



CUYAHOGA COUNTY HOME REPAIR AND REHABILITATION RESOURCE GUIDE*

About This Resource Guide

The Cuyahoga County Department of Housing and Community Development does not administer programs that directly provide grants or loans to individual residents. Rather, the Department administers federal and other housing resources and provides financial support to municipalities, nonprofit organizations, and other community partners that operate programs designed to preserve housing, strengthen neighborhoods, and assist eligible homeowners and residents.

Many of the organizations and resources identified in this guide receive support from, collaborate with, or otherwise work alongside Cuyahoga County and other community stakeholders to provide home repair, rehabilitation, weatherization, and housing preservation services.

Program availability, funding levels, lending terms, and eligibility requirements vary and should be confirmed directly with each organization or financial institution.

LEGACY PROGRAMS AND TECHNICAL ASSISTANCE

Home Enhancement Loan Program (HELP)

The Home Enhancement Loan Program (HELP) has historically provided low-interest financing to eligible homeowners undertaking repair and rehabilitation projects. Cuyahoga County Administration is actively working with community partners and financial institutions to identify additional banking partners and financing opportunities to support this highly sought-after program.

As additional lending partners and program information become available, this resource guide will be updated accordingly. In the interim, residents are encouraged to review the additional grant programs, financing options, and technical assistance resources identified throughout this guide.

Heritage Home Program

The Heritage Home Program has historically provided technical assistance and favorable financing options for owners of older homes. Cuyahoga County Administration is actively working with community partners and lenders to identify additional financing opportunities to support homeowners throughout the county.

As additional lending partners and program information become available, this resource guide will be updated accordingly. In the interim, residents are encouraged to review the additional resources contained throughout this guide.

Although financing opportunities are evolving, Cleveland Restoration Society (CRS) continues to provide valuable technical assistance to homeowners, including guidance related to home maintenance, repair and rehabilitation planning, historic preservation, contractor selection, and available financing resources.

Cleveland Restoration Society (CRS)

CRS continues to provide technical assistance to homeowners seeking guidance regarding repair projects, historic preservation, financing options, contractor selection, and home maintenance.

Address

3751 Prospect Avenue East
Cleveland, Ohio 44115
(216) 426-1000
www.clevelandrestoration.org

COMMUNITY RESOURCES AND PARTNER ORGANIZATIONS

CHN Housing Partners

CHN Housing Partners administers programs that may assist eligible homeowners with emergency repairs, weatherization, lead-safe housing, energy efficiency improvements, and housing stability.

2999 Payne Avenue, Suite 134
Cleveland, Ohio 44114
Phone: (216) 574-7100
Website: www.chnhousingpartners.org

Cuyahoga Land Bank

The Cuyahoga Land Bank administers repair and rehabilitation programs intended to stabilize neighborhoods and preserve homeownership opportunities.

323 West Lakeside Avenue, Suite 160
Cleveland, Ohio 44113
Phone: (216) 698-8853
Website: www.cuyahogalandbank.org

Enterprise Community Partners

Enterprise Community Partners works with local organizations to support affordable housing and neighborhood revitalization efforts.

1300 East Ninth Street, Suite 1901
Cleveland, Ohio 44114
Phone: (216) 592-1900
Website: www.enterprisecommunity.org

LISC Cleveland

Local Initiatives Support Corporation (LISC Cleveland) supports community development and neighborhood revitalization efforts throughout Greater Cleveland.

1300 East Ninth Street, Suite 1800

Cleveland, Ohio 44114

Phone: (216) 881-0040

Website: www.lisc.org/cleveland

Village Capital Corporation

Village Capital Corporation provides housing rehabilitation financing and community development resources.

3558 Lee Road

Shaker Heights, Ohio 44120

Phone: (216) 298-1122

Website: <https://villagecap.org>

FINANCING OPTIONS AND REHABILITATION MORTGAGE PRODUCTS

FHA Section 203(k) Rehabilitation Loans

An FHA Section 203(k) Rehabilitation Loan allows qualified borrowers to finance the purchase or refinance of a home and the cost of repairs and improvements through a single mortgage.

