CITY OF ELYRIA
OFFICE OF COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
EMERGENCY HOME REPAIR
PROGRAM INFORMATION

Program Overview:

This program is made possible by the Federal Community Development Block Grant Program. A forgivable home repair loan of up to $20,000 is available per single family owner-occupied home to assist with specific home repairs or activities that eliminate conditions detrimental to the safety and health of the residents. If needed, the City may provide an additional contingency allowance of up to $500 for eligible unforeseen project costs. The contingency allowance is not part of the forgivable loan and is not subject to repayment.

Eligibility

Eligible activities or repairs include but are not limited to the following:

- Electrical and Plumbing Repairs
- Removal of architectural barriers for persons with disabilities
- Replacement of inoperable and/or unsafe hot water tanks and furnaces
- Roof Replacement

Ineligible activities consist of any unnecessary physical improvements, any repairs of a cosmetic nature, repairs to sheds, and repairs to garages or any structure not attached to the living unit.

Additional Program Requirements

Applicants who received assistance through this program within the previous five (5) years and still have an active City lien on the property are not eligible for additional assistance.

The program will not reimburse homeowners for work completed, labor performed, or materials purchased before the City approves the project.

The City will determine the scope of work necessary to correct the eligible emergency condition. If the cost of the approved repair exceeds the maximum assistance available through the program, the project may not be eligible for assistance.

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Revision Date: 07/23/2026

What Qualifies as an Emergency Repair?

An emergency repair is a repair needed to correct a condition that poses an immediate or serious threat to the health, safety, or basic habitability of the household.
Examples may include:

- Unsafe or failed electrical systems;
- Serious plumbing failures or lack of functioning water service;
- Inoperable or unsafe heating systems or hot water tanks;
- Roof failures that are causing active water intrusion or significant damage;
- Accessibility modifications needed to address a disability-related barrier; or
- Other conditions determined by the City to present a serious health or safety concern.

The program is not intended for general home improvement, routine maintenance, remodeling, or cosmetic repairs. Examples of ineligible work may include painting, flooring replacement for appearance, kitchen or bathroom upgrades, landscaping, or repairs to detached garages, sheds, or other structures not attached to the dwelling.

The City will inspect the property and determine whether the requested repair qualifies as an eligible emergency repair under the program.

Because funds are limited, completed applications must be accepted on a "first come, first served" basis.

In order to be considered for this forgivable home repair loan:

(1) The house must be a single-family dwelling located within the City of Elyria, Ohio.
(2) The applicant must own and occupy the home as their primary, permanent residence, and must provide proof of ownership, current homeowner's insurance, and paid property taxes. Applicants with Lease-Option agreements or Life Estates are not eligible to participate.

Homeowners must be at or below 80% of area median income. Income and assets will be verified before a home repair contract can be issued. The total household income is based on the number of people living in the home. See FY 2026 HUD Income Limits (subject to change).

Five-Year Loan Forgiveness and Repayment

The assistance provided through the Emergency Home Repair Program is a forgivable home repair loan. The loan is forgiven over a five-year period at a rate of 20% per year.

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If you continue to own and occupy the home as your primary residence, 20% of the original loan amount will be forgiven after each full year following project completion. After five (5) years, the loan will be fully forgiven and no repayment will be required.

If you sell or transfer the property before the end of the five-year period, you may be required to repay the unforgiven portion of the loan, as shown below.

When the Property Is Sold or Transferred	Amount of Original Loan Repaid
Before 1 full year	100%
After 1 full year	80%
After 2 full years	60%
After 3 full years	40%
After 4 full years	20%
After 5 full years	0% — Loan Fully Forgiven

Example: If you receive a $20,000 loan and sell the home after three full years, 60% of the loan will have been forgiven and the remaining 40%, or $8,000, would be subject to repayment.

If the property is inherited by a blood relative who is also eligible under the program guidelines, or is sold to a person who is eligible under the program guidelines, repayment may be deferred.

If the homeowner dies during the five-year period and the heir(s) sell the property, repayment will be determined using the same forgiveness schedule shown above.

Requests for subordination will be handled in accordance with the City of Elyria's Subordination Policy.

