

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 counselor will review your application and documents and help you determine your eligibility. As part of that process, your counselor 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. Residents are only eligible for our FAP programs every three.
 - b. Mortgages must be current, and no liens held by HRRC.
 - c. Some programs have geographical and income eligibility.
 - d. Address must be primary residence and work cannot commence until HRRC states.
 - e. 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 Cleveland Heights 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 Cleveland Heights 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 Cleveland Heights Homeowners. For repairs that positively impact the health and safety of seniors. HUD Guidelines apply.

COUNTY PROGRAMS

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

KeyCares Loan Program – Financing for homeowners who do not qualify for bank loans due to creditworthiness and/or equity. This is an unsecured product financed, and approved, through KeyBank and requires financial counseling, project management, referral letter and privacy policy from HRRC. Repairs can include garages and driveways, but no cosmetic repairs.

Cuyahoga County Grant Program – Residents who live in Cuyahoga County Districts 8, 9, or 10 are eligible for up to \$5,000. This grant must be used in conjunction with the KeyCares Program. Grant is on a first come first serve basis and homeowner must contribute 10% of the total project cost or the overage above the grant ceiling is required, whichever is greater. Income eligibility goes up to 300% below poverty level.

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



Below are the current income guidelines. You must be at or below the maximum income for your household size. All adults 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.

2023 Gross Income Limits (effective date May 15, 2023) for Cleveland Heights' Assist Incentive Grant Cleveland Heights' Deferred Loan Match Cleveland Heights' Senior Grant Cleveland Heights' Senior Home Stability Grant - 50/50 Grant

Household	Very Low Income	Low Income	Moderate Income
Size*	30 % of Median	50% of Median	80% of Median
1	\$19,000	\$31,650	\$50,650
2	\$21,700	\$36,200	\$57,850
3	\$24,860	\$40,700	\$65,100
4	\$30,000	\$45,200	\$72,300
5	\$35,140	\$48,850	\$78,100
6	\$40,280	\$52,450	\$83,900
7	\$45,420	\$56,050	\$89,700
8	\$50,560	\$59,700	\$95,450

FY 2023 Median Family Income \$ 94,000

2023 Gross Income Limits (effective date January 19, 2023) for Key Cares Cuyahoga County Grant / Loan Program

Household Size**	Income
1	\$43,740
2	\$59,160
3	\$74,850
4	\$90,000

Household Size**	Income
5	\$105,420
6	\$120,840
7	\$136,260
8	\$151,680

^{**}add \$4,720 for each additional person over the household size of 8

^{*}For Cleveland Heights households larger than 12, go to: www.huduser.gov or contact: Brian Iorio at (216)291- 4845 or biorio@clvhts.com.



FAP/SRP Application Document Checklist

Income Documents

☐ Two months of paystubs for every	Application Forms
working household member, or Most recent benefit award letter (Social Security, etc), or Pension statement & continuation letter (Ask your Pension	■ Budget worksheet When completing the budget worksheet make sure you include everything and are as exact as possible. The more accurate the budget is, the faster we can process the application.
Administrator for this) Copies of 2 most recent Federal Income Tax Returns and all W-2 and 1099 forms for those years (if you are not required to file, contact your HRRC counselor for an IRS form 4506T)	□ Counseling Authorization This document explains the terms of counseling and provides authorization for HRRC to begin counseling services. Please review this form. Your HRRC counselor will answer any questions you have about it. You will need to sign this
Expense Documents	document to receive HRRC counseling services.
Most recent mortgage statement(s) and payment statement(s) for all mortgages; mortgages that are not current are ineligible for financial assistance	 Privacy Policy – This document explains HRRC's privacy policy.
☐ Two months of bank statements (all accounts)	Lead Form – This form confirms that you have been made aware of the hazards of lead-based paint.
Most recent utility bills (Gas & Electric); cannot be turned off	☐ Homeowners Insurance Form
Insurance Documents	 Customer Credit and Title Information Exchange Release
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.



