



HOUSING PROGRAMS IN CLEVELAND

July 2021

Public Programs

Department or Agency	Program Name	Program Description
State of Ohio	Homestead Tax Exemption	The exemption shields first \$25,000 of home's value from taxation for qualifying seniors and disabled homeowners.
Cleveland Department of Community Development	Block Grant Development Program	The City receives funds from the Department of Housing and Urban Development (HUD) to operate programs that benefit low- and moderate-income residents, eliminate blight and property deterioration, and/or serve an urgent need. All projects are proposed in a 5-year strategic plan.
	Housing Trust Fund	Cleveland funds a low-level housing trust fund with Community Development Block Grant dollars.
	Repair-a-Home Loan Program	This program offers low-interest loans from 0 to 3% to income-eligible homeowners 30% to 80% of area median income. Eligible repairs include code-related, mechanical, health and safety repairs.
	Construction Gap Financing Program	A pilot program in 2020/2021 to provide competitive construction/rehab financing assistance for single-family homes under \$250,000 in appraised value. The program's intent is to close the difference between cost of construction and appraised value basis for standard mortgage loans.
	Senior Homeowner Assistance Program (SHAP)	Grants to eligible low- and moderate-income owner-occupant seniors and adults with disabilities for critical health and safety housing repairs.
	Residential Tax Abatement Program	Program abates 100%, for 15 years, of the tax increment over pre-development values, for homeowners and developers.
	City Land Bank Program	Resident and nonresident applicants can apply to acquire city-held vacant properties for reuse, based on review for acceptable use.
	Lead Hazard Control Program	A City program to assess properties, provides grants for hazard control to low-income

		(below 80% AMI) Cleveland families that include children under 6 or a pregnant person living in homes built prior to 1978. Landlords must make a small contribution.
	Section 3 Program	A City program to ensure that HUD requirements are met for the hiring of low-income residents by contractors engaged in City construction projects that utilize HUD funds.
	Storefront Renovation Program	The City provides competitive program to assist with storefront renovation on neighborhood commercial streets. Façade renovations may benefit residential units in mixed-use properties.
	Residential Exterior Paint Program	Low-income homeowners and tenants can apply for up to \$600 in free paint and materials to paint their home, labor not included.
	Healthy Homes Initiative	The City provides neighborhood specialists based at each CDC to assist residents with code enforcement, housing assessment, and housing program application, information and referral, and training and education.
	Emergency Rental Assistance	CARES Act and Treasury ERA dollars for COVID-19 relief are provided to qualifying tenants through the Department of Community Development, CHN Housing Partners, and EDEN.
Cleveland Department of Building and Housing	Online Building Permit Program	Permits are provided for commercial/residential building, electrical, HVAC, plumbing, rental registration.
	Code Enforcement	The Division of Code Enforcement enforces Cleveland's building/zoning/housing code ordinances; enforcement is complaint-based.
	Records Administration	The Division of Records Administration maintains records on property history, re: violations, permits, etc. Rental registration, certificate of occupancy, certificate of disclosure required; letters of authorized use and code violation are available via records request and online.
	Rental Registration	Rental registration is required for all rental units unless vacant/unoccupied or rent-free.
	Lead Certification	All owners of rental properties must prove their properties are lead-safe by obtaining an inspection and certificate.
Cleveland Dept of Finance, Assessments and Licenses Division	Online Permit Search	Search building records, public service permits, lead status inventory, property information, license records.
Cleveland Planning Commission	Healthy Neighborhoods Initiative	The City received a PEW Charitable Trust grant to perform Health Impact Assessments and develop community design standards in Hough and East Side Greenway neighborhoods.

