

HOUSING PROGRAMS FOR RESIDENTS OF THE CITY OF GARFIELD HEIGHTS

GRANTS:

LEAD PAINT	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 toward the cost of repair. Based on income.	Board of Health 216-201-2000	www.development.cuyahogacounty.us Go to: Housing
HOME WEATHERIZATION	Residential energy efficiency program that reduces the energy use. The type 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	www.chnnet.com

LOANS:

H.E.L.P. LOAN	Home improvement loans at 3% below normal bank rates. 5 year term for loans less than \$12,500, 10 years term for loans more than \$12,500. Private Lenders: Key Bank, Huntington Bank - Minimum loan is \$3,000.	County 216-443-2149	www.development.cuyahogacounty.us Go to: Housing
4COM	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	www.development.cuyahogacounty.us Go to: Housing
203-K LOAN	Finance (or re-finance) your house - mortgage & home improvement loan combined into one payment http://fhainfo.com/fha203k.htm	FHA Consultants	FHA consultants at: http://fhainfo.com/FHA_203-k_consultant_search.htm
NHS HOME REPAIR LOAN	Loans up to \$60,000, minimum \$5,000 - Terms up to 30 years. Rate of 4.99-6.5% No minimum credit score required. Property must be primary residence.	NHS 458-4663	www.nhscleveland.org Go to: Fix My Home

PROGRAMS FOR SENIOR CITIZENS

4COM	Loan is 0% and is deferred (no payments until title transfers) for Senior Citizens (62+).	County 216-348-4066	www.development.cuyahogacounty.us Go to: Housing
REVERSE MORTGAGE	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	http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmabou

DOWNPAYMENT ASSISTANCE

DOWN PAYMENT ASSISTANCE	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	www.nhscleveland.org Buy a home - Cuyahoga County DPA Program
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FORECLOSURE ASSISTANCE

FORECLOSURE ASSISTANCE	NHS offers services to preserve the American dream of homeownership. Home purchase and foreclosure counseling.	NHS 458-4663	www.nhscleveland.org Save My Home
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VETERANS HOME OWNERSHIP

VETERANS HOME OWNERSHIP PROGRAM	Assist eligible Veterans interested in purchasing a move-in ready home from the Cuyahoga Land Bank inventory. Veterans may be eligible for a discount up to 15% of the purchase price and the Land Bank will also pay a portion of the closing cost.	Cuyahoga Land Bank 698-8853	www.cuyahogalandbank.org/homefront
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