

Eligible Accommodations

- Ramps
- Grab bars
- Door widening
- Level door knobs/faucets
- Assisted technology devices
- Toilets

If other accommodations are necessary in the home this grant maybe utilized as match to assist the home owner.

Assistance with the above eligible accommodations is based on income qualifications which are based on HUD income limits and medical statement (s) from a licensed physician indicating what needs are a necessity to accommodate the applicant in their home.

The above accommodations are for owner occupied homeowners and tenants, with their landlords' permission, to make their homes more accommodating for said disability. Participation is limited to owner-occupied households at or below 80% of area median income as established by the Department of Housing & Urban Development (HUD).



Building, Housing & Planning Department

200 West Erie Ave, 5th Floor
Lorain, OH 44052

Phone (440) 204-2020

Fax (440) 204-2080

www.cityoflorain.org

Residents will be able to meet with staff members and submit applications during the following times:

Tuesday-Friday

10:00a.m.-3:00p.m.

City of Lorain Building, Housing & Planning

Emergency Home Repair Program



*For City of Lorain Residents
Only.*

Availability is on a first come,
first served basis.

Emergency Home Repair

The Emergency Home Repair Program is for Owner Occupied Homeowners to make their homes decent, safe and sanitary.

Participation is limited to owner-occupied households at or below 80% of area median income as established by the Department of Housing & Urban Development (HUD).

Owner-occupied households must reside within the City of Lorain, and must have ownership of the property for at least 5 years upon applying for the program.

Residents who currently have a loan or have had a loan satisfied with the City of Lorain within the past 5 years will not be eligible to apply.

Households are limited to a (1) time participation only regarding this program.

Terms:

- Maximum loan amount is \$15,000 which is a five year loan for 5 years.
- Each year the owner-occupant(s) remains in the home reduces the loan by 20%.
- The deferred portion and any amount not paid of the 20% of the loan is payable if the owner-occupant sells, transfers, or rents home before the 5 year period has concluded.
- City of Lorain will subordinate on a case-by-case basis.

Effective June 1, 2019

- If a household income is at or below 60% AMI, 100% of the loan will be deferred and forgiven over 5 years.
- If a household income is above 60% AMI but at or below 80% AMI, 20% of the total loan will be payable over the 5 year loan term. 80% of the total loan is deferred and forgiven during the 5 year loan term.

2019 HUD Income Limits

(SUBJECT TO CHANGE EACH YEAR PER HUD GUIDELINES):

Per Household Income

<u>80%</u> <u>(Low Income)</u>	<u>Family</u> <u>Size</u>
\$41,300	1
\$47,200	2
\$53,100	3
\$58,950	4
\$63,700	5
\$68,400	6
\$73,100	7
\$77,850	8

Participation and Approval is subject to the availability of funds for the Home Rehabilitation Program.



Eligible Repairs

- Code Violations
- Structural Hazards: leaking roof, rotted or unsafe floors, ceilings, walls, stairs, etc.
- Electrical and other fire hazards
- Gas Lines
- Roof Repair/replacement, gutters
- Repair/Replacement of heating systems/ HVAC
- Repair of air conditioning systems (Must be medically related with doctor's notifications)
- Plumbing (includes, water tank and waterlines which may include branch lines and well pump repair or replacement) and sewer/septic repair

Ineligible Repairs

- Garages
- Fences
- Fireplaces unless posing a fire hazard
- Landscaping
- Additions