



Cuyahoga County
HOME REPAIR
LOAN PROGRAM





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Eligible homebuyers can receive a home repair loan up to \$20,000.00 for repairs to help maintain the home to meet HUD property standards of safe, sanitary and decent housing. The property must be the homeowner's primary residence and the homeowner must reside in the property. If there is a mortgage on the property it must be current along with the real estate taxes. There can be no Federal or State Liens on the property. Homeowner must have current homeowner's insurance.

ELIGIBLE HOMEOWNERS

Homeowners with income at or below 80% AMI who receive a homestead exemption for property taxes. Loan for these homeowners will be forgiven.

Homeowners with income at or below 80% AMI who do not receive a homestead exemption for property taxes. Loans for these homeowners will be deferred and will be due upon sale, transfer or refinance of the property. No interest will accrue on the home repair during its term.

Please note that all terms are subject to change. For more information regarding the Cuyahoga County Home Repair Loan program or to apply on line please visit www.chnhousingcapital.org or contact Mary Nighswander at 216-672-3543.

INCOME LIMITS

80% AMI LIMITS

Household Size	Income Limit
1 person.....	\$42,600.00
2 person.....	\$48,650.00
3 person.....	\$54,750.00
4 person.....	\$60,800.00
5 person.....	\$65,700.00
6 person.....	\$70,550.00
7 person.....	\$75,400.00
8 person.....	\$80,300.00

SCOPE OF SERVICES

- 1. complete the lending application and provide the necessary disclosures as required by Federal and State regulations**
- 2. verify income is within the income limits set by the program guidelines**
- 3. verify property eligibility**
- 4. assist the homeowner with scope of work that will bring their home into or closer to HUD property standards of safe, sanitary and decent housing. Any improvements requiring a permit will require sign off by the municipality Building official. NO LUXURY IMPROVEMENTS ARE ALLOWED (ex: decks, swimming pools, etc.)**
- 5. assist homeowner in obtaining bids from private contractors for the home repairs**
- 6. monitoring and inspecting contractors work & making payments to contractors after completion of work**
- 7. providing optional financial counseling services to homeowners**
- 8. assist the homeowner through the closing process**

ELIGIBLE COMMUNITIES

Bay Village
Beachwood
Bedford
Bedford Heights
Bentleyville
Berea
Bratenahl Village
Broadview Heights
Brook Park
Brooklyn
Brooklyn Heights
Chagrin Falls
Chagrin Falls Township
Cuyahoga Heights
Fairview Park
Garfield Heights
Gates Mills
Glen willow Village
Highland Heights
Highland Hills
Independence
Linndale
Lyndhurst
Maple Heights
Mayfield Heights
Mayfield Village

Middleburg Heights
Moreland Hills
Newburgh Heights
North Olmsted
North Randall
North Royalton
Oakwood Village
Olmsted Township
Orange Village
Parma Heights
Pepper Pike
Richmond Heights
Rocky River
Seven Hills
Shaker Heights
Solon
South Euclid
Strongsville
University Heights
Valley View
Walton Hills
Warrensville Heights
Westlake
Woodmere

QUESTIONS?

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