionality of the house, and/or mobility of the occupants. Another important PWC service solution is offered through their volunteer department. Volunteers can help with simple home maintenance... tasks that are routine yet difficult for those with a disability.

Eligibility: Must be a homeowner and at or below 50% of area median income to qualify. Targeted to people 60 years of age.

Eligible Repairs: Emergency home repairs: Including broken water pipes; lack of heat; safety problems, such as electrical hazards; leaking hot water heater; only toilet in the home not working. Critical home repairs: Examples include, but are not limited to: roof replacements; plumbing system repairs; electrical upgrades; furnace replacements; accessibility modifications. Home maintenance: simple tasks that can be performed by volunteers.

Type of Funding: Contact PWC

Contact: 513-351-7921
Program Link: <http://www.pwchomerepairs.org/our-services>
Lead Repairs Allowed? Contact program
Name of Program: **Home Weatherization Assistance Program (HWAP)**
Agency: Miami Valley Community Action Partnership
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

Type of Funding: Grant of direct service.
Contact: 937-548-8143
Program Link: <https://miamivalleycap.org/weatherization/>
Lead Repairs Allowed? No

Name of Program: **Lead Hazard Control Grant**
Agency: Ohio Department of Health through a grant from HUD
Description: Lead hazard control program for homeowner and tenant households. Households must have low-to-moderate incomes and lead in their unit. Program assists homeowners directly; tenants are assisted by a grant to their
Eligibility: Household income cannot exceed 80% of area median income. If the property is owner-occupied, either a child under 6 years of age must live in the home or visit a significant amount of time, or there must be a pregnant
Eligible Repairs: Lead hazard control repairs
Type of Funding: Grant, up to an average of \$8,000 per unit
Contact: 877-532-3723 (LEAD SAFE)
Lead Repairs Allowed? Yes

Name of Program: **Modifications for Mobility (OHTF)**
Agency: People Working Cooperatively
Description: Modifications for Mobility is a critical program for PWC, targeting complicated home modification projects that are typically too expensive for its low-income, disabled clients. Modifications assist some of PWC's most vulnerable clients, improving their daily mobility and independence.
Eligibility: Must be a homeowner to qualify. Income qualifications based on 35% of area median income.
Eligible Repairs: Depending on your location and your specific needs, some of the services you could receive are: handicapped-accessible ramps; bathroom modifications; kitchen modifications; grab bars.
Type of Funding: Grant
Contact: 513-351-7921
Program Link: <http://www.pwchomerepairs.org/modifications-for-mobility>
Lead Repairs Allowed? No

Name of Program: **Seasonal Safe at Home, NeighborCare and Disaster Recovery**
Agency: Rebuilding Together Dayton (RTD)
Description: Seasonal Safe at Home is a year-round program (Winter, Spring, Summer and Autumn) that is volunteer-driven and provides assistance for small projects in low-income neighborhoods or for low-income resident homeowners 60 years old and/or disabled.

NeighborCare offers year-round support by providing critical home repairs and accessibility modifications by skilled tradespeople throughout the year at no cost to homeowners. NeighborCare assists low-income senior homeowners in Montgomery County. Disaster Recovery is targeted to those who are uninsured and/or under-insured.

Eligibility:

To be eligible, homeowners must be faced with a critical need for a minor home repair or accessibility modification. If a homeowner is selected, NeighborCare schedules a time for the repair to be completed by a skilled contractor. General eligibility requirements: 60 or over, located in Montgomery County, owner-occupied, single-family home, up-to-date on property taxes low Income.

Eligible Repairs:

Depends on the specific program. Contact the agency.

Type of Funding:

Grant (in-kind)

Contact:

937-223-4893

Program Link:

<https://rebuildingtogether.org/affiliates/dayton/apply-for-services>

Lead Repairs Allowed?

Contact program

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.

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:

937-393-1921 ext. 127 Hillsboro Office

Program Link:

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

Lead Repairs Allowed?

Yes

City Level Programs

Kettering

Name of Program:

Housing Rehabilitation Program

Agency:

City of Kettering Planning & Development Department

Description:

Low interest loan programs to encourage and assist homeowners with financing necessary home repairs as well as remodeling homes in Kettering. City staff works with the homeowner to identify repairs that need addressed, assist the homeowner in choosing a contractor and monitor the quality of construction with the homeowner.

Eligibility:

Depending on a household's income, a household would qualify for a loan with a zero to three-percent interest rate. The terms of the loan are based on the applicant's ability to repay the loan.

Eligible Repairs:

Heating, plumbing and electrical systems; roof replacement, windows, doors, insulation and siding.

Type of Funding:

Depending on a household's income, a household would qualify for a loan with a zero to three-percent interest rate. The terms of the loan are based on the applicant's ability to repay the loan. Deferred loans are available to low-income residents (62 and older) who have a limited income and lack financial resources to assume a monthly debt.

Contact:

937-296-2441

Program Link:

<http://www.ketteringoh.org/departments/planning-development/housing-opportunities/rehabbing-a-home/>

Lead Repairs Allowed?

Contact program