2520 Noble Road, Cleveland Heights, OH 44121

Dear Applicant,

Thank you for your interest in Home Repair Resource Center's Financial Assistance Programs (FAP). These programs are designed to help you complete important repairs to your home. HRRC will determine what financial assistance options are available and will help guide you through the process, but you will make the key choices along the way about which financial products, programs, and contractors to use. Depending on the scope and complexity of your project, the process can take from several weeks to several months.

To begin the process, we need to obtain certain personal and financial information as part of your application. The information we ask for is required by HUD but is also an important part of putting together an accurate and complete range of options for you and your project.

Included with this letter is a checklist of documents that you will need to review and provide to your HRRC coordinator as part of the application process. Please review this checklist carefully and make sure you provide all the documentation – if anything is missing, it may delay your application.

When you meet with your HRRC coordinator, they will review these documents with you, answer any questions you have.
Also included with this letter are the following:

1. An overview of the current programs, grants, and loans offered as part of the FAP – you may qualify for some of these. Your coordinator will review your application and documents and help you determine your eligibility. As part of that process, your coordinator will explain the rules and conditions for each of the applicable programs so that you can make an informed choice. Some initial stipulations before you proceed:
    a. Each applicant must have proof of current homeowners insurance.
    b. Residents are only eligible for our FAP programs every three years.
    c. Mortgages must be current, and no liens held by HRRC.
    d. Be current on your property taxes or be current on an approved payment plan for any delinquent taxes for a minimum of the three prior months.
    e. Some programs have geographical and income eligibility.
    f. Address must be primary residence and work cannot commence until HRRC states.
    g. Funds will only be paid to contractors and not to homeowners.
2. A community resource guide. This is a list of other agencies, programs, and assistance that may be available to you. If HRRC does not offer programs and services to meet your needs, your coordinator will help to connect you with other sources of assistance.

If you have been referred to us by the court, do not delay in initiating this process. We cannot report your progress to the court if there is none. Please let us know if you have questions by calling 216-381-6100.

Sincerely,
HRRC Staff

HOME REPAIR RESOURCE CENTER PROGRAMS

FOR CLEVELAND HEIGHTS RESIDENTS ONLY

Approval is not guaranteed and is contingent upon criteria established by HRRC.

Assist Incentive Grant – up to $1,500 for homeowners at 80% median income. Repairs include roof replacement, heating system, footer drains, full exterior paint and masonry tear down / rebuild.

Deferred Loan Match- Deferred loan for homeowners for half of the cost of roof replacement, heating system, full exterior paint, masonry teardown/rebuild, footer drains, storm/sanitary sewer, or heating system; 0% interest; no monthly payment; loan secured by lien. Homeowner(s) pays their half before work commences. Maximum of $5,000.

Senior Grant- For Cleveland Heights residents who are 62 years or older. $1,500 grant that can be used towards the replacement of a roof or furnace.

Senior Home Stability Grant - 50/50 Grant –Pays half the cost of a repair up to $1,000 for homeowners. For repairs that positively impact the health and safety of seniors. HUD Guidelines apply.

Classes & Advice - Hands-on Classes that teach self-repair skills and give repair advice.

Tool Library- Ladders, floor sanders, electric snakes, and many other hand & power tools to borrow.

CITY OF CLEVELAND HEIGHTS PROGRAMS

ONLY basic information is available through HRRC; For more info and to apply, contact the Cleveland Heights Housing Preservation Office at (216) 291-4869. Must own home for at least three years.

No Interest, Whole-House Rehab Loan – One-time loan of $8,500- $45,000; 0% interest; 15-year term; loan secured by mortgage.

Deferred Loan – One-time loan with payment deferred until house is sold or title transferred; any violations and lead-based risks must be mitigated first; no monthly payment; loan maximum is $45,000; 0% interest.

Lead Safe Grant- Grant up to $9,000 to alleviate lead hazards; household must have a child under 6 years old; no length of ownership minimum.

Home Repair Program - Grant of up to $5,000 for most exterior projects; driveway and garage repairs only in conjunction with Whole-House Rehab Loan.

