

## Other Programs & Resources

### Home Repair Resource Center

Offers hands-on repair workshops on several home maintenance topics to help maintain your home. Call 381-6100 or visit [www.hrrc-ch.org](http://www.hrrc-ch.org) for more information.

### Cuyahoga County Weatherization Program

Residential energy efficiency program that reduces the energy use of qualified households. HWAP services may include insulation; heating system repairs/ replacements; and appliance efficiency. Call the County Department of Development at 443-2137 to see if you qualify.

### Cleveland Housing Network

Offers several utility assistance programs for low-income households to reduce delinquent balances, address shut-off notices, and make payments affordable. Call CHN at 574-7100 to see if you qualify.

### Foreclosure Prevention Programs

If you are in danger of foreclosure, call:

- First Call for Help 211
- Restoring Stability Hotline 888-404-4674
- HOPE Now Hotline 888-995-HOPE (4673)

### DSAS-Senior Hotline

If you need help with senior adult services and solutions for better living, call the Department of Senior & Adult Services at 216-420-6700.

### Ohio Benefit Bank (OBB)

An internet based resource to obtain help for food assistance, medical benefits, veterans education benefits, filing tax returns, financial aid application, and more. Call 800-648-1176 or visit [www.ohiobenefits.org](http://www.ohiobenefits.org).

## Selecting a Contractor

Before signing any contract, review these helpful tips:

### Always get multiple estimates:

- Obtain at least 3 comparable, itemized estimates
- Make sure the work to be performed is clearly specified

### Always check references:

- Ask for 3 references for similar jobs
- Call the references
- Check Better Business Bureau record at [www.ClevelandBBB.org](http://www.ClevelandBBB.org) or call 241-7678

### Contracts should include:

- Agreement to secure all necessary permits and approvals
- Dates when work will start and finish
- Itemized cost of project and payment schedule
- Final payment upon project approval, not job completion
- Homeowner pre-approval of change orders
- Liability insurance, worker compensation insurance and bonding
- Material and workmanship warranties

**Remember:** If it isn't written into the contract, it will be difficult to enforce.

**All contractors that do work requiring a building permit must be registered with the City.**



# Housing Repair Assistance and Resources 2016



SHAKER  
HEIGHTS

## City of Shaker Heights

3400 Lee Road  
Shaker Heights, Ohio 44120  
216-491-1434

Ohio Relay Service 711  
[www.shakeronline.com](http://www.shakeronline.com)

The City of Shaker Heights offers a variety of resources to homeowners to assist in maintaining or upgrading property, including the programs listed in this brochure. We can also connect you with resources that are available from other providers outside the city.

## Technical Assistance

Technical assistance is available through the Housing Programs Specialist. Find resources to help plan and execute home improvement projects.

Advice, recommendations and scopes of work with detailed specifications can be developed for any project that you are considering. Personal site visits are also available for homeowners needing to understand their violation lists or a do-it-yourself project. We can even help make sense of the estimates that you have received from contractors for your home improvement project.

For additional guidance or information, please call 491-1434 to schedule a free appointment or visit [www.shakeronline.com](http://www.shakeronline.com).

## City Grant Programs

Single- and two-family owner occupants who meet program guidelines may be eligible for home repair grants. All applicants must meet income guidelines (see chart below) to participate in City grant programs. Other restrictions may apply.

### 2016 Income Eligibility Guidelines Chart

Household Size	Income Limit
1	\$37,350
2	\$42,650
3	\$48,000
4	\$53,300

### Exterior Maintenance Grant

Grants up to \$2,500 are available to correct exterior code violations cited by the Housing Inspection Department. Property must be located in Ludlow, Moreland, Lomond or Sussex neighborhoods.\* Homeowners must provide a 10% match based on total cost of repairs.

### Free Paint Grant

Free paint is available to correct exterior paint violations. Property must be located in Ludlow, Moreland, Lomond or Sussex neighborhoods.\*

### Senior Exterior Maintenance Grant

Grants up to \$2,500 are available to correct exterior code violations. Available citywide to seniors age 62 years and older. Homeowner must provide a 10% match based on total cost of repairs.

### Senior Emergency Safety Grant

Grants up to \$500 are available to address health and/or safety hazards. Homeowner must be permanently disabled or 62 years and older. Requires a \$50 match.

*\* Program also available citywide for permanently disabled owner-occupants who meet the income guidelines.*

## Low Interest Loan Programs

### Cuyahoga County Housing Rehab Loan

Low-interest loans for repairs to single- to four-family owner occupied homes. Homeowners age 62+ may qualify for a Senior Deferred Loan program. Income guidelines apply. Call 348-4066 for more information.

### Cuyahoga County H.E.L.P. (Home Enhancement Loan Program)

Low-interest loans below market rate on 5-10 year terms. Loans can be used for property upgrades, repair or maintenance. No income limits. Single- and multi-family dwellings are eligible. Call 443-2149 for more information.

### Cleveland Restoration Society

- *Heritage Home Program* - If your home is 50 years old or older, request free site visits to answer your home repair project questions and apply for low, fixed-interest repair/rehab loans. Call 426-3116 for more information.
- *Heritage Home Purchase Program* - 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. Call 426-3116 for more information.

### Neighborhood Housing Services of Greater Cleveland (NHSGC) Home Repair Loan

Need a new roof, furnace, or electrical upgrade? NHSGC offers home repair loans that give homeowners the extra attention needed for rehab projects. Call 458-HOME (4663) for more information.