

Cleveland Home Repair Resource Guide

*A guide to home repair programs
available to Cleveland residents*



Compiled by:
City of Cleveland
Department of Aging
216-664-2833
www.city.cleveland.oh.us

This guide was created by the staff of the Cleveland Department of Aging as a resource for Cleveland homeowners seeking information about loans, grants, and agencies providing home repair resources. It was last updated in December 2020.

If information was omitted or is incorrect, please contact the Director of the Cleveland Department of Aging at 216-664-2833.

Operations for individual agencies may be affected by the Covid-19 pandemic.

**City of Cleveland
Department of Aging
216.664.2833
www.clevelandohio.gov**



2021



CLEVELAND HOME REPAIR RESOURCE GUIDE

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CHN HOUSING CAPITAL

CHN Housing Capital is the lending arm of CHN Housing Partners. It provides access to capital for down payment assistance, mortgage loans, and home repair loans. In order to qualify certain income, location, and homeownership requirements may need to be met.



CHN Housing Capital
855.764.LOAN (5626)
www.chnhousingcapital.org
2999 Payne Ave, Suite 134
Cleveland, OH 44114



HEBREW FREE LOAN ASSOCIATION OF NORTHEAST OHIO (HFLA)

HFLA lends money interest-free to responsible individuals in need. Maximum loan amount is \$10,000. Applicants must have verifiable income that will allow them to repay the loan and have one or more suitable guarantors for the loan. If the loan is for home repairs, work must be done by an insured and bonded contractor, and estimates must be turned in with application.

Hebrew Free Loan
Association of Northeast Ohio
216.378.9042

www.interestfree.org

23300 Chagrin Blvd., Suite 204
Beachwood, OH 44122



HERITAGE HOME PROGRAM

The Heritage Home Program offers a low-interest, fixed-rate, equity-based loan for maintaining and improving older homes. Interest rates can go up to 2% in Cleveland. Homes must be 50 years old or older and located in a participating community. Interior and exterior projects qualify. No income limits apply. Also provides free technical assistance for home repair, maintenance and rehab needs.

Heritage Home Program
216.426.3116

www.heritagehomeprogram.org

3751 Prospect Ave. E
Cleveland, OH 44115



COMMUNITY HOUSING SOLUTIONS

Assists low and moderate income seniors with critical home repairs, including: heating, plumbing, carpentry, security, roofing, and accessibility. Applicant must be homeowner and own their home for at least one year, meet income guidelines, and be current on property taxes or on a payment plan.



Community Housing Solutions
216.651.0077

<https://yourchs.org>
1967 West 45th St.
Cleveland, OH 44102



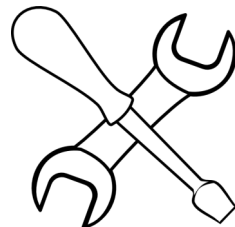
GUTTER AND DOWNSPOUT PROGRAM

Provides gutter cleaning. Provides repairs or replacement of gutters. Provides repairs or replacement of downspouts. Applicant must be the homeowner, own their home for at least one year, meet income guidelines, and be current on property taxes or on a payment plan. For gutter cleaning must also be at least age 60 or an adult 18-59 with a disability.

Community Housing Solutions
216.651.0077

<https://yourchs.org>

1967 West 45th St.
Cleveland, OH 44102



CHN HOUSING PARTNERS

HOME WEATHERIZATION AND HOUSEWARMING ASSISTANCE

No cost weatherization programs designed to assist with the energy efficiency of rental or owner occupied income eligible dwellings. Services may include furnace repair/replacement, hot water tank repair/replacement, insulation, refrigerator and/or freezer replacement, light bulbs and electrical repairs/updates.

CHN Housing Partners
216.574.7100

www.chnhousingpartners.org

2999 Payne Ave.
Cleveland, OH 44114



PLUMBING/SEWER REPAIR

Minor plumbing repairs, water leaks, hot water tank replacement, main water line repair, and clearing of blockage or replacement of main sewer line. Programming is available to homeowners and renters. Applicants must meet income guidelines.