Senior Home Repair Program – For ages 62 and up or disabled; grant of up to $5,000 for painting home/garage exterior and correction of exterior home violations; lifetime maximum of $10,000.

Violation Repair Program - Owner-occupants residing at the property at least three (3) years may be eligible for assistance for corrections of exterior violation repairs. Up to $5,000 lifetime maximum.

Home Repair Grant - Owner-occupants residing at the property at least three (3) years may be eligible for a grant of up to $5,000 to be applied towards exterior repairs.

Garage Repair Program - Owner-occupants residing at the property at least three (3) years may be eligible for a grant of up to $5,000 to be applied towards the repair or replacement of garages.

Driveway & Sidewalk Program - Owner-occupants residing at the property at least three (3) years may be eligible for a grant of up to $5,000 to be applied towards the repair or replacement driveways, aprons, sidewalks and some pathways.

Dangerous Tree Program - Owner-occupants residing at the property at least three (3) years may be eligible for a grant of up to $2,000 to be applied towards the removal or trimming of dangerous trees or trees that are damaging a home.

Below are the current income guidelines. You must be at or below the maximum income for your household size. All adults (18 years of age or older) living in the home that receive Wages, Government Benefits, and unemployment etc. must be counted. Adults in the household that have no income will be required to provide a notarized statement to that fact.

2026 Gross Income Limits (effective date June 1, 2026) for
Assist Incentive Grant, Deferred Loan Match, Senior Grant
Senior Home Stability Grant - 50/50 Grant

Household Size*	Moderate Income 80% of Median
1	$55,650
2	$67,200
3	$75,600
4	$84,000
5	$90,750
6	$97,450
7	$104,200
8	$110,900

Call (216)381-6100 ext. 10 for additional income limits if your household size is not shown

Types of Repairs that are covered by HRRC's Financial Assistance Programs

Please note – if you apply for a program with one of these issues, it does not guarantee program approval. This is a general list, and other factors will be considered during approval process.

Exterior Rehabilitation –

- Rebuilding or installation of a ramp
- Repair (not replacement) of porches, cornices, exterior siding, doors, windows, balustrades, shutters, stairs, or other trim
- Foundation repair
- Exterior painting
- Caulking, reglazing, and weather stripping
- Installation of screens, storm windows, storm doors
- Repair or replacement of shingle roof
- Repair or replacement of metal gutters and downspouts

Interior Rehabilitation –

- Repair or installation of new basement floors
- Installing insulation in attics
- Repair (not replacement) of existing interior walls, floors, ceilings, doors, decorative plaster, or woodwork
- Kitchen or bathroom remodeling if no walls, windows, or doors are removed or relocated so as to alter the floor plan. Venting only allowed through roof or secondary wall.
- Installation of new furnace, boiler, or water heater, or furnace cleaning or repair
- Installation or repair of all electrical, plumbing, heating, ventilation, and air conditioning systems
- Installation of simple, functional light fixtures to replace missing or broken interior and exterior light fixtures
- Asbestos abatement activities

What is not covered –Fences, sidewalks, tree removal, cosmetic repairs

FAP/SRP Application - Document Checklist

Don't forget to attach anything! Missing items may delay processing of your application.

Application Documents (enclosed):

- **Signed Application pages**
- **Counseling Authorization**
- **Privacy Policy**
- **Lead Form**
- **Homeowners Insurance Form**

Proof of Income: Please submit documents showing your household gross monthly income. Every household member over the age of 18 must provide proof of income and complete the Declaration of Income Statement.

- **If you receive monthly income, submit (all that apply):**
  - pension and/or social security statements showing current monthly benefit amount
  - 2 months of consecutive pay stubs
  - rental receipt(s) OR signed lease
  - proof of other income (e.g. dividends from stocks, alimony, child support, etc.)
- **If you are self-employed, submit:** Most recently filed 1040 including all schedules
- **If you are unemployed, submit:** Declaration of No/Zero Income Form

Tax Documents

- Copies of 2 most recent Federal Income Tax Returns (if you are not required to file, contact your HRRC counselor for an IRS form 4506T)
- All W-2 and 1099 forms for those years

Expense Documents

- Most recent mortgage statement(s) and payment statement(s) for all mortgages; mortgages that are not current are ineligible for financial assistance

- Two months of bank statements (all accounts). All the pages of each month's bank statements must be included. For example, if the statement contains four pages, please include all four pages. Even if one or two of the pages are the "reconciliation pages" that do not contain actual information about your account balance.