Eligible improvements may include:

- Roofing
- Electrical systems
- Plumbing systems
- Heating and cooling systems
- Kitchens and bathrooms
- Accessibility modifications
- Energy efficiency improvements
- Structural repairs
- Windows and doors
- Flooring and interior improvements

Funds for rehabilitation work are generally placed in escrow and disbursed as repairs are completed.

Residents should contact their lender regarding product availability and underwriting requirements.

The institutions listed below are presented in alphabetical order and do not represent any preference, recommendation, endorsement, or steering by Cuyahoga County.

CrossCountry Mortgage

FHA Section 203(k) Rehabilitation Loans

2160 Superior Avenue

Cleveland, Ohio 44114

Phone: (877) 351-3400

Website: crosscountrymortgage.com

Publicly Listed Point of Contact:

Chad Smith

Originating Branch Manager

Phone: (440) 262-3915

Email: Chad.Smith@ccm.com

Dollar Bank

1400 West 25th Street

Cleveland, Ohio 44113

Phone: (800) 242-2265

Website: [dollar. Bank](http://dollar.Bank)

Fifth Third Bank

1965 East Ninth Street

Cleveland, Ohio 44114

Phone: (800) 972-3030

Website: www.53.com

Firefighters Community Credit Union

2300 St. Clair Avenue NE

Cleveland, Ohio 44114

Phone: (216) 621-4644

Website: www.ffcommunity.com

First Federal Lakewood

14806 Detroit Avenue

Lakewood, Ohio 44107

Phone: (216) 529-2700

Website: www.ffl.net

Greater Cleveland Community Credit Union

601 Lakeside Avenue East, Suite 3

Cleveland, Ohio 44114

Phone: (216) 664-2217

Website: www.greaterclevcu.com

Hebrew Free Loan Association

1422 Euclid Avenue, Suite #400

Cleveland, OH, 44115

Phone: (216) 378-9042

Email: team@interestfree.org

Website: <https://interestfree.org/>

Huntington National Bank

200 Public Square

Cleveland, Ohio 44114

Phone: (800) 480-2265

Website: www.huntington.com

KeyBank

127 Public Square

Cleveland, Ohio 44114

Phone: (800) 539-2968

Website: www.key.com

Ohio Catholic (OC) Federal Credit Union

Garfield Heights

13623 Rockside Rd.,

Garfield Heights, OH 44125

Strongsville

16488 Pearl Rd.,

Strongsville, OH 44136

Member Services: (888) 696-4462

Email: ebranch@ocfederal.com

Website: [OC Federal Credit Union](#)

PNC Bank

1900 East Ninth Street

Cleveland, Ohio 44114

Phone: (888) 762-2265

Website: www.pnc.com

Third Federal Savings and Loan

7007 Broadway Avenue

Cleveland, Ohio 44105

Phone: (800) 844-7333

Website: www.thirdfederal.com

Publicly Listed Community Development Contacts:

Valerie Barth Kodger

Phone: (440) 526-3001

Email: Valerie.BarthKodger@thirdfederal.com

Kimberly Meadows

Phone: (440) 238-4333

Email: Kimberly.Meadows@thirdfederal.com

NEED ADDITIONAL ASSISTANCE?

Residents seeking information regarding housing resources or referrals to partner organizations may contact:

Cuyahoga County Department of Housing and Community Development

2079 East Ninth Street

Cleveland, Ohio 44115

Phone: (216) 443-7260

Website: cuyahogacounty.gov/housing-and-community-development

While the Department does not directly administer loan or grant programs to individual residents, staff may be able to provide information regarding available resources and connect residents with organizations and institutions that administer programs and services.

Inclusion of a program, organization, lender, or financial institution does not constitute an endorsement, recommendation, or steering by Cuyahoga County. Program availability, funding levels, lending terms, underwriting requirements, and eligibility standards are subject to change. Residents should contact organizations and financial institutions directly for the most current information.