CHN Housing Partners
216.574.7100

www.chnhousingpartners.org

2999 Payne Ave.
Cleveland, OH 44114



REBUILDING TOGETHER NEO

SAFE AT HOME/HANDYMAN PROGRAM

Program provides minor home repairs to address safety and accessibility issues, such as: storm doors, door knobs and deadbolts, grab bars, handrails, smoke and CO detectors, minor bathroom modifications, etc. Applicants must own their home, be current on property taxes or be on a payment plan, have homeowner's insurance, and meet income requirements.

Rebuilding Together NEO
216.800.8556

www.rebuildingtogetherneo.org

5351 Naiman Pkwy Suite C
Solon, OH 44139



CUYAHOGA COUNTY HOUSING ENHANCEMENT LOAN PROGRAM

Applicants must be current on property taxes or on a payment plan. The property value must be \$250,000 or below. Participating banks are Key Bank and Huntington. Applications for the program can be obtained at any branch.



Cuyahoga County
216.443.7260
www.cuyahogacounty.us
2079 E. 9th St.
Cleveland, OH 44115



CUYAHOGA COUNTY VETERANS SERVICE COMMISSION

Provides temporary and emergency financial assistance to eligible veterans, their dependents, and surviving spouses. Applicants must demonstrate financial need. Financial assistance is provided for mortgage, rent, security deposit, and other needs on a case by case basis.

Cuyahoga County Veterans
Service Commission
216.698.2600

www.cuyahogavets.org/services

1849 Prospect Ave E, Suite 150
Cleveland, OH 44115



CITY OF CLEVELAND

SENIOR HOMEOWNER ASSISTANCE PROGRAM (SHAP) AND AGE-FRIENDLY HOME INVESTMENT PROGRAM (AFHIP)

SHAP and AFHIP provide grants to income qualified Cleveland residents 60 years old or older and disabled adults (18-59 years) who reside in and own single or two family homes in need of critical health, safety, and maintenance repairs. Typical repairs include roof, porch, ramp installation, major plumbing and electrical repairs. Only one repair can be addressed.

Cleveland Department of Aging
216.664.2833

www.clevelandohio.gov/aging

75 Erieview Plaza, 2nd floor
Cleveland, OH 44114



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REPAIR-A-HOME

This program helps homeowners repair Cleveland homes by offering low-interest loans ranging from 0%-3%, determined by total household income. These loans are only for code related repairs, mechanical repairs, or health and safety repairs. A photo ID, proof of address (copy of mortgage, insurance, utility bill, etc.) and proof of income are required.

Division of Neighborhood Services
216.664.2045

[www.clevelandohio.gov/
communitydevelopment](http://www.clevelandohio.gov/communitydevelopment)

601 Lakeside Ave., Room 302
Cleveland, OH 44114



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CLEVELAND TREE ASSISTANCE PROGRAM FOR SENIORS

Trims or removes hazardous trees and branches. Applicants must be a low-income senior homeowner or an adult 18-59 receiving a disability payment. Must reside in and own a single or two family home. The tree of concern must be on personal property or touching personal property from a neighboring property. Applicant must be current on property taxes or in a payment plan.

BED BUG ASSISTANCE PROGRAM

This program to helps seniors and adults with disabilities, on a limited income, with the extermination of bed bugs in their home. Applicants must meet income guidelines, be 60 years of age or older or an adult, 18-59 years old, receiving a disability payment, and own and live in the unit to be treated.

Cleveland Department of Aging
216.664.2833

www.clevelandohio.gov/aging
75 Erieview Plaza, 2nd floor
Cleveland, OH 44114

CLEVELAND 50/50 SIDEWALK RESIDENTIAL REPLACEMENT PROGRAM

Repair/replacement of unsafe sidewalks through a partnership between the City of Cleveland and its residents where each party pays 50% of the cost. Eligible repairs include sidewalks, driveway aprons and curbs at the end of driveways.

Division of Engineering and
Construction Bureau of Sidewalks
216.664.2232

www.clevelandohio.gov

601 Lakeside Ave., Room 518
Cleveland, OH 44114



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LEAD HAZARD CONTROL PROGRAM

This program provides assistance to control lead-based paint hazards. Residents living in older homes with children under the age of six years of age or younger and whose incomes are within program guidelines may participate.