- Most recent Gas & Electric bills; cannot be turned off

Insurance Documents - A copy of your current homeowner's insurance declaration page. (This is sent once a year telling you about your coverage; you can obtain a copy from your insurance agent).

When you are ready to return your application with your supporting documentation, you may scan/ email (costrom@hrrc-ch.org), drop off (2520 Noble Rd. Cleveland Hts. M-F, 10-4) or mail it in.

Please scan all documents as Adobe PDFs. Pictures of the documents will not be accepted.

Estimate Information

Your coordinator will help you determine your repair needs – once you know what needs to be done, you can begin seeking estimates.

HRRC will not select the contractor. While we do not endorse particular contractors, we can provide a range of information and resources to help you find experienced and professional contractors.

During the application process, your HRRC coordinator will need copies of written estimates, registrations, insurance and bonding information before we can green light a project.

All projects under HRRC's Financial Assistance Program and/or Senior Repair Program require at least three documented estimates.

A documented estimate includes the following:

- The contractor's name, physical address, and telephone number
- A written and itemized scope of work, including the work to be done, the quality/type of materials to be used, and a breakdown of the materials and labor involved.
- Agreement by the contractor to obtain all necessary permits and to do all work in compliance with local code.
- Specification of what, if any work will be subcontracted, and the name, address, and telephone number of all subcontractors to be used.
- Estimated start date and completion date.
- A copy of the contractor's registration with your current city.
- A copy of the contractor's general liability insurance policy and workers' compensation coverage, and/or that of any subcontractors, if applicable.
- A copy of the contractor's bond.

Addendums: Addendums are supplemental to the estimate and are for verification of specific issues within the scope of the project. The addendum does not take the place of a written estimate. Copies of the addendums are available from your counselor and are specific to major repairs. (Roofs, Driveways, Painting, Carpentry Repairs, Masonry, Etc.)

Household/Home Information

Last Name: _____ First Name(s): _____ / _____

Address: _____City: _____ Zip:_____

Single ____ Double ____ Year Built _____

Phone: (home/cell) _____ (work) _____

Email address: _____

Ages: _____/_____ Date of Birth: _____/_____

Race: White____ Black or Af.-American ____ Hispanic/Latino _____ Asian ____American Indian/Alaska Native ____

Other _____

Marital Status: _____ # of Dependents ____ Ages: _____

Total # of Household Members ____

Repair Work

Cited? ___ yes ___ no If violations remain, status: __ Inspections __ Housing Court

_____

Work to be Done **(Must Be Completed)** Cited?

_____ _____

_____ _____

_____ _____

_____ _____

Total Cost $_____

Purchase/Financing/Value

When was the home purchased? _____

Current Mortgage Holder: _____ Interest Rate ____ % (fixed __ variable __)

If refinanced (date/amount refinanced/reason/# times) _____

_____

Included in Mortgage: property taxes _____ property insurance _____

Titleholders (list all): _____

Is the title clear? ____ If no, please list all other Mortgages/Liens (original amount/balance/purpose/lender):

_____

Do you own rental/income property? Yes No

Is this rental/income property? Yes No

Income Information

Head of House **Source of Income**: _____

Address: _____

Position: _____ # Years _____

Notes—job security/layoff/seniority/job reference and phone etc.:

_____

If new job, previous employer (position/time there/reason for leaving):

_____

_____

Spouse/Partner **Source of Income**:: _____

Address: _____

Position: _____ # Years _____

Notes—job security/layoff/seniority/job reference and phone etc.:

_____

If new job, previous employer (position/time there/reason for leaving):

_____

Income Information - All adults (18 years of age or older) living in the home must be listed.

