



SHAKER HEIGHTS

2016 Housing Assistance Programs

For all City grant programs the following minimum criteria must be met to qualify:

- Property taxes must be current or provide proof of a County approved payment plan
- Total household annual income must meet 2016 income guidelines
- Must be owner-occupied property
- Property cannot be in an active foreclosure status (of any kind including mortgage and tax foreclosures)

2016 Cuyahoga County			
80% Gross Annual Median Income Limits (AMI)			
Household Members			
1	\$37,350	5	\$57,600
2	\$42,650	6	\$61,850
3	\$48,000	7	\$66,100
4	\$53,300	8	\$70,400

Program	Agency/Source	Qualifying Restrictions (Other eligibility requirements may exist)	Purpose	Grant/Loan Limits
INTERNAL RESOURCES				
Exterior Maintenance Grant	City #216-491-1434	<ul style="list-style-type: none"> • Household income cannot exceed 80% AMI • Must reside in Ludlow, Sussex, Moreland, or Lomond • Requires 10% match of granted funds • Can be used once per inspection cycle • Must have current Notice of Violation by Housing Inspections Department (Systematic/Complaint only) 	Matching grant (90/10) must be used to correct exterior code violations cited by the Housing Inspection Department; No Point-of-Sale violations accepted	Up to \$2,500
Free Paint	City #216-491-1434	<ul style="list-style-type: none"> • Household income cannot exceed 80% AMI • Must reside in Ludlow, Sussex, Moreland, or Lomond; Citywide for disabled &/or seniors 62+ years • No homeowner match required • Can be used once per inspection cycle • Must have current Notice of Violation by Housing Inspections Department (Systematic/Complaint only) 	Free paint voucher for correction of exterior code violations (house & garage) cited by the Housing Inspection Department ; No Point-of-Sale violations accepted	Varies (voucher amount may vary depending on project)
Senior/Disabled Exterior Maintenance Grant	City #216-491-1434	<ul style="list-style-type: none"> • Household income cannot exceed 80% AMI • Must be permanently disabled or at least 62+ years • Requires 10% match of granted funds • Can be used once per inspection cycle • Must have current Notice of Violation by Housing Inspections Department (Systematic/Complaint only) 	Matching grant (90/10) must be used to correct exterior code violations cited by the Housing Inspection Department; No Point-of-Sale violations accepted	Up to \$2,500
Senior Emergency Safety Grant (New)	City #216-491-1434	<ul style="list-style-type: none"> • Household income cannot exceed 80% AMI • Must be permanently disabled or at least 62+ years • Requires flat match of \$50 • One-time use only 	Matching grant must be used for emergency repairs that correct housing (interior and exterior) health and safety concerns	Up to \$500

Program	Agency/ Source	Qualifying Restrictions (Other eligibility requirements may exist)	Purpose	Grant/Loan Limits
EXTERNAL RESOURCES – For specific eligibility qualifications please contact agency/provider directly.				
Home Rehabilitation Loan Program	County #216-348-4066	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Must be owner-occupied • Property taxes must be current • Repayment terms & loan interest rate vary 	Program funds can be used for interior & exterior improvements, maintenance, and code violation repair. Health and lead risks must be up to code upon completion.	Up to \$35,000
Senior Deferred Housing Rehabilitation Loan Program	County #216-348-4066	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Homeowner for at least 5 years • Disabled and/or senior citizen 60 years and older • Must be owner-occupied • Property taxes must be current 	No interest deferred loan can be used for interior & exterior improvements, maintenance, and code violation repair. Health and lead risks must be up to code upon completion.	Up to \$35,000
Home Weatherization Assistance Program	County #216-443-2137	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Owner-occupied & rental properties are eligible • Homeowner financial contribution varies 	Free residential energy efficiency program that reduces the energy use of qualified households. HWAP services may include insulation; heating system repairs/ replacements; and appliance efficiency.	Varies
H.E.L.P.	County #216-348-4066	<ul style="list-style-type: none"> • No income restrictions • Owner-occupied & rental properties are eligible • Approval based on lender's normal lending criteria • Property tax value must be less than \$250,000 • Bank fees capped at \$175 • Borrower's property taxes must be current 	Low interest rehabilitation loans at 3% below market rate at 6 participating lenders (Huntington, Fifth Third, KeyBank, PNC, First Federal of Lakewood & US Bank). Loans can be used for repair, maintenance, property upgrades, & code violation compliance.	Up to \$200,000
Heritage Home Loan	Cleveland Restoration Society (CRS) #216-426-3116	<ul style="list-style-type: none"> • No income restrictions • Owner-occupied & rental properties are eligible • Property taxes must be current • Approval based on lender's normal lending criteria • Property value must be less than \$750,000 • Home must be 50 years or older 	Low interest rehabilitation loan provided by Key Bank. Loans can be used for numerous interior & exterior projects while preserving historic & architectural character.	Up to \$150,000
Heritage Home Purchase Program	Cleveland Restoration Society (CRS) #216-426-3116	<ul style="list-style-type: none"> • No income restrictions • Owner-occupied & rental properties are eligible • Approval based on lender's normal lending criteria • Other restrictions apply 	Provides qualified home buyers with the tools to obtain a purchase loan and secure a low-interest rehab loan to complete remodeling and maintenance projects.	Varies

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EXTERNAL RESOURCES – For specific eligibility qualifications please contact agency/provider directly.				
Greater Cleveland Home Repair Loan	Neighborhood Housing Services (NHS) #216-458-4663	<ul style="list-style-type: none"> • Must be owner-occupied • Property taxes must be current • Monthly loan payments required • Interest rate & term based on annual gross income 	Low interest rehabilitation loan can be used for repair, maintenance, property upgrades, & code violation compliance.	Varies
Furnace & Boiler Repairs	Community Housing Solutions #216-651-0077	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Must be owner-occupied 	Program to repair “no-heat” situations and furnace/boiler problems. Not for general maintenance of heating systems.	Varies