PAINT PROGRAM

The Exterior Paint Program provides paint and materials for exterior home painting. Labor is not included. Homeowners and tenants who meet income guidelines can apply for the program. Program is administered on a first-come, first-serve basis.

Division of Neighborhood Services
216.664.2045

www.clevelandohio.gov/communitydevelopment

601 Lakeside Ave., Room 302
Cleveland, OH 44114



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LEAD SAFE RESOURCE CENTER

The Lead Safe Cleveland Coalition hosts a resource center connecting our community's lead poisoning prevention efforts. Any home built before 1978 is presumed to contain lead-based paint. Beginning March 31, 2021, all rental units built before 1978 must have a Lead Safe Certification from the City of Cleveland's Department of Building and Housing. The Lead Safe Certification is valid for two years. The Lead Safe Cleveland Coalition offers guidance about the Lead Safe Certification to property owners. It also works on education and community engagement, increased screening and testing for lead poisoning, and early intervention for children and families impacted by lead. Information about loans and grants may also be available.

Lead Safe Resource Center
1.833.601.LEAD (5323)
www.lead safecle.org

4600 Euclid Ave
Cleveland, OH 44103

LEAD SAFE
CLEVELAND COALITION

TOOL LOAN PROGRAM

Allows City of Cleveland residents to borrow tools to assist in the completion of home maintenance and repair projects. Includes the following type of tools: Lawn and garden, household, ladders, miscellaneous hand tools, plumbing tools, and power hand tools. Photo ID and proof of residency required.

Community Housing Solutions

<https://yourchs.org>

Cleveland (East)
216.231.5815
12114 Larchmere Blvd.
Cleveland, OH 44120

Or

Cleveland (West)
216.651.0077
1967 West 45th St.
Cleveland, OH 44102



GREATER CLEVELAND HABITAT FOR HUMANITY

The ReStore is one of the largest reuse and recycle centers in Cuyahoga County. Consumers and builders alike come to browse the aisles for new and gently used building supplies, tools, furniture, appliances and much more. The ReStore is a great resource for anyone working on their homes, and provide residents with affordable options to make repairs or renovations.

Greater Cleveland Habitat
for Humanity
216.429.1299

www.clevelandhabitat.org

2110 West 110th St.
Cleveland, OH 44102



UNITED WAY 211 HELP CENTER

United Way 211 provides accurate and timely information to help people understand their options, resolve problems and improve their lives. 211's community resource database has over 18,000 government, health and social service programs. It includes information about who is eligible for services, any required I.D. or documents, details about any fees, and a description of the steps someone must take to receive help.

Dial 211 for service

CLEVELAND DEPARTMENT OF AGING

INFORMATION AND ASSISTANCE

Helps older adults (60+), persons with disabilities, caregivers, professionals and family members locate services and resources. Clients are provided with current and unbiased information on services that support independence and link them to organizations that can help. Referrals include nutrition, employment assistance, hearing services, dental care, recreation, health care, durable medical equipment and more.

Cleveland Department of Aging
216-664-2833

TIPS FOR HIRING A CONTRACTOR

When hiring a contractor for home improvement or repair, see some best practices below:

- Interview each contractor you are considering.
- Get estimates from various contractors for comparison.
- Verify if the contractor is licensed, bonded and insured to do work in the City of Cleveland by calling the **City of Cleveland Department of Building and Housing (216-664-2910)**.
- Check your contractor with the local Better Business Bureau (BBB) 216-241-7678.
- Always request written contracts.

UNDERSTANDING YOUR PAYMENT OPTIONS

- Do not let the contractor arrange a loan for you.
- Make sure your payment schedule is affordable.
- Do not pay the full amount up front.
- Avoid paying cash.
- **Keep all copies of your paperwork and receipts.**



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**Department of Community Development
Office of Fair Housing & Consumer Affairs
601 Lakeside Avenue, Room 320
Cleveland, Ohio 44114
Phone: (216) 664-4529
www.clevelandohio.gov/
CityofCleveland/Home/
Government/CityAgencies/
ConsumerAffairs**

WHEN DO I NEED A PERMIT?

