

# HOUSING PROGRAMS FOR RESIDENTS OF THE CITY OF GARFIELD HEIGHTS

## GRANTS:

<b>LEAD PAINT</b>	Grant (free) to seal or remove paint that contains lead - where children under 5 years of age reside. Property owners OR tenants are eligible. Call the Board of Health for details at 216-201-2000. Maximum amount \$8000, landlords are required to pay a minimum of \$500 towards the cost of repair. Based on income.	Board of Health 216-201-2000	<a href="http://www.development.cuyahogacounty.us">www.development.cuyahogacounty.us</a> Go to: Housing
<b>HOME WEATHERIZATION</b>	Residential energy efficiency program that reduces the energy use of income eligible households. Types of assistance will be based on the home's energy efficiency assessment. You must meet income guidelines, be a customer of Dominion, and services must be recommended by the inspector.	Cleveland Housing Network 888-377-3774	<a href="http://www.chnnet.com">www.chnnet.com</a>

## LOANS:

<b>H.E.L.P. LOAN</b>	Home improvement loans at 3% below normal bank rates. 5 year repayment for loans less than \$12,500, 10 years repayment for loans more than \$12,500. Private Lenders: Key Bank, PNC, Huntington Bank - Minimum loan is \$3,000.	County 216-443-2149	<a href="http://www.development.cuyahogacounty.us">www.development.cuyahogacounty.us</a> Go to: Housing
<b>4COM</b>	Program focuses on 4 critical repair needs: roof, HVAC, plumbing & electrical. Loan amounts are based upon approved housing specifications with terms up to 20 years. Interest rate and terms of loan based on household size and income.	County 216-348-4066	<a href="http://www.development.cuyahogacounty.us">www.development.cuyahogacounty.us</a> Go to: Housing
<b>203-K LOAN</b>	Finance (or re-finance) your house - mortgage & home improvement loan combined into one payment <a href="http://fhainfo.com/fha203k.htm">http://fhainfo.com/fha203k.htm</a>	Consultants	FHA consultants at: <a href="http://fhainfo.com/FHA_203-k_consultant_search.htm">http://fhainfo.com/FHA_203-k_consultant_search.htm</a>

## PROGRAMS FOR SENIOR CITIZENS

<b>4COM</b>	Loan is 0% and is deferred (no payments until title transfers) for Senior Citizens (62+)	County 216-348-4066	<a href="http://www.development.cuyahogacounty.us">www.development.cuyahogacounty.us</a> Go to: Housing
<b>REVERSE MORTGAGE</b>	A reverse mortgage is a loan that allows Senior Citizens to convert the equity in their home into cash (in monthly payments, a lump sum or a combination of the two) without selling the house.	HUD 522-4057	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmabou">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmabou</a>

## DOWNPAYMENT ASSISTANCE

<b>DOWN PAYMENT ASSISTANCE</b>	The Cuyahoga County Down Payment Assistance Program is administered by Neighborhood Housing Services on behalf of the County. Funds are available to income qualified homebuyers for eligible costs including title search, legal fees, and closing costs. Contact Neighborhood Housing Services directly at 216-458-HOME.	NHS 458-4663	<a href="http://www.nhscleveland.org">www.nhscleveland.org</a> Buy a home - Cuyahoga County DPA Program
--------------------------------	--	-----------------	--

## FORECLOSURE ASSISTANCE

<b>FORECLOSURE ASSISTANCE</b>	NHSGC offers services to preserve the American dream of homeownership. Home purchase and foreclosure counseling.	NHS 458-4663	<a href="http://www.nhscleveland.org">www.nhscleveland.org</a> Save my home
-------------------------------	--	-----------------	--