



Cuyahoga County  
**HOME REPAIR**  
**LOAN PROGRAM**





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**HOME REPAIR**  
Loan Program

*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,  
APPLY NOW @  
[chnhousingcapital.org/homerepair](http://chnhousingcapital.org/homerepair) or Call 855-764-LOAN (5626)*

**INCOME LIMITS**

**80% AMI LIMITS**

<b>Household Size</b>	<b>Income Limit</b>
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  
Glenwillow Village  
Highland Heights  
Highland Hills  
Independence  
Linndale Village  
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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