	Vital Neighborhoods Working Group	City-based working group identifies and implements small scale projects which align with sustainability principles
	Boards and Commissions (various)	Boards and commissions that conduct project and development reviews include the Planning Commission, Zoning Board of Appeals, Landmarks Commission, Neighborhood-based Design Review Boards, and the Board of Building Standards and Appeals.
	Cleveland Lakefront Development	The Cleveland Planning Commission led the Lakefront Development Plan and chose a developer to build a new mixed-use neighborhood on the lakefront.
Cleveland Office of Sustainability	Advanced and Renewable Energy Program	City participates in aggregated electricity program, providing reduced rates to residents and small businesses through combined buying power.
City Department of Economic Development	Neighborhood Transformation Initiative (NTI)	The Initiative focuses on four neighborhoods with the potential to change based on their proximity to thriving neighborhoods: Buckeye-Woodhill, East 79th Street Corridor, Clark-Fulton, and Glenville. It provides programs to support residential development, mixed-use development, small business entrepreneurship, and workforce development.
	Cleveland Impact Fund	The fund includes \$44 million to support mixed-income, mixed-use development in NTI target neighborhoods.
	Brownfields Program	The City facilitates the reuse of brownfields properties through environmental assessment assistance, land banking, and funding/finance/implementation assistance.
Cleveland Department of Aging	Home Repair Resource Guide	A guide to grant, loan, and technical assistance programs for home repair for eligible seniors and adults with disabilities in Cleveland.
	Age-Friendly Home Investment Program	The program provides a low level of grant assistance to low-income seniors and adults with disabilities for one priority home repair.
	Senior Home Maintenance Assistance	The City provides home repair, indoor and outdoor chore services, lawn care, bedbug assistance, and assistance with hazardous tree branch removal, in partnership with Depts of Community Development, Public Works, Consumer Affairs and Law to eligible low-income seniors and adults with disabilities.
Cleveland Department of Public Works	Urban Forestry Free Tree Program	Cleveland property owners can request a free street tree in the right-of-way in front of their home, to be planted during the spring and fall planting seasons.

	50-50 Sidewalk Repair Program	The City will cover 50% of the cost of repairing sidewalks, driveway aprons, and curbs on residential properties, on a request basis.
Cuyahoga County Land Reutilization Corporation (Cuyahoga Land Bank)	Cuyahoga County Housing Program	6-year, \$30 million program to shift the Land Bank's focus from demolition to housing rehabilitation, homeowner assistance, and jumpstarting the housing market.
	Cuyahoga Land Bank Program	The Cuyahoga Land Bank works with partner communities, including Cleveland, to acquire and dispose of vacant and abandoned properties per agreement with that community. In Cleveland, vacant land may be returned to the City land bank after any structure demolition. Structures may also be rehabbed or sold to rehab developers/contractors/property owners.
	Demolition Program	The Land Bank demolishes severely blighted and hazardous structures, as planned in collaboration with municipalities.
	Deed in Escrow Program	The Land Bank property is sold to small property owners and rehabbers, and the deed held in escrow until rehabilitation is completed according to land bank standards.
	In-House Renovation and Resale	The Land Bank completes rehabilitation with pre-qualified contractors and then sells the house on the private housing market.
	Property Preservation	The Land Bank works with contractors, including offenders in community service, to inspect, secure, and maintain properties to prevent deterioration until a final use can be facilitated.
	Strategic Land Assembly	The Land Bank acquires adjacent lots strategically planned in collaboration with municipalities to create larger parcels suitable for redevelopment initiatives.
Cuyahoga County Department of Development	Housing Enhancement Loan Program (HELP)	Property owners may apply for lower-interest loans for property repairs and maintenance through participating banks. Participating banks include Key Bank and Huntington Bank.
Cuyahoga County Office of Homeless Services	Homeless Services	In partnership with the community, the Office of Homeless Services coordinates a continuum of care including prevention, shelter services and permanent supportive housing intended to prevent and reduce homelessness.
	Housing First	The Cuyahoga County Office of Homeless Services works with partners to provide supportive services to people who are experiencing chronic homelessness, moving people into permanent, stable housing before connecting them with services.

