

Alternative Home Assistance Organizations

Offered to Residents in Cuyahoga County

These organizations are not affiliated with the Heritage Home Program. Some have a wait list - contact them to find out more information. This list is not exhaustive, and please reach out to your local municipality to see if there are other resources for your community.

- **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>

- **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>

- **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/#>

- **Cuyahoga County Veterans Service Commission – (216)-698-2600**
 - Temporary and emergency financial assistance to eligible veterans, dependents, and spouses

- <https://cuyahogavets.org/services/#Financial>
- **CHN Housing Partners – (216) 574-7100**
 - 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 – (216) 325-1149**
 - Emergency/No Heat Program – October –April
 - Offers federal and utility funded programs to assist with lowering energy use
 - <https://chnhousingpartners.org/energyservices/>
 - **Plumbing/Sewer Repair**
 - Minor plumbing repairs, leaks, hot water tank replacements, and main water and sewer line repairs
 - Must meet income guidelines
 - **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/>
- **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/>
- **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/>

- **Home Energy Assistance Program (HEAP) -(800) 282-0880**
 - 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

- **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

- **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

- **Maximum Accessible Housing of Ohio – (216) 231-0990**
 - Offers home accessibility assessments to income-eligible homeowners in Cuyahoga County
 - Assessment identifies accessibility and safety improvements needed
 - Conducted by staff trained in home accessibility and aging in place
 - <https://www.maxhousing.org/assessment/>

- **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.

- Safe At Home/Handyman Program
 - Provides minor home repairs for safety and accessibility issues
 - Homeowner must meet program requirements
- <https://www.rebuildingtogetherneo.org/>
- **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/>