



Housing Accessibility and Rehabilitation Grant Program Application

Frequently Asked Questions (FAQ)

Q: Where does the money for the Housing Accessibility and Rehabilitation Grant Program come from?

A: It is provided by the City of Euclid's annual allocation of Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development (HUD).

Q: Who is eligible for this grant program?

A: Homeowners who own and live in their home in the City of Euclid for a minimum of one (1) year, who meet HUD income guidelines per household size, and who are current on their mortgage, property taxes, or both.

Q: I assumed violations on the home that I purchased? Are assumed violations eligible for this program?

A: No. Assumed violations on a home that you purchased are not eligible for this grant.

Q: I ordered a Point-of-Sale Inspection on my home, as I'm about to list it for sale. There are violations on the home. May I use this grant program to address those violations?

A: No. Violations listed on a Point-of-Sale Inspection are not eligible for this grant.

Q: My roof was damaged in a storm. Can I apply to this grant program to have the roof repaired or replaced?

A: No. Items which may be subject to an insurance claim by way of your homeowner's insurance are not eligible for grant funding.

Q: I am past due with my mortgage and/or property taxes. Do I qualify for this grant program?

A: No. If you are past due on your mortgage and/or property taxes, you do not qualify for the program regardless of income level. Especially if you are in foreclosure through your lender or in tax foreclosure.

Q: I have a mortgage modification through my lender, or I'm on a payment plan with the Cuyahoga County Treasurer. Do I qualify?

A: In this situation, we ask you to contact the Division of Community Development for next steps in the case of a mortgage modification or a payment plan for your property taxes.

Q: My spouse and I both earn income, and our adult children live in the home, and also earn income. Whose income is considered for the grant program?

A: All income of all income earners is counted to the total income of the household.

Q: Is all income counted from all income earners in the household? Even if they do not contribute to household expenses?

A: Yes. Even if some income earners in your household do not contribute to the household, it is still counted to determine income eligibility.

Q: Why are Witness Signatures required on the application? Who qualifies as a Witness?

A: Witness signatures are required to verify that you had a qualifying witness confirm the completeness of your application. A qualifying witness can be anybody who is 18 years of age or older; it can be a family member, friend, neighbor, or colleague. City of Euclid employees are not allowed to witness the application.

Q: If I am fully eligible for this program, and the requested work is approved. Will I be awarded the full \$7,500.00 with me being responsible for expenses above \$7,500.00?

A: No. The award is a matching grant, where the City of Euclid provides a grant of up to 75% of the costs of the project, with 25% required by the homeowner. If your project costs \$5,000.00, the City would grant you \$3,750.00 (75%), and you would be responsible for \$1,250.00 (25%).

Q: What financial means can I use to cover the remaining 25% match?

A: You may use a private loan from a local financial institution, discretionary income, or a Low-Interest Home Improvement Loan from the Euclid Development Corporation (EDCOR).

Q: My project costs \$12,000.00. How much would my grant award be, assuming full eligibility?

A: Your grant would be \$7,500.00, and you are responsible for the remaining \$4,500.00 by way of out-of-pocket or a loan.

Q: How is my grant award determined?

A: You will be required to submit three competitive quotes from qualified contractors to do the work. Contractors must be licensed, insured, bonded, and registered with the City of Euclid Department of Building and Housing. We will base the award based on the best quote of the contractors you select.

Q: My award is based on one of the contractor's quotes, am I required to use *that* contractor?

A: You may use whichever contractor you prefer. If one of the quotes is \$3,000.00, the award from the City would be 75% (\$2,250.00) and you'd be responsible for 25% (\$750.00). If you use a higher-priced contractor, you'd still be awarded \$3,000.00, and you'd be responsible for both the \$750.00 and the additional costs.

Q: Why is my award based on the "best" quote?

A: Local, State, and Federal Procurement Law requires the City of Euclid to award the best quote, and the best quote will be determined through Community Development staff review.

Q: How should I obtain quotes when reaching out to contractors?

A: We ask you to provide quotes with an apples-to-apples comparison of project scope, so Community Development staff can make an informed decision with the award determination.

Q: I had to delay my pre-approved project. It's been more than six months, and Community Development is requiring me to reapply. Why did my original application expire?

A: The grant is provided by HUD. If an application for assistance is six months old or more, we are required by HUD to ask applicants to reapply as household incomes and sizes can change within six months, which affects eligibility.

Q: Can I apply for future grants during each future grant cycle?

A: No. Successful applicants may only receive one grant award every five years during the lifetime of the program.

Q: Why are eligibility requirements so strict?

A: Eligibility requirements are established by the CDBG Program's Guidelines, Rules, and Regulations per HUD, and are federal law. We must also adhere to State and Local laws when managing government grants.