

Residential Programs

Housing Rehabilitation Assistance

Housing Rehabilitation Loan Program

The program enables eligible low-and-moderate income homeowners to make repairs and basic home improvements that maintain the quality of their housing and create a positive effect in the surrounding neighborhood. Loans are offered at belowmarket interest rates Loan amounts are based on the approved repair needs of the property for terms up to 15 years. Interest rate and term of the loan depend on yearly (gross) income. Loans are available for one to four-family owner occupied homes. A title search, credit check and appraisal are required, and will be provided by the Program. For more information please contact (216) 443.8079.

Senior Deferred Rehab Program

This program enables individuals 62 and older who meet income guidelines and live in the Urban County are eligible to apply for this program. For more information please contact (216) 443.8079.

Housing Enhancement Loan Program (HELP)

Loans can be used for maintenance, repair, remodeling, landscaping, code violations, and property upgrades. NO income limit for borrower is required. For more information please contact (216) 443.2149.

Down Payment Assistance

Down Payment Assistance Program

This program is available to income qualified first-time home buyers for the purchase of a home in one of the 53 suburban communities in Cuyahoga County. Three types of loans are available for first-time homebuyers as part of the Down Payment Assistance Program.

Maximum assistance available cannot exceed \$10,000. Assistance is provided in the form of deferred or forgiven loan and need not be repaid until re-sale or transfer of the property.

For more information please contact 216.443.3163.