

Black and Latinx Community Reinvestment Fund Home Repair Program in Cuyahoga County



What Established the Black and Latinx Community Reinvestment Fund?

The Fair Housing Center, National Fair Housing Alliance, and 19 other fair housing organizations throughout the country, reached a landmark settlement with Fannie Mae to resolve a lawsuit alleging that Fannie Mae treated foreclosed homes in Black and Latinx communities unfavorably, harming those communities. The Fair Housing Center and its partners alleged that Fannie Mae maintained and marketed its foreclosed homes in predominantly white neighborhoods while allowing similar homes in Black and Latinx communities to fall into disrepair and that this differential treatment exacerbated the damage caused by the 2008 mortgage crisis and impeded recovery from the crisis in Black and Latinx neighborhoods.

The Federal Fair Housing Act requires banks and servicers to maintain and sell properties they own without regard to the race or national origin of residents living in the area in which the property is located. Differential treatment of neighborhoods damages those neighborhoods, prevents neighborhood stabilization and economic recovery. The settlement will help rebuild and strengthen communities of color in 39 metropolitan areas including Greater Cleveland.

How will the funds be reinvested in the community?

The Fair Housing Center received \$755,000 for reinvestment in Black and Latinx communities within Cuyahoga County and, after gathering significant community input through surveys and listening sessions, determined that the funds will be utilized for home repairs and accessibility improvements within Black and Latinx communities. The Fair Housing Center has selected Home Repair Resource Center (HRRC) to serve as its community partner to administer this program.

Where can I find out if I'm eligible?

Owner-occupants of 1- to 3-unit residential properties located in an eligible area (See Appendix: Eligibility Area Map and Census Tract List) may apply to receive assistance. The Fair Housing Center has selected the Home Repair Resource Center as its community partner to receive and screen applications for assistance according to mutually agreed-upon parameters informed by their decades of experience doing similar work and deep community knowledge.

Program Overview

The Black & Latinx Community Reinvestment Fund's Home Repair Program (the "Program") is intended to address the housing, health, and safety needs of homeowners in predominantly Black and Latinx communities, so that residents can maintain a safe, decent, accessible, and affordable place to live. The Program provides funding for home repairs and necessary accessibility improvements of up to \$10,000.00, per homeowner, per structure to eligible homeowner occupants of 1- to 3-unit owner-occupied dwellings. (Co-owners are considered the same "owner". Properties assisted by this program and then sold are ineligible for additional assistance through this program.) Applicants who receive assistance will be required to contribute to the cost of the project based on the following sliding scale:

- At/below 100% of poverty – No contribution required
- 101-200% of poverty – 2.5% of total project costs required
- 201-300% of poverty – 5% of total project costs required
- Between 301 and 400% of poverty – 10% of total project costs required

If an owner requests and wishes to pursue work on a project in excess of the amount available through the program, plus their required contribution, they may contribute more of their own funds or independently secure additional assistance. All such funds payable by the applicant must be provided to HRRC prior to the commencement of work.

Eligibility will be verified by HRRC, and eligible repairs will receive project management and work completed by licensed, insured, and bonded contractors. Eligible repairs are restricted to those necessary for improving the health, safety, accessibility and well-being of the household.

HRRC administers a number of other home repair programs for which applicants may also apply. If the funds needed to complete the approved repairs/modifications to their home exceeds the amount available under this program, the applicant may receive funds from other programs as well to obtain the needed assistance. HRRC will permit layering the funds provided it does not unduly delay project completion. This determination shall be HRRC's to make. The applicant match specified above applies to this program and may not come from another HRRC-administered home repair program. Please note that other programs may have their own/additional applicant contribution requirements.

The Program has limited funding, and thus not all eligible applicants will be guaranteed to receive funding for home repairs or accessibility improvements. HRRC will collect all submitted applications and assess their eligibility. Applications that meet eligibility requirements will be scheduled for inspection. Upon inspection the HRRC will determine prioritization for the actual repair schedule based on various factors, including:

1. Need for Emergency Repairs
 - Emergency Repairs: applications for emergency repairs to make the home safe and prevent further damage (e.g., leaking roof or non-functioning furnace) will be given priority over all other applications. If there are more emergency repair applications

received than money available, preference will be given based upon when HRRC receives properly completed applications, and the need for the repair at the time of application.

2. Violations
 - During the property assessment, HRRC will review whether the property has active violations. If so, these will be prioritized over other repair requests made by the applicant.
3. Accessibility Improvements
 - Physical modifications or property improvements necessary due to a disability that impact residents' ability to fully use and enjoy their homes.

Eligibility Requirements to Receive Funding

To qualify, one must:

- Be the owner occupant of a property located within an eligible area (See Appendix: Eligibility Area Map and Census Tract List) within Cuyahoga County.
- Be current on your mortgage, property taxes, or be current on an approved payment plan for any delinquent taxes for a minimum of the three prior months.
- Have a home in sound structural condition for the requested work to be performed.
- Income-qualify. Eligible applicant households may make up to 400% percent of the prevailing federal poverty limit.

What Repairs are Eligible?

