

**CUYAHOGA COUNTY VETERANS
SERVICE COMMISSION**

Provides temporary and emergency financial assistance to eligible veterans.

216-698-2632

FORECLOSURE ASSISTANCE

Free foreclosure assistance is offered through counselors of the County Foreclosure Prevention Program.

**NEIGHBORHOOD HOUSING SERVICES OF
GREATER CLEVELAND**

216-458-4663

CHORE PROGRAM

Provides qualified Seniors with assistance for grass cutting, yard maintenance, light indoor cleaning, smoke detector installation/battery changing. Must be 60+ or disabled, non-working, and a homeowner in the City of Cleveland.

DEPARTMENT OF AGING- 216-664-4694

WHEN DO I NEED A PERMIT?

The City of Cleveland requires permits for garages, sheds, decks, swimming pools, and fences, roofs, windows and doors and step/porch replacement. Permits are also required for all new construction, additions, and alterations. Alterations include replacing windows, doors, steps, porches, and roofs.

Camille smith: 216-664-2612

**Simple repairs do not require a permit:
replacing shingles, pointing masonry, or
window repair such as replacing glass,
screening or glazing.**



Neighborhood Housing Resources

2015

2015

HARVARD COMMUNITY SERVICES CENTER



Harvard Community Services Center
Elaine Gohlstin, President and CEO
18240 Harvard Avenue
Cleveland, Ohio 44128-1743

216.991.8585

Senior Homeowner Assistance Program (SHAP)

The City of Cleveland Department of Aging's Senior Homeowner Assistance Program provides grants to Cleveland residents age sixty and over or disabled adults who meet income eligibility guidelines and own single family or Cleveland Doubles in need of critical health, safety and maintenance repairs. Applicants must live in the property in question and be able to show clear title. Typical home repairs provided through the program include replacement roofs, porches and bathrooms. For more information, please call (216) 664-2833.

Community Housing Solutions

Community Housing Solutions, formerly Lutheran Housing Corporation, provides grants to income eligible households in need of critical home repairs. Services include furnace repair and tool rental. For more information, please call (216) 651-0077.

Cleveland Cuyahoga Healthy Homes Program

Owners and tenants with children under the age of 16 or seniors above the age of 65 that have a doctor diagnosed respiratory condition may receive various repairs. These repairs may include specialized cleaning, removal of water damaged materials, insulating the home, furnace and hot water tank repairs, and senior safety items. Income guidelines apply. For more information, please contact the Cuyahoga County Board of Health at (216) 201-2001 x 1524.

INTEREST FREE LOANS

Maximum loan amount is \$12,000, one co-signer is required for each \$4,000. The co-signers must live in NE Ohio, have an income, and good credit. Applicant must be declined by a conventional lender and have income that enables them to repay the loan.

HEBREW FREE LOAN ASSOCIATION

216-378-9042

REPAIR-A-HOME (RAH)

Helps homeowners repair their homes by offering low-interest loans ranging from 0%-3%. Loans are only for code related repairs, mechanical repairs, or health/safety repairs. Please call 216-664-2045

Neighborhood Housing Services (NHS) Home Repair Loan

NHS provides loans for various repairs for homeowners. Applicants can borrow up to \$60,000 and there are no income restrictions. The program is limited to owner-occupied homes of up to four units. Call (216)458-4663

Cleveland Action to Support Housing (CASH)

Cleveland Action to Support Housing offers very low interest rate renovation loans for housing located within the City of Cleveland. Owner occupants and investors are welcome. No income restrictions, 12-year maximum term, minimum loan amount of \$3,000, no maximum. For more information, please call (216) 621-7350

Heritage Home Program

Maintaining an older home can be a challenge. The Heritage Home Program offers low fixed-interest financing in addition to technical advice. Homes that are at least 50 years old may qualify.

The low interest loan product is financed through KeyBank and First Federal of Lakewood with fixed-interest rates available as low as 1.4%. Loan clients have access to written construction specifications for exterior projects, locating qualified contractors and project guidance. Call (216)426-3116

Home Repair Resource Center

The HRRC in Cleveland Heights offers low cost hands-on workshops teaching basic home repair skills, including classes for women and seniors. HRRC also provides housing and financial counseling and foreclosure prevention assistance. For more information please call (216) 381-6100

Habitat for Humanity ReStore

ReStore is northeast Ohio's #1 Restoration Destination to purchase affordable home improvement items in addition to lighting, sinks, cabinets, windows, doors, appliances and flooring at a fraction of retail cost. Proceeds from the ReStore support Habitat's mission to eliminate substandard housing through home construction and rehabilitation. Please call 216-413-3035

Utility Reduction Programs

Cuyahoga County Auditor Homestead Program

The Cuyahoga County Auditor's office can help significantly reduce property taxes each year. To qualify, one spouse must be at least sixty-five years of age, own and occupy their home. There are no income guidelines. For more information, please call (216) 443-7050.

Cleveland Water Department Homestead Program

Senior citizens sixty-five years of age and older that receive less than \$25,000 annually can sign up for discounted water bills. Please contact customer service at (216) 664-3130.

Northeast Ohio Regional Sewer District Homestead Program

District customers age sixty-five or older or anyone under sixty-five who is totally disabled may be eligible to receive a rate decrease on their sewer bills. Applicants must have a household income of \$26,200 or less and must own and occupy their property. Please call (216) 881-8247 for more information.

Home Energy Assistance Program (HEAP)

HEAP is designed to help eligible low-income Ohioans meet the high costs of home heating. HEAP pays a one-time payment for most regulated utility customers reflecting their usage for the current winter heating season. Eligible low-income households can receive assistance with the high costs of heating their homes to avoid a discontinuation of service. Please call 216-420-6750

Home Weatherization Assistance Program

HWAP offers low to moderate income residents energy efficient upgrades designed to decrease utility bills. Please call (216) 664-4050

Smoke Detectors for Cleveland Residents

The Red Cross and Cleveland Fire Department are providing free smoke detectors and batteries to Cleveland residents. Installation will be performed by firefighters at no cost. For more information and to apply, please call the Save-a-Life 24-hour hotline at (216) 361-5535.