Pre-Construction Requirements

Before work can begin, the homeowner must provide safe and reasonable access to the areas where the inspection and repair work will take place.

The work area and access routes must be free of excessive debris, personal belongings, or other conditions that could prevent City staff or contractors from safely accessing and completing the approved work. This may include clearing pathways, stairs, utility areas, basements, attics, or other areas necessary to perform the repair.

If access to the work area is unsafe or obstructed, the homeowner may be required to correct the condition before the project can proceed.

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What Happens After You Apply

The following steps generally occur after the City receives your application:

1. Application Review
   The Office of Community Development will review your application and supporting documents to determine whether the application is complete and whether you appear to meet the program's basic ownership and income requirements.

2. Property Inspection
   If the application meets the initial requirements, our Project Manager will schedule a visit to your home to inspect the requested repair and determine whether it qualifies as an eligible emergency repair under the program.

   The Emergency Home Repair Program is intended to address the approved emergency condition. Participation in the program does not necessarily require the entire property to be brought into compliance with current building codes.

3. Scope of Work
   The Project Manager will determine the work necessary to correct the eligible emergency condition and prepare a scope of work and cost estimate for the homeowner's review.

4. Contractor Bidding and Selection
   The Project Manager will work with the homeowner to select qualified contractors from the City's contractor list to be invited to bid on the approved work. The Project Manager will prepare the project for bidding and solicit bids from the selected contractors. The contract will be awarded to the qualified contractor submitting the lowest responsive bid in accordance with program requirements.

5. Loan and Contract Documents
   After the contractor has been selected, the homeowner will sign the required forgivable home repair loan documents, agreements, and other program documents.

6. Authorization to Begin Work
   The City will issue the required purchase order and authorization for the contractor to begin work.

7. Repair and Final Inspection
   The contractor will complete the approved work. The Project Manager will inspect the completed repair to verify that the authorized work has been satisfactorily completed before final payment is approved**.**

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Contractor Requirements
Repairs may only be completed by contractors who are licensed and registered as required by the Elyria Building Department. See the Application Checklist for requirements.

Before You Submit Your Application

Please make sure that:

- All questions on the application are answered.
- The application is signed where required.
- A separate Authorization for Release of Information is completed and signed by each adult household member who has income.
- Copies of all required supporting documents are included.

Applications are accepted on an ongoing basis as long as program funds are available.
Please submit copies of requested documents. Documents submitted with the application will not be returned.

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FY 2026 Income Limits Summary

FY 2026 Income Limit Area	Median Family Income	FY 2026 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Cleveland, OH HUD Metro FMR Area	$105,000	Very Low (50%) Income Limits ($)	36,750	42,000	47,250	**52,500**	56,700	60,900	65,100	69,300
		Extremely Low Income Limits ($)*	22,050	25,200	28,350	**33,000**	38,680	44,360	50,040	55,720
		Low (80%) Income Limits ($)	58,800	67,200	75,600	**84,000**	90,750	97,450	104,200	110,900

NOTE: Lorain County is part of the **Cleveland, OH HUD Metro FMR Area**, so all information presented here applies to all of the Cleveland, OH HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Cleveland, OH HUD Metro FMR Area.**

The **Cleveland, OH HUD Metro FMR Area** contains the following areas: Cuyahoga County, OH; Geauga County, OH; Lake County, OH; Lorain County, OH; Medina County, OH.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

For last year's Median Family Income and Income Limits, please see here:

FY2025 Median Family Income and Income Limits for Cleveland, OH HUD Metro FMR Area

CITY OF ELYRIA
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EMERGENCY HOME REPAIR APPLICATION

APPLICATION CHECKLIST

Review each item below and submit all documents that apply to your household. Initial next to each required item to confirm that the document has been included with your application. If an item does not apply to your household, write "N/A."

Applications missing required information or documentation will be considered incomplete and may not be processed for assistance.

