



Cuyahoga County Housing Enhancement Loan Program (HELP)

Subsidy Pre-screening checklist

(Form #1)

Cuyahoga County's Linked Deposit Low-Interest Loan Program is designed to benefit owners of one, two & three family dwellings within suburban Cuyahoga County. Through this program, qualified financial institutions will provide low-interest rate loans to eligible borrowers who qualify for certain housing repair and improvement loans. The program is quite flexible; however, it does have limitations. The following checklist is designed to screen out proposed projects that are likely to be ineligible for the program. If you believe your application deserves additional consideration, please contact Cuyahoga County Department of Housing and Community Development office at 2079 East 9th St., Cleveland, Ohio 44115, Telephone: 216-443-7540 or Email: kCompau@cuyahogacounty.gov

	Yes	No	N/A
1. Are property taxes current for the parcel in question?			
2. For single, and/or two-family dwellings, does the property tax duplicates have a fair market value more than \$250,000?			
3. For multi-family dwellings (3 or more units) does the requested loan exceed the lesser of \$200,000 or \$ 20,000 per unit?			
4. Do the proposed improvements include luxury items such as: Swimming pools, stables, satellite dishes, tennis courts, or hot tubs			
5. Does the requested loan amount exceed the estimated cost of the proposed improvements (including borrowing fees)?			
6. Is the requested loan less than \$3,000?			
7. Is the property in an eligible Cuyahoga County Community (see list)?			
8. Is the subject property completely exempt from property taxes?			
9. Is the requested loan to finance any of the following: New construction (i.e., new dwelling?)			
Bridge loan?			
Refinance existing loans?			
10. Do you understand your municipality has the responsibility for monitoring the improvement work and proper permits must be secured?			

Representations and Promises: Under penalty of law, the applicant(s) identified below has accurately and truthfully answered the questions as listed above and on the attached application checklist and has made application to a participating financial institution for the sole purpose of making property improvements under the Cuyahoga County Department of Development Linked Deposit Program as provided for in the Ohio Revised Code and Cuyahoga County legislation. The individual(s) listed below promise that funds borrowed from the eligible lending institution will be used for no other purpose than the home improvements described herein. Furthermore, it is fully understood that any use of the borrowed funds, for any purpose other than the purposes permitted under the Cuyahoga County Board of County Commissioners Resolution 992608 constitutes an act of fraud. The undersigned promises to comply with all monitoring efforts required by the Cuyahoga County Dept. of Development and the property's municipality. Failure to do so in a timely manner may affect continued participation in the program and thereby result in the interest rate on your loan increasing by as much as 3% per annum.

Print Applicant's Name

Date

Applicant's Signature

Date



CUYAHOGA COUNTY DEPT. OF HOUSING AND COMMUNITY DEVELOPMENT

2079 East 9th St., 7th Floor - Cleveland, OH 44115 - (216) 443-7540

Please submit completed application to any local
Key Bank or Huntington Bank Branch for processing

Housing Enhancement Loan Program - (H.E.L.P.)

Loan Subsidy Application

(Form #2)

This section to be completed by the HELP Office

FTB _____ APP/CL _____ FTC _____ CD _____

date

date

date

date

Applicant Information (Please print

Lending Institution Information

Name		Bank Name	
Address		Bank Address	
City/State/Zip		Primary Contact	
Home Phone		Email Address	
Business Phone		Contact Phone #	

Address of subject property:

Permanent parcel number of subject property: _____ Occupancy Type: __ Owner __ Tenant __ Vacant

Estimated cost of proposed improvements: \$ _____

This section to be completed by Financial Institution Underwriter's ONLY

Amount of approved loan: \$ _____

Banker's initials:

Approved bank loan interest rate not including subsidy: _____%

Approved bank loan interest rate with subsidy: _____%

Use the attached list to provide a detailed description of proposed Improvements. (Form #3)

Who will be performing the work? (If self, please state self, otherwise list the various contractors, list names and roles):

How long will it take to complete the proposed projects? _____

Do the proposed improvements include correction of any outstanding building/housing code violations?

If Yes, Describe:

Have you received a loan subsidy from this program in the past? Yes () No () If so, When? Date: ___/___/___

Have you reviewed and signed the "Loan Subsidy Checklist" (Form 1)? (A signed copy must be attached to this application)

Yes () No ()

Applicant Name: _____

Date: _____

Signature: _____

All H.E.L.P. loan applications are required to comply with the lending criteria set by the financial institution. Upon approval of the application by the financial institution, the financial institution will then forward the approved application to kCompau@cuyahogacounty.gov for final processing.



