



**Fair Housing Center
for Rights & Research**



FOR IMMEDIATE RELEASE

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Fair Housing Center for Rights & Research and Home Repair Resource Center Launch the Black & Latinx Community Reinvestment Fund Home Repair Program in Cuyahoga County

The Program aims to address the housing, health, and safety needs of homeowners in predominantly Black and Latinx communities within the County.

Cleveland, OH – Today, the Fair Housing Center for Rights & Research (FHCR), in partnership with the Home Repair Resource Center (HRR), announces the launch of the Black & Latinx Community Reinvestment Fund Home Repair Program (the “Program”). The Program is intended to address the housing, health, and safety needs of homeowners in predominantly Black and Latinx communities. The Program will provide funding for home repairs and necessary accessibility improvements of up to \$10,000, per property to eligible owner occupants of 1- to 3-unit dwellings. Over 65 area homeowners are expected to receive critical home repairs and/or accessibility improvements through the Program.

To qualify for the Program, one must:

- Be the owner occupant of a 1- to 3-unit dwelling in an Eligible Census Tract in Cuyahoga County.
- Be current on one’s 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% of the prevailing federal poverty limit. [2024 poverty limits by household size and percent of poverty are available online.](#)

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:

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

Residents can [view a map of eligible locations](#) and confirm their home is located in an Eligible Census Tract by visiting <https://geomap.ffiec.gov/ffiecgeomap>, entering their address in the address box, confirming a red dot appears on an updated map where the home is located, and locating the number in the table for the “Tract Code” row; this is the home’s Census Tract number. If the Census Tract number appears on the Program’s [Eligible Census Tract List](#), the home is located in an Eligible Area. Homes not located in an Eligible Area are ineligible to receive assistance through the Program. HRR will verify eligibility for all applications before funding is approved. For a Program overview, including eligibility,

[click here](#). Eligible households may read more and [download an application on HRRC's Financial Assistance Programs webpage](#).

“The Fair Housing Center is proud that its work and resulting settlement are bringing such meaningful financial reinvestment to Black & Latinx communities in Cuyahoga County harmed by discriminatory marketing and maintenance by financial institutions holding foreclosed properties. We hope that continued efforts on other pending cases yield further community relief,” said Carrie Pleasants, Executive Director of The Fair Housing Center.

On the significance of this program, Home Repair Resource Center Executive Director, Keesha Allen, stated “The Black and Latinx Reinvestment Fund is a resource that fills a gap so many homeowners need to close to keep their home in good repair. Homeowners in these communities have faced decades of housing discrimination and we’re happy to have a resource that supports their need for vital home repairs that protect one of their most important assets – their home and provides them with opportunity to provide generational wealth for their families. We see this as a game changer and hope the program spurs further reinvestment within our community.”

Funding for the Program was received through a [landmark settlement agreement 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, National Fair Housing Alliance, and 19 other fair housing organizations throughout the country 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 equally 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 communities, preventing neighborhood stabilization and economic recovery. The settlement aims to help rebuild and strengthen communities of color in 39 metropolitan areas, including Greater Cleveland.

As a result of this settlement, 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 is delighted to partner with the Home Repair Resource Center to administer the Program.

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Fair Housing Center for Rights & Research is a 501(c)(3) nonprofit organization established in 1983 whose mission is to protect and expand fair housing rights, eliminate housing discrimination, and promote integrated communities.

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