REQUIRED FROM ALL APPLICANTS

_____ Completed Application — All questions answered and application signed.

_____ CDBG Program Information – Initial that you have received the CDBG Program Information sheet.

_____ Household Members — List all persons living in the home, including all household members age 18 and older.

_____ Photo Identification — Copy of a valid photo ID for each adult household member.

_____ Authorization for Release of Information — Completed and signed by each adult household member who has income.

_____ Homeowner's Insurance — Copy of the current Declaration Page showing active coverage.

_____ Proof of Ownership — Copy of the recorded deed. *Deeds may be obtained from the Lorain County Recorder.*

_____Federal Income Tax Return — Most recent Federal Income Tax Return and applicable W-2 forms for each adult household member required to file.

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_____ Bank Statements — Most recent six (6) months of statements for all checking and savings accounts held by household members age 18 and older. Please identify and explain deposits that are not from a regular source of income.

_____ Assets — List all household assets. The City will determine which reported assets and income from assets must be included when calculating household income in accordance with applicable HUD requirements

INCOME DOCUMENTATION

Provide the documentation below for each household member age 18 or older, as applicable.

_____ Employment/Wages — Most recent six (6) months of pay stubs or wage statements.

_____ Self-Employment — Complete Federal Income Tax Returns, including applicable schedules, for the three (3) most recent tax years filed.

_____ Social Security or Disability — Current annual Social Security and/or disability benefit statement.

_____Pension/Retirement Income — Most recent Form 1099-R or other current pension/retirement benefit statement.

_____ Unemployment Compensation — Four (4) most recent benefit statements.

_____ Child Support or Alimony — Court order or other documentation showing the amount received, if applicable.

_____ Public Assistance — Current documentation of welfare or other public assistance received, if applicable.

_____No Income — If an adult household member has no income, provide a signed statement indicating that the household member currently receives no income.

_____ Full-Time Students Age 18 or Older — Provide documentation of current full-time student status.

EQUAL HOUSING OPPORTUNITY

The City of Elyria administers all programs without regard to race, color, religion, sex, national origin, familial status or disability.

PROPERTY AND MORTGAGE DOCUMENTATION

If you have a mortgage:

_____ Provide the most recent mortgage statement showing the mortgage is current.

If you do not have a mortgage:
_____ Provide documentation showing the mortgage has been satisfied/paid in full, if applicable.
Recorded mortgage satisfaction documents may be obtained from the Lorain County Recorder.

_____ Property Taxes — Provide documentation showing property taxes are current.
Property tax information may be obtained from the Lorain County Auditor.

IF APPLICABLE

_____ Foreclosure — Indicate on the application whether the property is currently in foreclosure.

_____ Bankruptcy — Indicate whether you have filed bankruptcy as requested on the application. If applicable, provide documentation showing the bankruptcy has been discharged/released as required by the program.

_____ Ownership Changes — Provide a Divorce Decree, Death Certificate, or other documentation when necessary to verify current ownership of the property.

Additional documentation may be requested when necessary to determine program eligibility.

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EMERGENCY HOME REPAIR APPLICATION

Submission of an application does not guarantee funding or assistance.

A. Personal Information

Applicant - Head of Household

Name

_____

(Last) (First) (MI)

Date of Birth (MM/DD/YYYY)_____

Home Address _____, Elyria, OH 44035

Home Phone _____

Cell Phone _____

Email Address _____

Employer

_____

Co - Applicant

Name

_____

(Last) (First) (MI)

Date of Birth (MM/DD/YYYY)_____

Employer

_____

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Cell Phone _____

Note: List all other persons who live in the home, regardless of whether they have income

Name (first/last)	**Date of Birth**	**Relationship**
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please continue on back if additional space is needed.

1. Have you declared bankruptcy in the past seven (7) years?_____
2. If yes, has it been released?_____

If yes, proof of discharge is required in order to be eligible for funding.

3. Have you received prior assistance?_____

4. If yes, please indicate:

Date:	**Program:**	**Amount:**

5. Does a City lien remain? _____

B. Anticipated Annual Income

Household Member:	**Employer/Source:**	**Gross Monthly:**

Income Documentation

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Please provide documentation for all sources of household income listed above.
For wages or employment income, provide the most recent six (6) months of pay stubs or other acceptable wage statements.

For other sources of income, provide the most recent available documentation, as applicable, such as:

- Social Security or SSI benefit statements;
- Disability benefit statements;
- Pension or retirement benefit statements;
- Unemployment compensation statements; or
- Documentation of any other income received by a household member.