Housing Enhancement Loan Program

Detailed Description of Planned Improvements

(Form #3)

	EXTERIOR WORK		INTERIOR WORK
	Awnings: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Air Conditioning: Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Chimney: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Attic Remodel <input type="checkbox"/>
	Deck: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Basement: Add <input type="checkbox"/> Remodel <input type="checkbox"/>
	Driveway: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Bathroom: Add <input type="checkbox"/> Remodel <input type="checkbox"/>
	Fence: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Carpeting: Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Foundations: Waterproof <input type="checkbox"/> Reinforce <input type="checkbox"/> Replace <input type="checkbox"/>		Ceilings & Walls: Resurface <input type="checkbox"/>
	Garage: Repair <input type="checkbox"/> Replace <input type="checkbox"/>		Closets: Add <input type="checkbox"/>
	Gas Line: Replace <input type="checkbox"/> Install <input type="checkbox"/>		Electrical System (Service, Wiring, Switches, Or Outlets): Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Gutters And Downspouts: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Fireplace: Install <input type="checkbox"/>
	Insulation, Weatherstripping Install <input type="checkbox"/> Replace <input type="checkbox"/>		Floors: Resurface <input type="checkbox"/>
	Landscaping: Lawns <input type="checkbox"/> Shrubs <input type="checkbox"/> Grass <input type="checkbox"/> Plants <input type="checkbox"/>		Floor Tiles: Replace <input type="checkbox"/> Add <input type="checkbox"/>
	Lawn: Sprinkling System: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Furnace: Replace <input type="checkbox"/>
	Masonry: New <input type="checkbox"/> Replace <input type="checkbox"/> Repoint <input type="checkbox"/>		Hot Water Heater: <input type="checkbox"/> Replace
	Paint: House <input type="checkbox"/> Garage <input type="checkbox"/>		<input type="checkbox"/> Kitchen Remodel NO stand along appliances allowed
	Porches: Enclose <input type="checkbox"/> Install <input type="checkbox"/>		Plumbing: Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Roof: <input type="checkbox"/> Replace		Security System: Install <input type="checkbox"/>
	Siding: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Skylights: Install <input type="checkbox"/>
	Sewer Line: Install <input type="checkbox"/> Replace <input type="checkbox"/>		Water Line: Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Sidewalk: Replace <input type="checkbox"/> Install <input type="checkbox"/>		Windows And Doors: Install <input type="checkbox"/> Replace <input type="checkbox"/>
	Shed: Remove <input type="checkbox"/> Replace <input type="checkbox"/>		Woodwork: Install <input type="checkbox"/> Replace <input type="checkbox"/> Refinish <input type="checkbox"/>
	Room Addition (Please Describe):		
	OTHER EXTERIOR (describe):		OTHER INTERIOR (describe):

Permit requirements vary from city to city. It is the borrower's responsibility to check with your municipality to verify what work requires permits.

The undersigned promises to comply with all monitoring efforts required by Cuyahoga County and the property's municipality. Failure to do so in a timely manner may affect continued participation in the program resulting in the interest rate on your loan increasing by 3%.

Signature of Borrower _____



Cuyahoga County Housing Enhancement Loan Program

Letter to Borrower

Form #4

Dear Prospective Borrower:

Being a part of the Housing Enhancement Loan Program involves responsibilities on your part.

When your loan has closed, your municipality will receive a copy of the application (Form #3) and the improvements you plan to make with the loan proceeds, (Form #4). Your city has the responsibility by ordinance to monitor the work on your home. You are required to do the following:

Contact the building department or have your contractor contact the building department within ONE MONTH of your loan's closing date to secure the proper permits and to determine if any zoning, building code or other approvals are required. You have ONE YEAR from the closing date of the loan to complete all the work.

For your protection, your contractor should be licensed, registered and/or bonded by your municipality. Contact the City for a list or your contractor can register with the city. The agreement with your contractor is a private one and not the responsibility of the lending institution, the County, or your municipality. *

The city will notify the County that your work is completed. Please keep copies of any receipts and cancelled checks as they may be requested by the city or county to verify compliance. If you do not cooperate with efforts to monitor the progress of your work or any requests for documentation from city or county officials, your loan subsidy (the reduction of the bank's normal interest rate by three points) is subject to removal. It is your responsibility to ensure that your City Department is kept up to date on the status of your work. The City and County reserve the right to request receipts to verify the cost of improvements.

I have reviewed this letter and understand my responsibility.

Borrower's Signature

Date: _____

*The Better Business Bureau, (WWW.BBB.ORG), 216-241-7678, Federal Trade Commission, (WWW.consumer.gov), 202-FTC-Help, and the State Attorney General's office, 1-800-282-0515 all have information on contractor selection and home improvement tips. We encourage you to obtain their free information.



Cuyahoga County Housing Enhancement Loan Program

List of Eligible Participating Communities

(Form #5)

Bay Village	Gates Mills	Olmsted Township
Beachwood	Glenwillow	Orange
Bedford	Highland Heights	Parma
Bedford Heights	Highland Hills	Parma Heights
Berea	Independence	Pepper Pike
Bratenahl	Lakewood	Richmond Heights
Brecksville	Linndale	Rocky River
Broadview Heights	Lyndhurst	Seven Hills
Brook Park	Maple Heights	Shaker Heights
Brooklyn	Mayfield Heights	Solon
Brooklyn Heights	Mayfield Village	South Euclid
Chagrin Falls Village	Middleburg Heights	Strongsville
Cleveland	Moreland Hills	University Heights
Cleveland Heights	Newburgh Heights	Valley View
Cuyahoga Heights	North Olmsted	Walton Hills
East Cleveland	North Randall	Warrensville Heights
Euclid	North Royalton	Westlake
Fairview Park	Oakwood Village	Woodmere
Garfield Heights	Olmsted Falls	