NAME	**BIRTHDATE** *(mm/dd/yyyy)*	**PAY FREQUENCY** **(***Weekly, bi-weekly twice a month, monthly, etc)*	**MONTHLY GROSS INCOME** *(Amount BEFORE taxes and deductions)*

All income must be shown, including but not limited to employment income, rental income, Social Security, SSI, pension, workers' compensation, child support, alimony, and unemployment insurance.

Income Stability

Has applicant(s) income been reasonably steady the past 5 years? If not, explain:

_____

_____

Credit History

Is applicant's credit established and satisfactory: yes___ no ___

If applicant has credit problems, check all that apply:

____ previous slow pay (paid or being paid regularly) ____ current slow pay on credit (or some w/no payments)

____ suits ____ judgments ____ bankruptcy (__ Chapter 7) (__ Chapter 13: completed? _____/____%)

Explain what happened to cause credit problems, when problems began, what will prevent reoccurrence, and note creditors involved. If bankruptcy, note if/when discharged (and if Chapter 13, percent of debt paid):

_____

_____

Miscellaneous Information

Assets

Checking Account: ____ If yes, location _____

Savings Account: ____ If yes, location _____ balance: $_____

(include credit union) location _____ balance: $_____

Automobile

Make/Year of car _____ paid for ___ car loan/lease ___

Make/Year of car _____ paid for ___ car loan/lease ___

- Are State/Federal taxes current? _____ If not, status ? _____
- Co-signed Loans (if balances): For whom/purpose _____

Creditor _____ Balance $ _____ Current/paid well ? _____

I/we have reviewed the information herein and it is correct to the best of my/our knowledge. I/We authorize you to discuss the information with the bank and with Housing Inspections or Housing Court, if applicable.

Signature _____ **Date:** _____

Signature _____ **Date:** _____

Lead Certification

Applicant's Name:
_____

Address: _____ ☐ single-family ☐ two-family
(If double, tenant form to be completed)

Lead-based Paint Warning: *"Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not taken care of properly. Lead exposure is especially harmful to children and pregnant women," HUD.*

1. **Year house built** _____ Prior to 1978? ☐ yes ☐ no

2. **Are there children in the household age 5 or younger?** ☐ no ☐ yes

Child's name (if age 5 or younger)	Has testing been done?	Existing elevated blood lead level?
_____	☐ yes ☐ no	☐ yes ☐ no
_____	☐ yes ☐ no	☐ yes ☐ no
_____	☐ yes ☐ no	☐ yes ☐ no

3. Has paint testing, a lead inspection, or a risk assessment been performed at the property?

Paint testing ☐ yes ☐ no Lead Inspection ☐ yes ☐ no Risk Assessment ☐ yes ☐ no

(For any "yes" response, a copy of the report must be provided to Home Repair Resource Center as part of the application.)

To Home Repair Resource Center:
I/we certify that the above information is true; that I/we have been told about the dangers of lead-based paint if there are children in the household age 5 or younger.

Signed: _____ Date: _____

3/2021

Authorization for Counseling

This documents the certification that I, _____, am applying to be a client of Home Repair Resource Center (HRRC), a HUD-approved housing counseling agency, for the following service(s):

❑ **Pre-purchase Counseling**
(Plan to purchase a Home)
(Budget/Credit Counseling)

❑ **Post-purchase Counseling**
(Plan to get repairs on home)
(Plan to re-finance)

❑ **Foreclosure Intervention/Prevention Counseling**
(Educates homeowners who are in default by assisting them to take steps to prevent foreclosure)

❑ **Financial Assistance Programs**
(Grant/loan program for major home repairs)

I am voluntarily submitting personal information and identification of various documents and other financial information necessary for review and analysis of my case by HRRC financial/foreclosure counselor.

I understand that HRRC counselors and staff are not attorneys and do not provide legal advice or services.

I understand and acknowledge that counseling I received from HRRC is advice only. I am solely responsible for my decisions about my finances. HRRC does not guarantee a successful result.

I agree that HRRC is authorized to do any/all of the following:

- **Run my/our credit report**
- **Submit my/our file for review**
- **Open my/our file for review for program monitoring and compliance**
- **Make follow-up contacts with me for program evaluation purposes**

I acknowledge that I have received a copy of HRRC's Privacy Policy Statement.