Cuyahoga County Veterans Service Commission	Veterans Assistance	The Commission provides general veterans assistance for emergency needs includes rent/mortgage assistance, security deposits, utilities.
	GI Home Loans	The Commission facilitates low-interest, low-down-payment, longer-term loans for eligible veterans and family members. It can also assist with applications.
Veterans Administration (VA)	Homeless Services	The VA works with partners to provide shelter and assistance to veterans experiencing homelessness.
	Veterans Supportive Housing (HUD VASH)	A partnership between the VA and HUD provides housing vouchers and supportive services for eligible veterans and their families.
Cuyahoga Metropolitan Housing Authority (CMHA)	Public Housing	CMHA provides subsidized housing units to eligible low-income families, seniors, and people with disabilities. Properties include high rises, low rises, and family developments, and scattered site units. Residents must apply and pay 30% of income for rent.
	Housing Choice Voucher Program	Rent subsidy vouchers are available to low-income families who pay no more than 30% of their income for rent and can choose the location of the unit throughout Cuyahoga County. Landlords must comply with inspection requirements, and in many communities are not prohibited from turning down voucher holder tenants. The selection of voucher holders is by application and lottery.
	Landlords Program	Provides outreach, training, and assistance to enable landlords to comply with CMHA property and inspection standards for voucher tenants.
	Multi-Family Program	CMHA works with developers to develop affordable housing using Low Income Housing Tax Credits. CMHA is also a pilot location for HUD's Rental Assistance Demonstration (RAD) program, in which public housing authorities may convert public housing into project-based Section 8 housing.

Nonprofit Programs

(Not Exhaustive)

Organization	Program Name	Program Description
CHN Housing Partners	Home purchase loans and downpayment assistance	CHN assists homebuyers up to 80% AMI. The " Believe Mortgage " program provides low-downpayment home purchase loans to buyers with low credit scores.
	Home weatherization assistance (Home Energy Efficiency Services)	CHN offers federally- and utility-funded services to assist low-income homeowners with lowering their energy use (and reducing costs).
	Lease Purchase Program	CHN's flagship program provides 15-year lease leading to purchase of a home for low-income homeowners. Since 1987, 2,189 properties have been successfully leased/sold through the program.
	Family Success Initiative	Lease-purchase program participants receive 5 years of deep financial counseling. A national model supporting their long-term success in the program.
	Single Family Homes Sales	CHN lists single family homes for sale and assists with the transaction.
	Affordable Rentals	CHN owns and rents affordable apartments in three complexes.
	Utility Assistance	CHN assists homeowners and renters with working out a utility payment plan and provides direct financial assistance during

		peak winter/summer months. CHN also provides assistance in choosing an electric supplier.
	Finance and Tax Assistance	CHN provides assistance with financial counseling and high-quality tax preparation to low- and moderate-income households
	Northeast Ohio Rent Help	CHN administers Covid-19 rental assistance program to assist households having difficulties paying rent, and provides eviction prevention counseling
	Mortgage and Tax Assistance	CHN helps Cuyahoga County homeowners who are having difficulties paying their mortgage or property taxes, and provides foreclosure and eviction prevention counseling.
	Financial, Homeownership and Computer Classes	CHN provides classes on household financial management and homeownership, and internet/computer classes.
	Lead Safe Program	CHN provides loans, grants and incentives to help landlords obtain their lead certification.
	Housing Real Estate Partnerships	CHN works with partners to facilitate new construction, rehab, property and asset management, lease-purchase program administration.
Western Reserve Area Agency on Aging (WRAAA)	Aging and Disability Resource Center	Housing-related services include advocacy, assistance, and information/referral related to home-based services, assisted/independent living and nursing care.
EDEN Inc. (Emerald Development and Economic Network)	Permanent Supportive Housing	200 1-BR and efficiency units of permanent housing with available support services for very low-income residents who also have a disability and also are at risk for chronic homelessness
	Permanent Supportive Housing Subsidy	Long-term subsidy provided to very low-income heads of households with a disability and at risk of chronic homelessness, through payments to private landlords who meet EDEN standards; services provided by partners.
	Sponsor-based rental assistance	Long-term project-based subsidy in partnership with nonprofit partners; eligible tenants must be low income, have a disability, and be at risk for chronic homelessness.
	Eviction Prevention Services	EDEN provides short-term rental assistance and eviction prevention assistance through various funds.
	Rapid Re-Housing	Short-term (4-6 months) emergency assistance, housing and supportive services to low-income individuals and families who are experiencing homelessness.
	Rapid Re-Housing for Survivors of Domestic Violence	Short-term housing and supportive services provided to households where the head of household is experiencing domestic violence.

