

# PLANNING HOME REPAIR WORK?

THESE RESOURCES MAY BE HELPFUL.



## HOME REPAIR RESOURCE CENTER (HRRC)

Through a partnership between the City and HRRC, an expanded suite of services are available for residents, including:

### GRANT PROGRAMS



The City funds a series of grant programs to help residents maintain their homes. HRRC is administering these programs. Grant programs include:

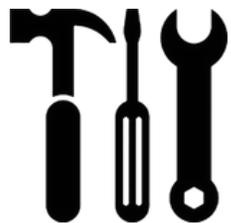
- **Exterior Maintenance Grant:** Up to \$3,500 to correct exterior violations cited by the Building and Housing Department.
- **Senior Safety Grant:** Homeowners who are at least 62 years old or permanently disabled may qualify for up to \$700 to address health and safety hazards.
- **Free Paint Grant:** To help DIY homeowners correct cited exterior paint violations.

#### Grant eligibility includes:

Property must be located in Shaker Heights, owner-occupied, and current on taxes (or in a County-approved repayment plan). Households must meet income guidelines. \* (See reverse) \*

More information and link to application: <https://www.shakerheightsoh.gov/278/Grant-Programs>

Grant questions? Contact: Carolyn Ostrom [costrom@hrrc-ch.org](mailto:costrom@hrrc-ch.org) or 216-381-6100 ext. 10  
(dial \*8 then 10)



### TOOL LIBRARY

With a small membership fee, you can borrow tools to get the job done. Browse hundreds of available tools at [hrrc-ch.org/toollibrary/](http://hrrc-ch.org/toollibrary/) or call 216-381-6100 for more information.

### REPAIR CLASSES

Learn how to do-it-yourself (or what you should know if you're hiring someone). Many classes are free and Shaker residents receive a 25% discount on classes with a fee. To view and register for upcoming classes, visit: [hrrc-ch.org/repair-classes/](http://hrrc-ch.org/repair-classes/)

# LOW-INTEREST LOAN PROGRAMS

FOR FINANCING HOME REPAIRS

---

## Heritage Home Program

- Low-interest, fixed-rate equity loans
- Property must be over 50 years old
- For both owner-occupied & rental properties
- No income limits
- Info: [heritagehomeprogram.org](http://heritagehomeprogram.org) 216-426-3116

## Housing Enhancement Loan Program

- Loans at 3% below market rate
- Most projects qualify
- For both owner-occupied & rental properties
- No income limits
- Info: [bit.ly/HELPlan](http://bit.ly/HELPlan) 216-443-2149

## Fixer Upper Home Repair Loan

- 2.99% APR with no closing costs or fees Loan amounts from \$1,000 - \$9,900 20-year repayment period Applicant must live in a low/moderate census tract or meet low/moderate income guidelines. Info: [bit.ly/FixerUpperLoan](http://bit.ly/FixerUpperLoan) 1-844-798-7784

## Hebrew Free Loan Association

- 0% interest loans up to \$10,000 for those who lack access to traditional lending. Guarantors are required.
- Info: [interestfree.org](http://interestfree.org) or 216-378-9042

## Benjamin Rose Senior Small Dollar Loan

0% interest loans from \$300 to \$1,000 with no closing costs.

For adults 55 and older.

Applicant must meet income guidelines

Info: [bit.ly/seniorloan](http://bit.ly/seniorloan) or 216-361-0718

# TECHNICAL ASSISTANCE

TO HELP YOU GET THE JOB DONE

## Heritage Home Program

- Free site visits with a construction specialist to discuss your repair projects.
- Info: [heritagehomeprogram.org](http://heritagehomeprogram.org) or 216-426-3116

## Benjamin Rose

### Financial Wellness + Housing and Home Ownership

- Free financial and housing counseling, property tax counseling, foreclosure and eviction counseling, and home accessibility and aging-in-place counseling, and more.
- Info: [benrose.org](http://benrose.org) or 216-373-1851

## City of Shaker Heights

- Violations: Schedule an Advisory Appointment to better understand your violations by calling 216-491-1471
- Permits and Architectural Board of Review. For information on projects that require ABR approval and/or a permit visit; [shakerheightsoh.gov/266](http://shakerheightsoh.gov/266)

## Before starting work, remember:

- Obtain at least 3 comparable estimates.
- Ask for contractor references and check online reviews.
- **Do not pay for the full project cost upfront!**
- **Do not agree to pull permits for the contractor!** Ask for copies of every permit!
- Be clear about whether the work is warrantied.
- Get a written agreement for work to enforce it easily.

---

# Didn't Find What You're Looking For?

Visit the Home and Property Improvement page at [shakerheightsoh.gov](http://shakerheightsoh.gov)

## \*Income Eligibility For City-Funded Grant Programs

Household Size with Maximum Income Limit:

- 1 person - \$63,300
- 2 people - \$72,300
- 3 people - \$81,375
- 4 people - \$90,375
- 5 people - \$97,625