

PART ONE

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City Assistance Programs

Since 1977, the Division of Community Development has dedicated its services to protecting, preserving and improving Lakewood neighborhoods.

Through a variety of programs, we help residents and businesses maintain property values and improve the appearance of Lakewood.

It's our way of making us all proud to be a part of the community.

We believe in Lakewood. It's a great place to live and work - and our goal is to keep it that way.

See if you qualify for any of our community improvement programs. Each has certain requirements and all relevant federal guidelines and income requirements pertain.

OPERATION PAINTBRUSH PROGRAM

Provides income eligible homeowners with free paint and labor for the outside of their homes.

5% RENTAL RESTORATION LOANS

Owners with income eligible tenants in their one (1) to three (3) unit rental properties may qualify for property improvement assistance.

THE LAKEWOOD FIRST TIME HOMEBUYER HOME PROGRAM

Provides one of the best mortgage financing packages available to qualified Lakewood residents.

3% OWNER OCCUPIED HOME IMPROVEMENT LOANS

Gives homeowners economical, low interest loans to improve and renovate their homes.

HOME IMPROVEMENT GRANT

Gives income eligible Lakewood homeowners a rebate up to \$3,000 to offset the cost of qualified exterior home improvements.

IMPROVEMENT TARGET AREA GRANTS

Awards homeowners in targeted areas, rebates up to \$3,000 for improving their home and being free from exterior code violations.

HOME ENHANCEMENT LOAN PROGRAM (H.E.L.P.)

This linked deposit County program enables homeowners to borrow money to repair or remodel their homes or rental properties at interest rates three (3) percentage points below a bank's market interest rate for home improvements.

HERITAGE HOME LOAN PROGRAM (H.H.L.P.)

This County program allows owners of older historic homes to maintain, repair, and improve their property with an interest rate of three (3) point five (5) percent. This rate is made possible by the county treasurer's linked deposit program and Key Bank.

DEFERRED HOME IMPROVEMENT LOANS

Lakewood residents over the age of sixty-five (65) can receive a 0% home improvement loan to fix up their homes without making payments. Included is grant assistance up to \$3,000 to offset the cost of qualified exterior home improvements.

City Assistance Programs, continued

Homeowner's Tax Abatement Program

The City of Lakewood was the first municipality in the State of Ohio to enact legislation allowing a homeowner to qualify for tax abatement for any improvement that would increase the assessed value of his property. This, we feel, will help encourage property owners to rehabilitate and maintain their properties.

The Homeowners Tax Abatement Plan, which is monitored by the Building Department, allows a homeowner to qualify for a five (5) year tax abatement for any increase in property value the improvement may cause to the assessed value. In order to be eligible a homeowner must spend \$2,500 on the repairs or improvements to the property. All properties in the City of Lakewood that are one (1) and two (2) family units are eligible for this program.

As a part of the authorizing legislation for this program a Housing Council consisting of seven (7) members were appointed to oversee this program. In addition, City Council designated a Housing officer to conduct the required annual inspections of properties that receive a tax exemption. If the inspection, which shall be limited to the area of improvement, indicates non-compliance with the housing code of the City of Lakewood, the Housing officer shall notify the exemption holder of the findings and allow the exemption holder a ninety (90) day period to correct the violations. If the exemption holder does not correct said violations within the time period specified above, the Housing officer shall revoke the exemption. The exemption holder would then have the right to appeal the Housing officer's ruling to the Housing Council.

Applications for the Tax Abatement Plan are automatically mailed out to the owner of the property after a permit has been recorded with the Building Department. The owner then returns the application when the improvement has been completed.

City Assistance Programs, continued

Home Inspection Service

In addition to conducting inspections for permit related home improvements, the Housing Division of the Building Department also offers a homeowner inspection service which is normally requested when a home is sold. This service will provide any homeowner, who requests in writing, a complete home inspection to identify code violations which may exist in a particular dwelling. A fee is assessed for every inspection made. Inspections requested by persons other than the property owner cannot be authorized unless written permission for the inspection is submitted by the owner.

Application for this inspection can be obtained at the Building Department office at City Hall, Monday through Friday during business hours (8:00 a.m. - 12:00 noon and 1:00 p.m. -5:00 p.m.) Application information shall include (1) address of the property to inspect; (2) owner of the property and their address; (3) name of buyer; (4) buyer's mailing address; (5) name and address of real estate agent, and (6) the party to contact for necessary arrangements to inspect the property.

The inspection of the home will include the exterior property areas, all appurtenant structures such as garages, the exterior condition of painting, roof, siding, porches, railings, foundation and all items mentioned earlier in the Guidebook under subsection "Exterior Check List."

The interior will also be inspected for safety and minimum maintenance standards. All heating, electrical and plumbing equipment will also be visually inspected. (See "Interior Check List" for all items which will be inspected.)

If any code violations exist, the property owner will be so notified and a copy sent to the party requesting the inspection. All inspections made by the Housing Department are enforceable inspections and a specified time to comply will be so indicated.

If the buyer of the property wishes to assume the known violations, he may do so by signing an affidavit in the office of the Building Department. Affidavit forms are provided.

Homeowners are permitted to perform any and all home improvements in his/her own dwelling, provided the required permits are obtained for all work except decorating and minor repairs. All work requiring a permit is subject to inspection by the Building Department to insure compliance with codes, which have been established for your safety and protection.