	Returning Home	Long- and short-term housing subsidy with private landlords; with supportive services, for individuals who have recently been incarcerated, are homeless, and have a disability.
	Community Transition Program	Long- and short-term housing subsidy with private landlords; with supportive services, for individuals who have recently been incarcerated, and participated in Recovery Services offered during incarceration.
	Housing Location Services	EDEN identifies housing and works with tenant and landlords to facilitate housing search process and successful relationship; for households at risk of becoming homeless.
	Housing Assistance Program	Short-term (2+ years) housing subsidy with private landlords for low-income households with a member with a severe mental health disability.
Cleveland Restoration Society	Heritage Home Program	Cleveland Restoration Society provides this program to participating municipalities, including the City of Cleveland. Property owners are offered free technical assistance, connections to qualified contractors, and low-interest loans for repairs to homes more than 50 years old. Loans are offered by Key Bank and Third Federal Savings and Loan.
Northeast Ohio Coalition for the Homeless (NEOCH)	Cuyahoga Affordable Housing Alliance (CAHA)	Members of many organizations involved with housing in Cuyahoga County meet monthly to coordinate a response to pending and active issues related to affordable housing. In particular, action is planned and taken on affordable units at risk of being removed from subsidized status, as well as advocating for new affordable units.
	Homeless Congress	NEOCH meets regularly with sheltered and unsheltered residents and advocates to collaborate on ideas and act as a bridge to state and local agencies and organizations.
	Cleveland Street Chronicle	A quarterly newspaper written, distributed, and promoted by people with lived experience of homelessness.
	Street Outreach	NEOCH staff, volunteers and participants provide relationally based, trauma-informed street outreach services and collaboration with other service providers and groups.
Step Forward (formerly Council for Economic Opportunities in Greater Cleveland)	Home Energy Assistance Programs (HEAP)	Assistance to low-income residents of Cuyahoga County in paying their utility bills (heat in winter and cooling in summer). Six different programs provide emergency and non-emergency winter heating assistance; summer cooling assistance; a percentage of income payment plan for those who can afford to pay something; a fuel fund in

		partnership with First Energy for electric bill assistance; and a consumer advisory hotline.
Community Housing Solutions	Housing Counseling	Assistance with pre-purchase and foreclosure prevention for 1,000 families annually.
	Family Stability Initiative	Assistance and counseling for families with school age children who are at risk of foreclosure, to keep families in place and children stable in school.
	Tool Loan and Home Maintenance Training	Two locations, east side and west side, have tools for loan and provide training and workshops in home maintenance.
	Minor Home Repair/Elderly Minor Home Repair	Minor home repairs for low-income families and seniors.
	Energy Conservation Coordinated Intake	Assistance with installing energy conservation measures in homes of low-income households.
Frontline Service		Provides the front door for people experiencing homelessness who have no place to sleep and no other options. Provides assistance with exploring alternatives to shelter, emergency shelter referral, emergency services referral. County funded program operated by Frontline Services.
	Project for Assistance in Transition from Homelessness (PATH)	County funded program/street outreach operated by Frontline Services. Outreach workers meet homeless persons where they are and connect to Coordinated Intake, health care, other services.
	Cleveland Mediation Center	Assistance with a range of issues and crisis management, including housing-related issues such as landlord-tenant and eviction prevention mediation.
	Bridges to Housing	Assistance to young adults facing homelessness, including those aging out of foster care.
Legal Aid Society of Cleveland	Legal Assistance	Partnership of Legal Aid and United Way to provide legal representation to people facing eviction, and to advocate for policy including right to counsel on housing cases.
	Tenant Information Line	Partnership of Legal Aid and United Way to provide legal representation to people facing eviction, and to advocate for policy including right to counsel on housing cases.
	Housing Justice Alliance/Right to Counsel	Partnership of Legal Aid and United Way to provide legal representation to people facing eviction, and to advocate for policy including right to counsel on housing cases.
Fair Housing Center for Rights and Research	Fair Housing Advocacy and Enforcement	Assistance to victims of housing discrimination, including fair housing complaints and process, education, investigating a complaint, and discrimination testing.
Home Repair Resource Center	Home Repair Resources	Handouts, information, brochures, and video about home repair techniques.