The City will verify household income using the documentation provided and may request additional information when necessary to determine program eligibility. Income documentation and verification records will be maintained as part of the applicant's program file.

Self-Employment: Household members who are self-employed must provide complete federal income tax returns, including all applicable schedules and supporting forms, for the three (3) most recent tax years filed. Additional current business or income documentation may be requested when necessary to determine annual income.

1. Banking Accounts: List the following information regarding accounts you may have at banks, savings and loans, or credit unions. Provide us with copies of the last six (6) official monthly statements for each bank and/or securities account.

Name of Account Holder	**Bank Name**	**Type of account** (Checking, Savings, CD, Other)	**Current Balance ($)**

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2. Investments / Securities
List any financial investments owned by any household member:
☐ None

If yes, complete below:

Type (Stocks, Bonds, Mutual Funds, etc.)	**Company/Institution**	**Estimated Value ($)**

3. Other Assets
List any other assets owned by a household member. ☐ None

Examples include: rental property, land (not primary residence), life insurance with cash value, retirement accounts, or other items of value. If you are unsure whether something should be listed, please include it. The City will determine whether the asset must be counted under HUD program requirements**.**

Asset Type	Description	Estimated Value ($)

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NOTE:

All income and asset information reported in this section is subject to the Applicant Certification at the end of the application.

Assets will be evaluated in accordance with HUD guidelines. Certain assets may be excluded based on program rules.

C. Housing Information

1. Do you own your own home? _____ (Include copy of deed)

2. Are your property taxes current? _____ (Include copy of auditor's sheet)

3. Do you have homeowner's insurance? _____ (Include declaration page)

4. If you have a mortgage, are you current?_____ (Include mortgage statement)

5. Do you have any liens against your property? _____

If yes, please explain.

_____

_____

_____

Please identify the repair you are requesting and explain why you believe it is an emergency.

_____

_____

_____

D. Racial Information: (required information per HUD) This information is requested for federal reporting purposes only and will not affect eligibility.

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Ethnicity: Check One			
Applicant		**Co-Applicant**	
	Hispanic/Latino		Hispanic/Latino
	Non-Hispanic/Non-Latino		Non-Hispanic/Non-Latino

Race: Check all that apply			
Applicant		**Co-Applicant**	
	White		White
	Black/African American		Black/African American
	Asian		Asian
	American Indian or Alaska Native		American Indian or Alaska Native
	Native Hawaiian/Pacific Islander		Native Hawaiian/Pacific Islander

Applicant Certification

I certify that all information provided in this application, including information regarding household composition, income, assets, and all supporting documentation, is true, complete, and accurate to the best of my knowledge. I understand that the City of Elyria may verify information provided in connection with this application and may request additional documentation as necessary to determine eligibility. I understand that providing false, incomplete, or misleading information may result in denial of assistance, repayment of funds, or other action as permitted by law.

I agree to maintain the property in a safe, sound, and habitable condition throughout the application and repair process.

Signature of Applicant_____
Date_____

Signature of Co-Applicant_____
Date_____

Please return your completed application to the: City of Elyria Office of Community Development, 131 Court Street, Suite 302, Elyria, OH 44035 or email to aedwards@cityofelyria.org.

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AUTHORIZATION FOR RELEASE OF INFORMATION

Please sign below for each adult household member who has income. Please print, sign and date on the back of this form for additional signatures, if needed.

This document is for authorization to release information regarding your City of Elyria Emergency Home Repair Application for the purpose of verifying information supplied in your application and for reports to the Department of Housing and Urban Development (HUD)

I hereby grant permission to the City of Elyria to verify information provided in this application and to release to its authorized representatives and to HUD the attached information (all information pertaining to the application and all related documents).

I understand the purpose of this authorization and consent to the verification and disclosure of information as described above.

The information provided is for confidential use in determining your eligibility for the Emergency Home Repair Program.

_____
Printed Name

_____ _____
Applicant Signature Date

_____
Printed Name

_____ _____
Co-Applicant Signature Date

_____
Printed Name

_____ _____
Co-Applicant Signature Date

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