

City of Shaker Heights
2018 Housing Assistance Programs

2018 Cuyahoga County			
80% Gross Annual Median Income Limits (AMI)			
Household Members			
1	\$39,600	5	\$61,100
2	\$45,250	6	\$65,600
3	\$50,900	7	\$70,150
4	\$56,550	8	\$74,650

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 2017 income guidelines
- Property must be owner-occupied
- Property cannot be in an active foreclosure status (of any kind including mortgage and tax foreclosures)

Internal Resources Provided by the City of Shaker Heights

Program	Agency/ Source	Purpose	Qualifying Restrictions (Other eligibility requirements may exist)	Grant/Loan Limits
Exterior Maintenance Grant	City of Shaker Heights 216-491-1333	Matching grant (90/10) must be used to correct exterior code violations cited by the Housing Inspection Department; No Point-of-Sale violations accepted	<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 • Must have current Notice of Violation by Housing Inspections Department (Systematic/Complaint only) • Can be used once per inspection cycle 	Up to \$2,500
Free Paint	City of Shaker Heights 216-491-1333	Free paint voucher for correction of exterior code violations (house & garage) cited by the Housing Inspection Department; No Point-of-Sale violations accepted	<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 • Must have current Notice of Violation by Housing Inspections Dep't • Can be used once per inspection cycle 	Varies (voucher amount may vary depending on project)
Senior/Disabled Exterior Maintenance Grant	City of Shaker Heights 216-491-1333	Matching grant (90/10) must be used to correct exterior code violations cited by the Housing Inspection Department; No Point-of-Sale violations accepted	<ul style="list-style-type: none"> • Household income cannot exceed 80% AMI • Must be permanently disabled or at least 62 years old • 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) 	Up to \$2,500
Senior Emergency Safety Grant	City of Shaker Heights 216-491-1333	Matching grant must be used for emergency repairs that correct housing (interior and exterior) health and safety concerns	<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 	Up to \$500

External Resources Provided by Outside Agencies

Program	Agency/ Source	Purpose	Qualifying Restrictions (For specific qualifications please contact agency directly)	Grant/Loan Limits
Four Component (4COM) Home Repair Loans	Cuyahoga County 216-348-4066	Below-market loan designed to assist low-and-moderate income homeowners with the repair and /or replacement of the following four major housing components: roof, electrical, furnace, and plumbing.	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Must be owner occupied • Property taxes must be current <p>Call for additional details.</p>	Loan; Amounts vary
H.E.L.P. (Housing Enhancement Loan Program)	Cuyahoga County 216-443-2149	Low interest rehabilitation loans at 3% below market rate at 6 participating lenders (Huntington, KeyBank, PNC). Loans can be used for repair, maintenance, property upgrades, & code violation compliance.	<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 	Loan; Up to \$200,000
Heritage Home Program	Cleveland Restoration Society 216-426-3116	Low-interest loan home improvement loan for numerous interior & exterior projects.	<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 • Home must be 50 years or older 	Loan; Up to \$150,000
Greater Cleveland Home Repair Loan	Neighborhood Housing Services (NHS) 216-458-4663	Low-interest rehabilitation loan for repair, maintenance, property upgrades, & code violation compliance.	<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 	Loan; Amounts vary
Weatherization Program	Cleveland Housing Network 216-574-7100	Residential energy efficiency program that reduces the energy use of qualified households. HWAP services may include insulation; heating system repairs/replacements; and appliance efficiency.	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Owner-occupied & rental properties are eligible • Homeowner financial contribution varies 	Varies
Furnace and Boiler Repairs	Community Housing Solutions 216-651-0077	Program to repair "no heat" situations and furnace/boiler problems. Not for general maintenance of systems. Hot water tank replacement also available.	<ul style="list-style-type: none"> • Must meet income guidelines (see application) • Must be owner-occupied 	Varies