



COME TOGETHER & THRIVE

Resources to assist residents June 2021

Tenant Support

Residents unable to pay rent due to financial hardship related to COVID-19 may be able to receive up to four months of rental assistance through CARES funding. These funds can be accessed locally through CHN Housing Partners. Rental assistance can be applied for online. CHN Housing Partners may be reached online at neorenthelp.org or by phone at **216-574-7100**.

Homeowner Support

The City of South Euclid partners with local HUD approved non-profit housing counseling agencies to assist homeowners with issues related to home repair; mortgage and property tax related foreclosure counseling; and emergency utility assistance.

Community Housing Solutions: 216-231-5815 Home repair grant program; senior and disabled accessibility retrofits; mortgage and tax foreclosure assistance and prevention; budgeting help; homebuyer counseling. Assistance with water and sewer bills.

CHN Housing Partners: 216-574-7100 Emergency rental and utility assistance; home repair grant programs; mortgage and property tax foreclosure counseling; budgeting help; down payment assistance; homebuyer counseling. Small dollar mortgage origination.

ESOP: 216-361-0718 Mortgage and property tax foreclosure counseling, senior accessibility repairs, and a senior zero- interest small dollar loan up to \$1,000, and a zero-interest senior loan program for delinquent property taxes of up to \$7,000.

Home Repair Resource Center: 216-381-6100 Mortgage and property tax foreclosure counseling; budgeting help; home repair classes; homebuyer counseling.

Cleveland Legal Aid Society: 216-687-1900 Free legal services for residents of modest means. Free advice and information for tenants.

One South Euclid: www.onesoutheuclid.org The City of South Euclid's non-profit community development corporation offers grants for home repair, neighborhood beautification, senior grass cutting and snowplowing, and small business assistance. Applications typically are accepted in February each year. Check website for details and updates.

Low Interest Home Repair Loan Programs

Heritage Home Program: This county sponsored program is administered by the Cleveland Restoration Society and provides low interest home repair funding for owners of older homes. In addition, free technical assistance is provided for all residents on updating and maintaining older homes. Loans are

serviced by Key Bank and First Federal of Lakewood. <https://www.heritagehomeprogram.org/what-we-do/loans/>. 216-426-3116.

HELP Loan: The County's Housing Enhancement Loan Program is a low interest home repair loan program serviced by local lenders including Key Bank and Huntington Bank.

<https://cuyahogacounty.us/development/residents/home-repair-and-remodeling/housing-enhancement-loan-program> 216-443-7260.

For more information on county-wide loan, grant, and other emergency assistance programs:

<https://www.heritagehomeprogram.org/alternative-programs/>

Hebrew Free Loan Association HFLA: Interest free loan of up to \$10,000 based on need. Repayment amount and term is based on income. Co-signer required. Can be used for any need including delinquent taxes, home repair, car repair, and utilities. Can apply online. For more information: <https://interestfree.org/>