



**CUYAHOGA COUNTY  
DEPARTMENT OF DEVELOPMENT**

2079 EAST 9TH STREET, 7TH FLOOR  
CLEVELAND, OH 44115  
PHONE: (216) 348-4066 — FAX (216) 348-4477

## Four Component (4COM) HOME REPAIR LOAN PROGRAM

### WHAT ITEMS QUALIFY?

#### ROOFING



#### HEATING and COOLING



#### PLUMBING



#### ELECTRICAL



### TERMS?

- 0 % interest deferred loan offered to home owners age 62 and over who meet income eligibility requirements.
- Other low interest rate loans determined by household size and income are offered to people under age 62 who meet income eligibility requirements.

### WHO QUALIFIES?

- Property must be owner occupied with current home owners insurance.
- Property Taxes must be current.
- Bankruptcies must be discharged and the home must not be in foreclosure.

### HOW TO APPLY?

Call (216) 348-4066 or go online to download the application at:  
<http://development.cuyahogacounty.us/en-US/4COM-HomeRepairLoan.aspx> .

Complete the application and mail it to the  
above address; Attn.: Rehab. Loan Officer.

**NOTE: LIST OF PARTICIPATING COMMUNITIES ON THE BACK**



## Eligible Communities

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

IF YOU LIVE IN ONE OF THE CITIES LISTED BELOW, PLEASE CALL  
THE CORRESPONDING NUMBER FOR HOUSING ASSISTANCE.

CLEVELAND	(216) 664-4133
CLEVELAND HTS.	(216) 291-4869
BRECKSVILLE	(440) 526-4351
EAST CLEVELAND	(216) 681-5020
EUCLID	(216) 289-4625
HUNTING VALLEY	(440) 247-6106
LAKWOOD	(216) 529-5906
PARMA	(216) 661-7371



## Cuyahoga County Department of Development

### Housing Enhancement Loan Program (HELP)

2018

#### Low-Interest Home Improvement Loans

*(See participating banks for an application.)*

- . Home improvement loans at 3 percentage points below normal bank rates.
- . Loan maturity of up to 5 years, 10 years for loans of more than \$12,500.
- . Bank fees are capped at \$175.
- . No limit on borrower's income.
- . Credit decisions are based on the bank's normal lending criteria.
- . Borrower's property taxes must be current.
- . Minimum loan amount \$3,000. Maximum loan amount \$200,000.
- . Single-family, two-family, and multi-family dwellings are eligible.
- . Includes both owner-occupied and investment dwellings.
- . Single and two-family dwellings must have a tax value of less than \$250,000.
- . There is no tax value limit on multi-family dwellings.
- . Loans may be used for alteration, repair, maintenance, or improvement.
- . Loans may also be used for code violation compliance and property upgrades.

Applications are available at any branch of these participating banks:

**Key Bank**

**Huntington Bank**

*This program is available county-wide except in the communities of: Bentleyville, Hunting Valley, and Chagrin Falls Township.*