	Tool Lending Library	Wide range of tools available to members, most for free, some for a fee; borrowers must purchase their own "consumables" such as filters and blades
	Senior Repair Program	Workshops and resources for seniors on aging in place; assistance with specific needs such as free grab bars; assistance with hiring and managing contractors and reviewing their work.
	Home Repair Classes	Classes for everyone, women, and free walk-in programs to provide expert advice and training.
Maximum Accessible Housing of Ohio	Accessible Housing	Provides fully accessible housing for low-income people with physical disabilities in Lorain, Cuyahoga, and Lake Counties; operates Anderson Center for Accessible Living to provide information, education, and outreach related to housing accessibility.
AIDS Task Force of Greater Cleveland	Housing Assistance to Persons with Aids	Assists low-income persons with an AIDS diagnosis with temporary and permanent housing availability and placement, and utility retention and payment assistance.
ESOP (Empowering and Strengthening Ohio's People)	Housing Stability Program	Counseling and technical assistance on financial wellness, home purchase and ownership, home finance, property tax delinquency, aging in place, rental assistance, and foreclosure prevention with a focus on older adults.
	Branches Real Estate	Full service nonprofit real estate company assisting seniors with securing housing and transitioning out of their homes.
	Zero-Interest Small Dollar Loans	Provides small loans to older adults to deal with financial or housing crisis.
Breaking Chains	Housing Counseling and Financial Wellness	Counseling and technical assistance on financial wellness, home purchase and ownership, home finance, property tax delinquency, and foreclosure prevention. Has counseled 20,000 clients since 2013.
Western Reserve Land Conservancy (WRLC)	Property Inventories	WRLC conducts parcel-by-parcel housing and property condition evaluation for communities for a fee. They have conducted many studies in communities throughout Ohio, including the City of Cleveland, which have formed the basis for vacancy/blight policy.
Greater Cleveland Habitat for Humanity	Own-A-Home	Habitat builds and restores single family homes on the East Side of Cleveland and sells them at affordable prices to low-income families.
	ReStore	ReStore collects and re-sells items for home improvement at affordable prices, such as plumbing fixtures, cabinets, furniture, furnishings, tools, lumber, electronics, flooring, and appliances. Proceeds benefit Habitat projects.

United Way 2-1-1		Provides information and referral to agencies and organizations that can help with housing and utility needs.
	2-1-1 Hotline	
Lead Safe Cleveland Coalition		LSCC provides community outreach and organizing, landlord and tenant education. Grants, loans and incentives for remediation are available for landlords and property owners. The Coalition also leads a training program to certify workers who are assessing and removing lead hazards in homes.
	Lead Safe Resource Center	
Environmental Health Watch		Provides audits identifying health hazards in the home and provides technical assistance on next steps for remediation.
	Healthy Homes Audit	
Rebuilding Together Northeast Ohio		Provides training to women who then work together to repair and rebuild single family homes and community centers.
	She Builds	
	Safe at Home Program	Provides minor repairs for safety and accessibility to homeowners over 60 or who have a disability.