Last Name:	First Name(s	s):	/_
Address:	City:		Zip:
Single Double Year Built			
Phone: (home/cell)	(work)		
Email address:			
Ages:/ Date of Birth:		_	
Race: White Black or AfAmerica	n Hispanic/Latino	AsianAmerica	n Indian/Alaska Native
Other			
Marital Status: :	# of Dependents A	.ges:	
Others in Home (do they contribute?):			
Repair Work			
Cited? yes no If violat	ions remain, status: I	nspections Housing	g Court
Work to be Done		Cited?	
Total Cost \$			
Purchase/Financing/Value			
Years Owned: Typ	e Purchase:		
Current Mortgage Holder:		Interest Rate	% (fixed variable)
If refinanced (date/amount refinanced	d/reason/# times)		
Included in Mortgage: property taxes	property insurar	 nce	
Titleholders (list all):			
Title clear? If no, list all other M			lender):
County Tay Value: \$	Other Value \$	specify:	



Yes No

Is this rental/income property?

Yes No

Employment Informatio	n
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Head of House Employer:			
Address:			
Position:			# Years
Notes—job security/layoff/senio	rity/job reference and phone	etc.:	
If new job, previous employer (position/time there/reason fo	or leaving):	
Spouse/Partner Employer:			
Address:			_
Position:			# Years
Notes—job security/layoff/senio			
Income Information NAME	BIRTHDATE	PAY FREQUENCY	MONTHLY GROSS INCOME
	(mm/dd/yyyy)	(Weekly, bi-weekly twice a month, monthly, etc)	(Amount BEFORE taxes and deductions)
All income must be shown, in pension, workers' compensation		ployment income, rental income d unemployment insurance.	e, Social Security, SSI,
Income Stability			
Has applicant(s) income been re	easonably 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 a	ipply:
previous slow pay (paid or being paid re	egularly) current slow pay on credit (or some w/no payments)
suits judgments bankru	ptcy (Chapter 7) (Chapter 13: completed?/%)
	ns, when problems began, what will prevent reoccurrence, and hen 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 no	ot, status ?
• Co-signed Loans (if balances): For whom/pu	rpose
Creditor	Balance \$ Current/paid well ?
	it is correct to the best of my/our knowledge. I/We authorize you to Housing Inspections or Housing Court, if applicable.
Signature	Date:
Signature	Date:



Lead Certification

— Aþ	opiicant's Name:			
Ac	ddress:	(If double, tenant form to be completed)	ingle-family	☐ two-family
an	ad-based Paint Warning: "Housing built beford dust can pose health hazards if not taken care egnant women," HUD.			
1.	Year house built Prior	r to 1978? □ yes □ no		
2.	Are there children in the household	l age 5 or younger? □ n	o □ yes	
	Child's name (if age 5 or younger)		no 🗆	<u>d level?</u> yes □ no yes □ no
3.	Has paint testing, a lead inspection, or			yes □ no property?
	Paint testing ☐ yes ☐ no Lead Inspection Lead	•		•
I/w	O Home Repair Resource Center: we certify that the above information is true; that be children in the household age 5 or younger.	t I/we have been told about the dang	ers of lead-bas	ed paint if there
Się	gned:	Date:		

3/2021



BUDGET

Monthly Debt Obligations (mortgage, loans, charges, tax payments, bills)

Creditor	Pay/Month	Balance	Original	Purpose
		<u> </u>		
tate/Federal Taxe	s Current?:	If not,	status?:	
gned loans (if bal hom/purpose:	lances):			
tor:	Balance: \$_		Cur	rent: Y/N:
	(magamath lus)	D-I	oo if onv	
s City Income Tax	(monthly)	_ Baland	ce, if any	
	if not paid in mortgage		-	
erty Tax (monthly,	if not paid in mortgage		-	
	if not paid in mortgage		-	
erty Tax (monthly,	if not paid in mortgage			Payment Plan?
erty Tax (monthly, Taxes:	if not paid in mortgage)		
erty Tax (monthly, Taxes: Utilities	if not paid in mortgage)		
Taxes: Utilities Gas	if not paid in mortgage)		
Taxes: Utilities Gas Telephone	if not paid in mortgage)		
Utilities Gas Telephone Internet	if not paid in mortgage)		



BUDGET (cont.)

