

## **Alternative Home Assistance Organizations**

These organizations are not affiliated with the Heritage Home Program. Some have a wait list - contact them to find out more information. The information about programs below comes from the program's provided information online. Contact the organization for updated information and resources. This list is not exhaustive, and please reach out to your local municipality to see if there are other resources for your community.

### **Offered to Residents in the City of Cleveland ONLY**

- **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 (AFHIP)**
    - 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.
- **Cleveland 50/50 Sidewalk Residential Replacement Program – (216) 664-2182**
  - Repair or replacement of unsafe sidewalks, driveway aprons, and curbs
  - City of Cleveland and resident each pay 50% of the cost
  - <https://www.clevelandohio.gov/CityofCleveland/Home/Government/CityAgencies/PublicService/EngineeringConstruction/BureauOfSidewalks>
- **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.
- **City of Cleveland Division of Neighborhood Services – (216) 664-2045**
  - <https://www.clevelandohio.gov/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/DivisionofNeighborhoodServices>
  - **Lead Hazard Control Program (LHC) – (216) 664-2929**
    - LHC program through 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>
  - **Repair A Home (RAH)**
    - These loans 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)
- **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.
  - CDCs work in geographic areas, contact Cleveland Neighborhood Progress for information about what CDC your home is under.
  - CDCs may work with Cleveland programs and the Healthy Homes Interdepartmental Initiative for more programs, contact your local CDC for more information
  - <http://www.clevelandnp.org/cleveland-cdcs/>
- **Lead Safe Resource Center – 1-833-601-LEAD (5323)**
  - Guidance, education, testing for lead hazards in a home
  - Offers grants, loans, and clearance incentives for landlords and property owners to make their properties lead safe
  - <https://leadsafecle.org/>

## Offered to Residents throughout Cuyahoga County

- **Benjamin Rose Institute on Aging – (216) 361-0718**
  - <https://www.benrose.org/>
  - **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
    - Loan limit up to \$6,500
    - <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>
  
- **Community Housing Solutions – (216) 651-0077 (West) (216) 231-5815 (East)**
  - Community Housing Solutions assists low and moderate income families obtain and maintain safe, decent, and affordable housing.
  - Can work on HVAC, electric, plumbing upgrades, critical carpentry, security, roofing, accessibility, etc.
  - **Gutter and Downspout Program** – provides gutter cleaning, repairs, and replacements of gutters and downspouts
  - **Lead Remediation** – works with the City of Cleveland to remediate. If you believe your home may contain lead paint, call (216) 231-5815 immediately
  - **Tool Loan and Home Maintenance Training**
    - Call either the East or West number above for information about tools at the Larchmere and W. 45<sup>th</sup> locations.
  - CHS also has Housing Counseling for purchasing a home or keeping a home
  - <https://yourchs.org/>
  
- **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 Housing Enhancement Loan Program (HELP) – (216) 443-7260**
  - 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 Veterans Service Commission – (216)-698-2632**
  - Temporary and emergency financial assistance to eligible veterans, dependents, spouses
  - <https://cuyahogavets.org/services/#Financial>
- **CHN Housing Partners – (216) 574-7100**
  - <https://chnhousingpartners.org/>
  - 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**
    - 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
  - Provides access to capital for low-income homes and home buyers through home mortgage loans, down payment assistance, and home repair loans
  - <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/>

- **Environmental Health Watch Healthy Homes – (216) 961-4646**
  - Educational presentations and workshops and information on Lead Risk Assessments and Lead Clearance testing
  - Information on remediation of home health hazards including radon, lead, pest management
  - EHW Healthy Homes Audit to identify hazards or safety concerns
  - <https://www.ehw.org/healthy-homes>
  
- **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://development.ohio.gov/individual/energy-assistance/1-home-energy-assistance-program>
  
- **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.
  - 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](https://development.ohio.gov/is/is_hwap.htm)

- **HUD 203(K) Rehab Mortgage Insurance – (800) CALL-FHA (225-5342)**
  - Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
  - Projects, properties, and homeowners must be eligible
  - Applications submitted through FHA approved lenders
  - [https://www.hud.gov/program\\_offices/housing/sfh/203k/203k--df](https://www.hud.gov/program_offices/housing/sfh/203k/203k--df)
  
- **HUD/FHA Title 1 Property Improvement Loan Program – (800) 767-7468**
  - 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
  - [https://www.hud.gov/program\\_offices/housing/sfh/title/sfixhs](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/>
  
- **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
  - Senior Program
    - Available for homeowners 62+
    - Help with reviewing estimates, inspection of completed work, help with applying for financial assistance
    - Advice for Aging in Place
  - Tool Library for members
    - Tools can be borrowed for 7 days and renewed
    - <https://hrrc-ch.org/>