

Program Summary Chart

 CLEVELAND HEIGHTS HOUSING PRESERVATION PROGRAM 40 SEVERANCE CIRCLE, CLEVELAND HEIGHTS, OHIO 44118 216.291.4869				
PROGRAM	PURPOSE	RESTRICTIONS* Highlights	LOAN/GRANT LIMITS	LOAN TERM
Zero Interest Loan	Home Rehabilitation Funds can be used for improvements, maintenance & code violation repair. Violations and lead risks must be mitigated.	<ul style="list-style-type: none"> •One-time use only •Single-family home NOT LIMITED TO SENIOR CITIZENS	•\$8,500 to \$35,000	<ul style="list-style-type: none"> •Loan repayments are calculated for up to 15 years •0% interest
Deferred Loan	Home Rehabilitation Funds for home maintenance and violation repair. All housing violations & lead-based-paint risks must be mitigated. Remaining funds may be utilized for owner requested improvements.	<ul style="list-style-type: none"> •Homeowner for at least 5 years •Disabled or at least 62 years of age •One-time use only •Single-family home 	•Up to \$35,000	<ul style="list-style-type: none"> •No monthly payment required. Loan is repaid when home is sold or title is transferred. •2.5% interest for first 5 years of loan.
Senior Home Repair Grant: Paint & VRP	Preparation and painting the exterior of house and garage. Correction of exterior home violations.	<ul style="list-style-type: none"> •Homeowner for at least 5 years •Disabled or at least 62 years of age •Single-family home •Can be used once every 7 years 	<ul style="list-style-type: none"> •\$9000 every 7 years •\$4500 annual limit with unique increase needs 	No repayment required.
Exterior Violation Repair Grant (VRP)	Correction of exterior home violations.	<ul style="list-style-type: none"> •Homeowner for at least 5 years •Can be used once every 7 years 	•\$4500 every 7 years	No repayment required.
Lead Safe Cuyahoga	To alleviate hazardous lead-based paint from homes.	<ul style="list-style-type: none"> •Single-family homeowners •Must have children under 6 years old in the home or visiting 59 days a year or more •Financial contribution could be required 	•Up to \$9,000	No repayment required.
Down Payment Assistance Program	Low/Moderate Income home purchase down payment assistance (second mortgage) Single and Dual Family homes.	<ul style="list-style-type: none"> •HUD income level •City property Inspection •Pre-purchase HUD counselling 	<ul style="list-style-type: none"> •Home Price Limits •Buyer pays minimum 3.5% of price 	<ul style="list-style-type: none"> •0% interest loan •Deferred until title transfer or not owner occupied

Checkout the [DOWNPAYMENT ASSISTANCE PROGRAM](#) via [HRRC](#) & [HPO](#)

*Maximum Income Limits May Apply: See [\[Table here\]](#) AND All projects utilizing federal funds require no cost HPO project management.