Insurance	Amount/month
Homeowners Insurance	
Life Insurance	
Disability/SSI Insurance	
Automobile Insurance	
Medical Insurance	

Total Insurance:

Living Expenses	Monthly Average
Groceries/Household Supplies	
Car Repairs	
Gas	
Clothing (Adult & Children)	
Children's Expenses (allowance, activities, school, etc.)	
Cable TV	
Cell Phones	
School Tuition	
Bus Fare/Parking at Work	
Adult Spending (work-related lunches, etc).	
Medical (doctor, dentist, co-pays, deductibles)	
Prescription Medications	
Dry Cleaning/Laundry	
Drug Store Items (if not groceries)	
Hair Care	
Gifts (birthdays, religious holidays, etc.)	
Magazines/Newspapers	
Contributions (political, religious, other)	
Gym Membership	
Household Misc. (pets/minor repairs, car licenses, driver's	
license)	
Miscellaneous (tobacco, alcohol, pocket money, lottery, etc.)	

Total Living Expenses:	
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BUDGET (cont.)

Summary of Income & Expenses

Net Income	Source	Avg./month
Total Monthly Exp	penses:	
Total Net Income	minus Total Monthly Expenses=	
Net Cash:	minus monthly savings= _	
Monthly Funds Av	vailable:	



Authorization for Counseling

This documents the certific	ation that I,	<u>,</u> ar	m
		r (HRRC), a HUD-approved housing	
counseling agency, for the	• • • • • • • • • • • • • • • • • • • •		
	Post-purchase	Foreclosure Intervention/Prevention	
(Plan to purchase a Home)	Counseling (Plan to get repairs on home) (Plan to re-finance)	Counseling (Educates homeowners who are in default by assisting them to take steps to prevent foreclosure	e)
☐ Financial Assistance			
<u>Programs</u>			
(Grant/loan program for major home repairs)			
	n necessary for review and	d identification of various documents ar d analysis of my case by HRRC	nd
I understand that HRRC or services.	ounselors and staff are no	t attorneys and do not provide legal adv	/ice
		eived from HRRC is advice only. I am ces. HRRC does not guarantee a	
I agree that HRRC is auth	orized to do any/all of the	following:	
Run my/our credit repo			
Submit my/our file for it		P	
	view for program monitoring and ts with me for program evaluation	•	
Make follow-up contact	.s with me for program evaluation	i purposes	
I acknowledge that I have	received a copy of HRRC'	s Privacy Policy Statement.	
non-profit organizations.	I/we understand I am not	ncial relationships with any for-profit or obligated to receive any other services lition of participating in counseling.	
CLIENT:		CLIENT:	
DATE:		DATE:	
Received over the telephor	ne or electronically by HRRC	Counselor	
Treatived ever the telephor	to or electronically by riffic	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:	
•	-	



2520 Noble Rd., Cleveland Heights, OH 44121 216-381-6100

CUSTOMER CREDIT AND TITLE INFORMATION EXCHANGE RELEASE

Regarding the Loan Ap	plication of:				
To:	Bank				
with Home Repair Reso financing. By furnishing	ource Center staff conce	rning the B ed by this	ank's ac letter, yo	and exchange credit information eceptance or declination of ou shall not be construed to be Reporting Act.	
Applicant's Signature	SSN:_	-	-	Date:	
 Applicant's Signature	SSN:_		_	Date:	



Model Bid Packet

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

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 bids, 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 bids.

A documented bid 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.)



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: <u>www.lasclev.org/get-help/housing</u>

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/hei ghts-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