

## TERMS

Voluntary participation is limited to owner-occupied households at or below 80% of area median income (AMI) as established by the Department of Housing & Urban Development (HUD) (see the HUD Income guidelines on this brochure for details.)

Applicants must meet homeownership and household income eligibility to qualify for this program. The application and accompanying information will be reviewed to ensure household eligibility and that the utilities, mortgage, property taxes, and hazard insurance are current.

The amount of funding provides up to \$15,000 to address the need for one essential repair necessary to the maintenance of the home.

Homeowners are responsible for maintaining their home in a decent, safe, and sanitary condition. This program is designed to assist eligible homeowners with repairing one component of the home that they are unable to easily repair themselves.

It is possible that some repairs will require additional attention after the funded work is complete. Any additional expenses incurred after work is complete shall be the responsibility of the homeowner.

Housing constructed prior to 1978 that are rehabilitated with the use of CDBG funds are subject to the Lead-Based Paint Poisoning Prevention Act and the Residential Lead-Based Paint Hazard Reduction Act of 1992.

Only the amount of funds necessary to correct one health and safety compliance issues within the home will be awarded.



## Building, Housing & Planning Department

200 West Erie Ave, 5<sup>th</sup> Floor  
Lorain, OH 44052

Phone (440) 204-2020  
Fax (440) 204-2080  
[www.cityoflorain.org](http://www.cityoflorain.org)

Application Intake:  
Monday-Friday 8:30am—3:30pm



City of Lorain  
Building, Housing & Planning  
Department



## ESSENTIAL HOME REPAIR PROGRAM

For City of Lorain Residents Only

Participation and approval is subject to  
the availability of funds for the Program

## ESSENTIAL HOME REPAIR PROGRAM

The City of Lorain, Building, Housing and Planning Department (BHP), through CDBG funding, has established a program for eligible homeowners to receive funding up to \$15,000 intended to correct one life and safety issue within the home, which if neglected, could adversely affect the health, safety, and welfare of the occupants.

The Essential Home Repair Program affords eligible low-and-moderate income homeowners to make repairs on their home to improve the quality of their lives and create a positive effect in the surrounding neighborhood.

Owner-occupied households must reside within City limits and must not be delinquent on any property, local, state, or federal taxes. A 20% repayment plan contract through the county is required if the property taxes are delinquent.

The City of Lorain reserves the right to deny applications for, but not limited to, the following reasons:

1. Incomplete applications
2. If the property is in substandard or unsanitary conditions that only one repair cannot address.
3. Home ownership cannot be verified.

These determinations will be made during application review or at the time of initial inspection prior to any repairs made to the property.



## 2025 HUD Income Limits (SUBJECT TO CHANGE EACH YEAR PER HUD GUIDELINES):

Per Household Income

<u>60 % AMI</u>	<u>80% (Low Income)</u>	<u>Family Size</u>
\$41,760	\$55,650	1
\$47,760	\$63,600	2
\$53,700	\$71,550	3
\$59,640	\$79,500	4
\$64,440	\$85,900	5
\$69,240	\$92,250	6
\$73,980	\$98,600	7
\$78,780	\$104,950	8

**Participation and approval is subject to the availability of funds for the program.**

### PROCESS

- ⇒ Submit complete application
- ⇒ Receive pre-approval from BHP
- ⇒ Obtain estimates
- ⇒ Contractor Selection
- ⇒ Internal approvals
- ⇒ Loan Signing
- ⇒ Sign contract with contractor
- ⇒ Schedule with contractor

## ELIGIBLE REPAIRS

- Life and Safety Code Violations
- Roof, Gutters, Chimney, Soffit, Fascia
- Electrical
- Heating Systems
- Plumbing
- Water tank
- Air conditioning system, new installation and repair, (Must be medically related and verified through a third party professional)
- Other repairs deemed eligible by HUD

## REASONABLE ACCOMMODATIONS

- Ramps
- Grab Bars
- Door Widening
- Height Adjustment to Door Knobs/Faucets
- Assisted Technology Devices (i.e. flashing smoke detectors)
- Toilets

Assistance with reasonable accommodations is based on income qualifications which are based on HUD income limits to accommodate the applicant in their home. The above ADA accommodations are for owner occupants to make their homes more accommodating for disabilities.

## INELIGIBLE REPAIRS

- Room additions
- Luxury items
- Fixture upgrades
- Detached Garage
- Foundations
- Fences
- Fireplace cleanout
- Tree removal
- Cosmetic repairs
- Siding
- Windows
- Doors
- Painting
- Driveway
- New Gutter Guards
- Landscaping