HRRC DISCLOSURE: HRRC does not have any financial relationships with any for-profit or non-profit organizations. I/we understand I am not obligated to receive any other services offered by HRRC or its exclusive partners as a condition of participating in counseling.

CLIENT:_____ CLIENT:_____
DATE:_____ DATE:_____

Received over the telephone or electronically by HRRC Counselor _____
Date:_____

Privacy Policy

Home Repair Resource Center (HRRC) has developed this privacy policy to assure our clients that personal information collected will be treated with a high level of confidentially and will only be used for program related purposes.

HRRC strictly protects the security of your personal information and honors your choices for its intended use. HRRC has established and maintains reasonable procedures to protect the confidentially, security and integrity of your personal information. HRRC carefully protects your data from loss, misuse, and unauthorized access. Your personal information is never shared outside the agency without your written authorization.

HRRC will not sell your personal identifiable information to anyone.
HRRC will send you unsolicited information including emails, flyers, event announcements, and newsletters, unless you advise us that you do not want to receive these types of correspondence.
If you have any questions about our privacy policy, please call our office at 216-381-6100.
The Home Repair Resource Center reserves the right to change this policy whenever deemed necessary without prior notification.

_____ _____
Client Signature Date

_____ _____
Client Signature Date

Homeowner's Insurance Form

Maintaining homeowners' insurance is your protection should something happen to your home. Homeowners insurance is not a substitute for routine home upkeep and maintenance. This form is to confirm that you are aware of the protections that homeowners' insurance provides. HRRC will not be held liable for any claims that can be considered an insurance claim. HRRC will only work with insured contractors to protect you and your property from harm. By signing this form (Required), you acknowledge that fact and release HRRC from any liability resulting from the work performed.

If you are uncertain about the status of insurance coverage for your home, we recommend that you contact your mortgage company, an insurance agent or the Ohio Fair Plan. The Ohio FAIR Plan was established in 1968 to provide essential insurance coverage for eligible property unable to obtain insurance through the voluntary market. You can contact them Monday - Friday, 8:00am - 4:30pm Main: 614-839-6446 Fax: 614-839-2882. You can always call Home Repair Resource Center, and discuss this situation with one of our counselors at 216-381-6100

Signature:_____ Date: _____

HOME REPAIR RESOURCE CENTER
COMMUNITY RESOURCE REFERRAL GUIDE

These organizations are not affiliated with Home Repair Resource Center. To learn more about them, please contact them directly.

HOME ASSISTANCE PROGRAMS

CHN Housing Partners
2999 Payne Avenue
Cleveland, OH 44114
Phone: 216-574-7100
Web: www.chnhousingpartners.org

- Home Energy Efficiency Services
- Lead Safe Loans, Grants and Incentives
- Cuyahoga County Home Repair Loan Program (CHN Housing Capital) – 855-764-5626

Community Housing Solutions
12114 Larchmere Boulevard
Cleveland, OH 44102
Phone: East: 216-231-5815 / West: 216-651-0077
Web: www.yourchs.org

Cuyahoga County Housing Enhancement Loan Program (HELP)
2079 East Ninth Street
Cleveland, OH 44115
Phone: 216-443-7260
Web: www.cuyahogacounty.gov

Hebrew Free Loan Association
23300 Chagrin Blvd, Ste 204
Beachwood, OH 44122
Phone: 216-378-9042
Web: https://interestfree.org

ESOP / Benjamin Rose Institute on Aging
11890 Fairhill Road
Cleveland, OH 44120
Phone: 216-791-8000
Web: www.benrose.org/esop-cleveland

- ESOP Zero Interest Small Dollar Loans for Older Adults
- ESOP Senior Property Tax Loan

Heritage Home Program
3751 Prospect Ave E
Cleveland, OH 44115
Phone: 216-426-3116
Web: www.heritagehomeprogram.org

- Heritage Home Loan

Rebuilding Together Northeast Ohio
3465 S Arlington Rd., Suite E #14
Akron, OH 44312
Phone: 216-800-8556
Web: www.rebuildingtogetherneo.org