Eligible repairs are restricted to those necessary for improving the health, safety, accessibility and well-being of the household.** Specifically, all eligible repairs will fall into one of the following categories:

Repair Categories

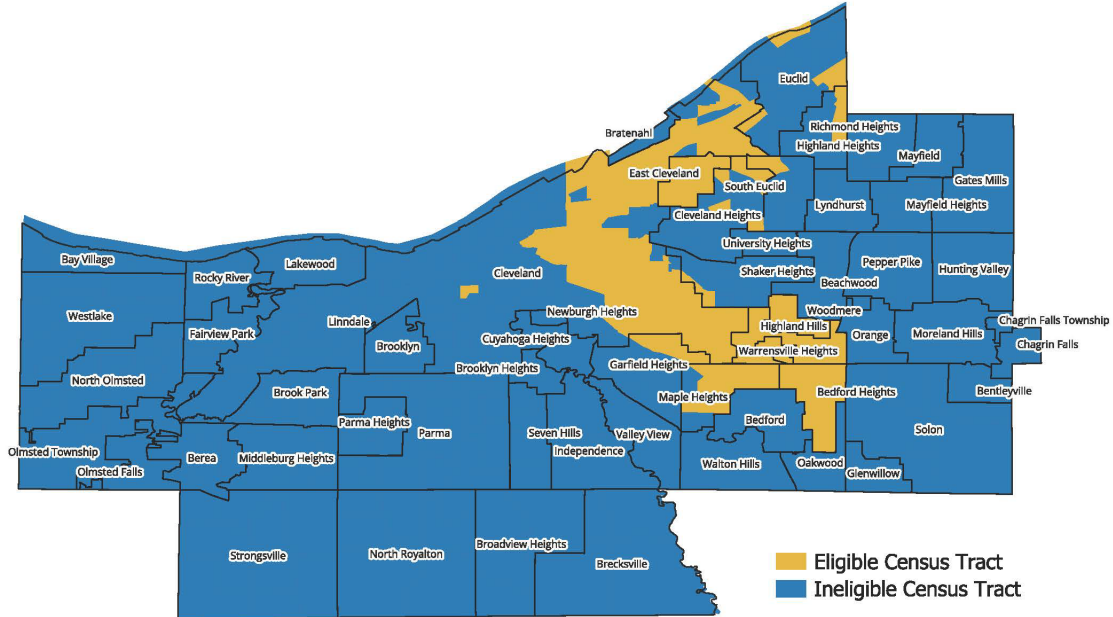
Roofing	HVAC	Plumbing	Foundation	Accessibility Modifications	Electrical
Drywall/Painting	General Carpentry	Gutters/Downspouts	Garage Repair/Rebuild	Siding	Flooring

Please note that Home Repair Resource Center will make the final determination as to which repairs will be performed, consistent with parameters agreed upon by HRRC and FHC.

** Any work performed prior to approval for Program assistance will not be eligible for reimbursement. Aesthetic improvements are not eligible for funding under the Program.

Appendix: Eligibility Area Map and Census Tract List

Black & Latinx Community Reinvestment Fund - Home Repair and Home Modification Assistance Program Eligibility Map



Data: ACS 5 Year Estimates 2017-2021. Calculations by The Fair Housing Center for Rights & Research.

To confirm whether your residence is located within an Eligible Census Tract appearing in yellow on this map, go to <https://geomap.ffiec.gov/ffiecgeomap/> and enter your address in the address bar at the top of the screen. You should see the map below the address box update to show your neighborhood and a red dot where your home is located. On the left side of the screen, you'll see a small table which includes a row labeled "Tract Code"; this is the number of the Census Tract where your home is located. If your Census Tract appears on the list below as it appears on the website, your home is located in an Eligible Area. If not, your home is not located in an Eligible Area and you are ineligible to receive assistance through the Black & Latinx Community Reinvestment Fund. HRRC will verify eligibility for all applications before funding is approved.

Eligible Census Tract List

1029.00	1178.00	1215.00	1711.03
1087.01	1179.00	1217.00	1711.04
1093.01	1181.01	1218.00	1712.04
1097.01	1182.00	1219.00	1801.04
1098.01	1183.01	1221.00	1834.02
1112.02	1186.02	1222.00	1836.03
1114.01	1194.02	1223.00	1851.01
1117.00	1195.02	1261.00	1852.01
1121.00	1196.00	1275.01	1881.03
1122.00	1197.01	1331.03	1881.06
1123.01	1197.02	1331.04	1881.07
1145.01	1198.00	1401.00	1956.00
1146.00	1199.00	1403.01	1962.00
1148.00	1202.00	1407.01	1970.00
1163.00	1204.00	1501.00	1972.00
1164.00	1205.00	1503.00	1982.00
1165.00	1206.00	1504.00	1983.00
1166.00	1207.01	1512.00	1984.00
1167.00	1207.02	1513.00	1985.00
1168.00	1208.01	1515.00	1986.00
1171.02	1208.02	1516.00	1987.00
1172.03	1211.00	1517.00	1988.00
1173.00	1212.00	1518.00	1990.00
1174.00	1213.00	1522.01	1991.00
1175.00	1214.01	1527.01	1992.00
1176.00	1214.03	1711.02	1993.00