

Alternative Programs

Offered to Residents in the City of Cleveland ONLY

- **Repair A Home (RAH) – (216)-664-2045**
 - These loans through the Division of Neighborhood Services are only for code related repairs, mechanical repairs or health and safety repairs.
 - Low interest loan is determined by total household income (contact or see website for more details)
 - <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices>

- **Cleveland Senior Home Maintenance Assistance – (216)-664-2833**
 - <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/Aging/HomeMaintenance>
 - **Age-Friendly Home Investment Program**
 - A program to help seniors age 60 years and older and adults with disabilities address one home maintenance or home repair need. It can assist with referrals to other home repair programs.
 - **Senior Homeowner Assistance Program (SHAP)**
 - SHAP provides grants to Cleveland residents age 60+ or disabled adults who meet income eligibility guidelines and own single or two family homes in need of critical, health, safety and maintenance repairs.
 - **Chore Services**
 - Provides free home maintenance for moderate-low income Cleveland residents 60+ and adults with disabilities. Enrollment is every spring
 - **Senior Initiative**
 - For seniors and disabled adults to help with home repairs to avoid violations, predatory lenders, and scam contractors.
 - **Cleveland Tree Assistance Program (CTAP)**
 - CTAP is a program to help seniors and adults with disabilities with limited incomes with hazardous tree and branch removal on their personal property. Eligibility requirements have to be met to qualify.
 - **Leaf and Lawn Programs**
 - Yearly, no-cost Senior Lawn cutting program
 - **Bedbug Program**
 - Seniors and adults with disabilities who are Cleveland residents can receive help from the Department of Aging for the extermination of bed bugs in their homes. Income guidelines apply.

- **Community Development Corporations (CDC) – (216) 830-2770**
Cleveland CDCs – Cleveland Neighborhood Progress
 - CDCs address housing issues in Cleveland’s neighborhoods. Some CDCs provide home repair grants to eligible homeowners.
 - <http://www.clevelandnp.org/cleveland-cdcs/>

- **Community Housing Solutions – (216) 651-0077**
 - Community Housing Solutions assists low and moderate income families obtain and maintain safe, decent, and affordable housing.
 - **Tool Loan and Home Maintenance Training**
 - East Side City of Cleveland residents call 231-5815 and ask for the tool room for information on tools available at the Larchmere office.
 - West Side City of Cleveland residents call 651-0077 and ask for the tool room for information on tools available at the W. 45th Street location.
 - CHS also has minor home repair programs – call 216-651-0077 for information.
 - <https://communityhousingsolutions.wordpress.com/>

- **Lead Hazard Control Program (LHC) - (216) 664-2045**
 - LHC program through the Division of Neighborhood Services provides lead risk assessments, identifies lead-based paint and provides grants to control lead-based paint hazards.
 - <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices/LeadHazardControlProgram>

- **City of Cleveland’s Community Reinvestment Area Program – (216) 664-3442**
 - <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/TaxAbatement>
 - Tax Abatement Requires Meeting Cleveland Green Building Standards – [Cleveland Green Building Standard Handbook](#) can be found online.
 - **Residential Tax Abatement for Single and Two Family Structures**
 - Property owners and developers can apply for tax exemptions on residential real property.
 - Residential property owners/developers rehabilitating single and two-family homes where the remodeling costs, as evidenced by true and accurate permits, are greater than \$2,500.00 can receive tax abatement at a rate of 100% for 15 years on the value of the remodeling improvements to the home.
 - **Residential Tax Abatement for Multi-Family Structures (3+)**
 - Property owners and developers can apply for tax exemptions on residential real property.
 - Residential property owners/developers rehabilitating buildings with 3 or more residential units can receive tax abatement at a rate of 100% for 15 years on the value of improvements to the residential property, if the eligibility requirements have been met.

Programs Offered to Residents in Cuyahoga County

- **Home Weatherization Assistance Program (HWAP) - (216) 574-7100 or 1-800-848-1300**
 - HWAP is a residential energy efficiency program that reduces the energy use of qualified households. The types of assistance will be based on the home's energy efficiency assessment.
 - HWAP provides grants of approximately \$6,904 per unit are available through the State of Ohio for homeowners and tenants who meet income guidelines. <https://chnhousingpartners.org/housing-and-community-services/weatherize-my-home-and-more/>
 - Cleveland: <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices/HomeWeatherizationAssistanceProgram>
 - Cuyahoga County: <https://cuyahogacounty.us/development/residents/energy-efficiency-and-utility-assistance/home-weatherization-assistance-program>
 - Ohio: https://development.ohio.gov/is/is_hwap.htm

- **Cuyahoga County Housing Enhancement Loan Program (HELP)**
 - The Home Enhancement Loan Program (HELP) provides homeowners of occupied or investment properties in eligible Cuyahoga County communities home improvement loans, at three percentage points below normal bank rates, for home repair or remodeling projects. HELP has no restrictions on a borrower's income and few limitations on what improvements can be made to a property.
 - Applicants must meet all of the following eligibility requirements:
 - Must be in an eligible community
 - Single-family, two-family, and multi-family dwellings are eligible. Single and two-family dwellings must have a tax value of less than \$250,000. There is no tax value limit on multi-family dwellings.
 - Eligible types of home repairs include alterations, repairs, maintenance, or improvements. Loans may also be used for code violation compliance and property upgrades.
 - Luxury projects and improvements are not eligible.
 - Contact participating lenders for more info: KeyBank, and Huntington.
 - <https://cuyahogacounty.us/development/residents/home-repair-and-remodeling/housing-enhancement-loan-program>