Third Federal Bank
7007 Broadway Ave.
Cleveland, OH 44105
Phone: 844-798-7784
Web: www.thirdfederal.com/borrowing/community-development

- Fixer Upper Home Repair Program

UTILITY ASSISTANCE

Step Forward
1801 Superior Ave. Ste 400
Cleveland, OH 44114
Phone: (216) 696-9077
Web: www.stepforwardtoday.org

- Emergency Assistance Services

Famicos Foundation
1325 Ansel Rd.
Cleveland, OH 44106
Phone: (216) 791-6476
Web: www.famicos.org

- Rental, Mortgage & Utility Payments

Ohio Consumer Counsel
65 East State Street Suite 700
Columbus, Ohio 43215
Phone: 800-282-0880
Web: www.occ.ohio.gov

- Percentage of Income Payment Plan (PIPP)
- Home Energy Assistance Program (HEAP)

HOUSING

Department of Housing & Urban Development (HUD)
Cleveland Field Office
US Bank Centre Building
1350 Euclid Ave., St. 500
Cleveland, OH 44115
Phone: 216-357-7900
Web: www.hud.gov

The Legal Aid Society of Cleveland (Cleveland Tenant Information Line)
1223 West Sixth Street
Cleveland, OH 44113
Phone: 216-861-5955
Web: www.lasclev.org/get-help/housing

City of Cleveland Heights City Hall
40 Severance Circle
Cleveland Heights, OH 44118
Phone: 216-291-4444
Web:
www.clevelandheights.com

City of Cleveland Heights Housing Court
40 Severance Circle
Cleveland Heights, OH 44118
Phone: 216-291-4901 ext. 3
Web:
www.clevelandheightscourt.com

Fair Housing Center for Rights & Research
2728 Euclid Avenue #200
Cleveland, OH 44115
216-361-9240
Web:
www.thehousingcenter.org

City of Cleveland Housing Court
Justice Center
1200 Ontario Street 13B
Cleveland, OH 44113
Phone: 216-664-4295
Web:
www.clevelandhousingcourt.org

Cuyahoga County Clerk of Courts Administrative Offices
Justice Center- 1st Floor
1200 Ontario Street
Cleveland, OH 44113
Phone: 216-443-7999
Web: www.cuyahogacounty.us

Cuyahoga County Foreclosure Mediation
ADR Dept.-Foreclosure Mediation Program
Justice Center, 10th Floor
1200 Ontario Street
Cleveland, OH 44113
Phone: 216-698-7138 or 216-698-7158

Akron Cleveland Association of Realtors
9100 South Hills Blvd., Ste 150
Broadview Heights, OH 44147
Phone: 216-901-0130
Web:
www.akronclevelandrealtors.com

SOCIAL SERVICES

Ohio Jobs & Family Services
310 W. Lakeside Avenue
Cleveland, OH 44113
Phone: 216-443-7032
Web: www.jfs.ohio.gov

Social Security Administration
3591 Park East Drive
Beachwood, OH 44122
Phone: 800-772-1213
Web: www.ssa.gov

Cleveland Free Clinic
12201 Euclid Avenue
Cleveland, OH 44106
Phone: 216-721-4010
Web: www.thecentersohio.org

Centers for Families & Children
4500 Euclid Avenue
Cleveland, OH 44103
Phone: 216-432-7200
Web: www.benefits.ohio.org

Journey Center for Safety and Healing
2806 Payne Avenue
Cleveland, OH 44114
Phone: 216-229-2420
Web: www.journeyneo.org

Heights Emergency Food Center
3663 Mayfield Road
Cleveland Heights, OH 44121
Phone: 216-381-0707
Web:
www.discipleschristian.org/heights-emergency-food-center
Serving: Cleveland Heights, Univ. Hts., S. Euclid, & Lyndhurst

United Way of Greater Cleveland-211
1331 Euclid Avenue
Cleveland, OH 44113
Phone: 216-436-2100
Web: www.211oh.org

FORECLOSURE PREVENTION

Home Repair Resource Center
(216) 381-6100, ext 14