

PLANNING HOME REPAIR WORK?

THESE RESOURCES MAY BE HELPFUL.



HOME REPAIR RESOURCE CENTER (HRRC)

Through a partnership between the City and HRRC, an expanded suite of services are available for residents, including:



GRANT PROGRAMS

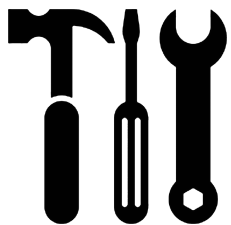
The City funds a series of grant programs to help residents maintain their homes. In 2021, these programs are being administered by HRRC. Grant programs include:

- **Exterior Maintenance Grant:** Up to \$2,500 to correct exterior violations cited by the Building and Housing Department
- **Senior Safety Grant:** Up to \$500 to address health and/or safety hazards affecting those over 62
- **Free Paint Grant:** To help DIY homeowners correct cited exterior paint violations
- Grant eligibility includes:
 - Property must be located in Ludlow, Moreland, Lomond, Sussex; or homeowner must be permanently disabled; or at least 62 years old
 - Property must be owner-occupied, current on taxes (or in a County-approved repayment plan), and household must meet income guidelines established by HUD* (see reverse for income limits)

More information and link to application: shakeronline.com/263

Grant questions? Contact Sharra Thomas: stthomas@hrrc-ch.org or 216-381-6100 ext. 13

(dial *8 then 13)



TOOL LIBRARY

With a small membership fee, you can borrow tools to get the job done. Browse hundreds of available tools at hrrc-ch.org/toollibrary/ or contact Stephanie Blessing at toollibrary@hrrc-ch.org or 216-381-6100 ext. 16.

REPAIR CLASSES

Learn how to do-it-yourself (or what you should know if you're hiring someone). Many classes are free and Shaker residents receive a 25% discount on classes with a fee. To view and register for upcoming classes, visit: hrrc-ch.org/repair-classes/

More on back! 

LOW-INTEREST LOAN PROGRAMS

FOR FINANCING HOME REPAIRS

Heritage Home Program

- Low-interest, fixed-rate equity loans
- Property must be over 50 years old
- For both owner-occupied & rental properties
- No income limits
- Info: heritagehomeprogram.org or 216-426-3116

Housing Enhancement Loan Program

- Loans at 3% below market rate
- Most projects qualify
- For both owner-occupied & rental properties
- Single- and multi-family dwellings are eligible
- No income limits
- Info: bit.ly/HELPLoan or 216-443-2149

Hebrew Free Loan Association

- 0% interest loans up to \$10,000 for residents who lack access to traditional lending. Guarantors are required.
- Info: interestfree.org or 216-378-9042

ESOP Senior Small Dollar Loan

- 0% interest loans from \$300 to \$1,000 with no closing costs
- For adults 55 and older who have suffered financial hardship
- Applicant must meet income guidelines
- Info: bit.ly/seniorloan or 216-361-0718

TECHNICAL ASSISTANCE

TO HELP YOU GET THE JOB DONE

Heritage Home Program

- Free site visits with a construction specialist to discuss your repair projects
- Info: heritagehomeprogram.org or 216-426-3116

City of Shaker Heights

- **Violations:** Schedule an Advisory Appointment to better understand your violation by calling 216-491-1471
- **Permits and Architectural Board of Review:** For information on projects that require ABR approval and/or a permit visit shakeronline.com/583

Before starting work, remember:

- Obtain at least 3 comparable estimates
- Ask for contractor references and check online reviews
- Do not pay for the full project cost upfront
- Do not agree to pull permits for the contractor
 - Ask for copies of every permit
- Be clear about whether the work is warrantied
- Have a written agreement for the work
 - If it isn't written into the contract, it will be difficult to enforce

Didn't Find What You're Looking For?

Visit the Home and Property Improvement page at shakeronline.com/263

*2021 Income Eligibility For City-Funded Grant Programs

Household Size With Maximum Income Limit

1 person - \$44,050

2 people - \$50,350

3 people - \$56,650

4 people - \$62,900