- **CHN Housing Partners**
 - Nonprofit affordable housing developer and housing service provider for Cuyahoga County. Can provide utility assistance, energy and weatherization services, debt counseling, foreclosure/eviction prevention services and more.
 - **Home Energy Efficiency Services**
 - Emergency/No Heat Program – October –April – 216-325-1149

- Offers federal and utility funded programs to assist with lowering energy use
 - <https://chnhousingpartners.org/energyservices/>
 - **Lead Safe Loans, Grants and Incentives – 844-614-LEAD (5323)**
 - Offered in partnership with Lead Safe Cleveland Coalition
 - Can assist with lead remediation and control, repairs and treatment on existing lead risk areas. Eligibility requirements to apply.
 - <https://chnhousingpartners.org/lead/>
 - **CHN Housing Capital – 855-764-LOAN (5626)**
 - Cuyahoga County Home Repair Loan Program through CHN Housing Capital provides eligible homeowners with a loan up to \$20,000 for home repairs
 - <https://chnhousingcapital.org/homerepair/>
- **Home Energy Assistance Program (HEAP) -(800) 282-0880 FREE**
 - HEAP is a federally funded program that provides eligible Ohioans assistance with their home energy bills. This one-time benefit is applied directly to the customer’s utility bill or bulk fuel bill.
 - Ohioans with a household income at or below 175 percent of the federal poverty guidelines are eligible for the program.
 - https://www.development.ohio.gov/is/is_heap.htm
- **Benjamin Rose Institute on Aging – (216) 361-0718**
 - **ESOP Senior Property Tax Loan**
 - Loans available for seniors 55 and older in Cuyahoga County to pay property taxes and avoid foreclosure
 - Loan qualifications apply
 - <https://www.esop-cleveland.org/SeniorPrograms/Senior-Property-Tax-Loan.html>
 - **ESOP Zero Interest Small Dollar Loans for Older Adults**
 - Available for Cuyahoga County residents 55 years and older for loans from \$300 to \$1,000
 - Qualifications include financial assessment and coaching
 - <https://www.esop-cleveland.org/SeniorPrograms/Zero-Interest-Small-Dollar-Loans-for-Seniors.html>
- **Hebrew Free Loan Association (HFLA) -(216) 378-9042**
 - HFLA lends money interest free to responsible individuals in need. Types of loans include: home bills, home repairs, medical and dental expenses, family expenses, education, etc.
 - A successful loan applicant is one who:
 - Can demonstrate a genuine need.
 - Has been unable to receive a loan from a conventional source.

- Will be able to repay the loan in monthly installments beginning immediately following the granting of the loan.
 - Applicant has one or more suitable co-signers.
 - <http://www.interestfree.org/>
- **Dominion East Ohio Home Performance with Energy Star Program (877) 287-3416**
 - Certified auditor performs an energy audit. The cost is \$50 (retail value \$500).
 - A certified auditor will use advanced diagnostic equipment to conduct a comprehensive assessment of your home's energy efficiency. The auditor can also provide information on how to select a participating contractor in your area to complete the recommended improvements and take advantage of up to \$1,250 in rebates offered through this program.
 - <https://www.deohpwes.com/>
- **Cuyahoga County Board of Health: Healthy Homes Program - (216) 201-2000 ext 1244**
 - Offers resources for homeowners to have healthier and safer homes for their families
 - <http://www.ccbh.net/healthy-homes/#>
- **Rebuilding Together NEO – 216-800-8556 or 330-773-4100**
 - Applications are received year round online and in-person for those who live in the following Ohio counties: Cuyahoga, Lake, Medina, Portage, Summit, and Stark at one of the offices by appointment. Since services differ by community and funds available, they request that you call the local Rebuilding Together phone number to inquire.
 - Through the minor home repair program, they seek to repair some of the more critical things such as replacing a roof, fixing or replacing a furnace, building a ramp, upgrading the electrical system, painting, and flooring.
 - <https://www.rebuildingtogetherneo.org/>
- **HUD/FHA Title 1 Property Improvement Loan Program**
 - FHA Title 1 loan can be used for improvements that make a home more livable, and can help if homeowners do not have to have a lot of equity to qualify for other loans
 - To find an FHA-approved lender in your area, call HUD's Customer Service Center toll-free: (800) 767-7468 (TTY: (800) 877-8339) for a list of lenders in your state.
 - https://www.hud.gov/program_offices/housing/sfh/title/sfixhs
- **Community Partnership on Aging – only available in South Euclid, Lyndhurst, Highland Heights, Mayfield Heights, Mayfield Village, Richmond Heights – 216-291-3902**

- Has programs and assistance for seniors to help with getting around town, small chores and work around the house, and more
- Safe at Home Program is available to assist with minor modifications to the home to remain independent. The program can help with finding appropriate equipment or funds to help pay for needed improvements.
 - Includes a home assessment and has income qualifications
- **Home Repair Resource Center – Only available to Cleveland Heights and some surrounding cities - 216-381-6100**
 - Non-profit organization in Cleveland Heights with programs to encourage responsible home ownership
 - Repair Classes
 - Class listing is available online
 - Senior Program
 - Available for homeowners 62+
 - Free Grab Bars
 - Help with reviewing estimates, inspection of completed work, help with applying for financial assistance
 - Advice for Aging in Place
 - Tool Library
 - Available to members
 - Tools can be borrowed for 7 days and renewed
 - <https://hrrc-ch.org/>

Contact your city to see if they have any repair assistance programs for their residents.

Outside of Cuyahoga County

- **Rural Development – US Department of Agriculture**
 - Single Family Housing Repair Loans and Grants
 - <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>