

Lake County Home Improvement Program (Lake CHIP)



Lake County Federal Grants Office
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COMMISSIONERS
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Mission Statement

A program designed to maintain and improve the value of your home and your neighborhood. The Lake County Commissioner’s, through their Lake County Federal Grants Office, offer 0%, deferred forgivable loans to Lake County residents who need to make repairs to their homes but do not have the funds to do so. (Housing units in the City of Mentor and Waite Hill are not eligible for this program). City of Mentor residents should contact the City directly at (440) 255-1100.

The Federal Grants Office Staff will work with you throughout the application process. If you take pride in your home and pride in living in Lake County, we want to work with you.

Eligibility Requirements

1. You must own and reside for at least 2 yrs, in the home to which the proposed improvements are to be made.
2. Your gross household income cannot exceed current income requirements. (see table to the right)

Income Guidelines	
Household size	Maximum Household Income
1	\$34,800
2	\$39,750
3	\$44,750
4	\$49,700
5	\$53,700
6	\$57,650
7	\$61,650
8	\$65,600

Eligible Improvements

This program may be used to eliminate any potential housing safety violations and for general property improvements only as follows:

- Roofs, gutters and downspouts
- Furnaces and hot water heaters
- Upgrading of electrical systems
- Plumbing
- Handicap Accessible Ramps

The First Step In Getting A 0%, forgivable, deferred Loan

Contact us at (440) 350-2338 and leave your name and address for an application And program guidelines to be mailed to you. You will need to supply the following information when submitting your application:

1. If you're employed, a recent paycheck stub.
2. Last year’s W-2’s and federal tax return with all attachments, if filed.
3. If you're retired, current written monthly allowance verification. This can be obtained by calling Social Security Toll free at 1-800-772-1213.
4. If you receive other pensions, written verification of monthly allowance.
5. Verification of interest and dividends received from savings accounts, stocks, bonds, etc.
6. Verification of the outstanding principal balance and monthly payments of any mortgages on the property.
7. Outstanding liabilities (credit cards, car loans, credit union, etc.) including monthly payments.
8. Month and year your home was purchased and purchase price.
9. Market value of your home as listed on most recent tax appraisal.
10. Birthdate and Social Security number of spouse, if applicable.
11. Copies of recent utility bills (water, electric, gas).

Next Step

A mandatory inspection and evaluation of your property is completed by one of our Project Specialists to verify the work to be completed. This review is confidential and is not shared with any other city departments or divisions. Bid specifications will then be completed by the Federal Grants Office.

The Federal Grants Office has a list of highly qualified contractors that are used for all projects.

Any Questions?

Just call us at (440) 350-2338. We'll be happy to answer any questions and schedule an appointment to help you fill out an application.