The City of Cleveland requires permits for garages, sheds, decks, swimming pools, fences, roofs, windows, doors, and step/porch replacement. Permits are also required for all new construction, additions, and alterations. Alterations include replacing windows, doors, steps, porches and roofs. Always confirm your contractor is registered with the City of Cleveland.

Department of Building and Housing
216.664.2282

[www.clevelandohio.gov/
CityofCleveland/Home/Government/
CityAgencies/BuildingHousing](http://www.clevelandohio.gov/CityofCleveland/Home/Government/CityAgencies/BuildingHousing)

601 Lakeside Ave.
Cleveland, OH 44114



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HEALTHY HOMES INITIATIVE

The Healthy Homes Initiative is a partnership between the City of Cleveland and Community Development Corporations (CDCs) that seeks to improve the quality of life of residents through enhancements to the city's housing stock. Community engagement specialists have been hired at CDCs across the City and their work involves assessing neighborhood housing issues and working with residents and landlords to resolve concerns and challenges. Specialists build relationships with residents and landlords and connect them to programs and services they are eligible for. Additionally, they host trainings and workshops on a variety of housing and neighborhood topics.

For more information about the program or to be connected to a community engagement specialist, please contact your local Community Development Corporation (see page 25)

Or contact:

Nina Holzer, Program Manager
Community Engagement Healthy Homes Initiative
City of Cleveland, Dept. of Community Development
Email: NHolzer@city.cleveland.oh.us

Phone: (216) 420-8731

COMMUNITY DEVELOPMENT CORPORATIONS

Have additional questions about neighborhood specific programming? Please contact your Community Development Corporation for further assistance.



CITY OF CLEVELAND
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Bellaire Puritas Dev. Corp.	(216) 671-2710
Burten, Bell, Carr Dev. Corp.	(216) 341-1455
Campus District, Inc.	(216) 505-4815
Cudell Improvement, Inc.	(216) 961-4242
Detroit-Shoreway Com Dev. Org.	(216) 961-4242
Downtown Cleveland Alliance	(216) 736-7799
Fairfax Renaissance Dev. Corp.	(216) 361-8400
Famicos Foundation	(216) 791-6476
Flats Forward	(216) 736-7799
Greater Collinwood Dev. Corp.	(216) 383-9772
Harvard Community Services Center	(216) 991-8585
Historic Gateway Neighborhood Corp.	(216) 771-1994
Historic Warehouse District Dev. Corp.	(216) 344-3937
West Park Kamm's Neighborhood Dev.	(216) 252-6559
Little Italy Redevelopment. Corp.	(216) 791-4907
Metro West Community Dev.	(216) 961-9073
Midtown Cleveland, Inc.	(216) 391-5080
Mt. Pleasant NOW Dev. Corp.	(216) 346-9251
Ohio City, Inc.	(216) 781-3222
Old Brooklyn Community Dev. Corp.	(216) 459-1000
Shaker Square Area Dev. Corp.	(216) 421-2100
Slavic Village Development	(216) 429-1182
St. Clair Superior Dev. Corp.	(216) 881-0644
Tremont West Dev. Corp.	(216) 575-0920
Union Miles Dev. Corp.	(216) 341-0757
University Circle, Inc.	(216) 791-3900
Westtown Com. Dev. Corp.	(216) 941-9262

CITY OF CLEVELAND MISSION STATEMENT

We are committed to improving the quality of life in the City of Cleveland by strengthening our neighborhoods, delivering superior services, embracing the diversity of our citizens, and making Cleveland a desirable, safe city in which to live, work, raise a family, shop, study, play, grow old and do business.

DEPARTMENT OF AGING VISION STATEMENT

Cleveland seeks to be so age friendly that current older residents desire to remain, former residents wish to return to the city and the City can recruit additional older residents based on the elder friendly aspects of Cleveland and its neighborhoods.

City of Cleveland
Department of Aging
75 Erieview Plaza, Room 201
Cleveland, OH 44114
216.664.2833
Aging@city.cleveland.oh.us
www.clevelandohio.gov/aging

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