



City of Lakewood  
**Loan Approval Board**

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AGENDA  
LOAN APPROVAL BOARD MEETING  
CITY OF LAKEWOOD  
12650 DETROIT AVENUE  
PLANNING CONFERENCE ROOM  
NOVEMBER 12, 2025  
8:00 A.M.

1. ROLL CALL
2. APPROVE MINUTES OF THE OCTOBER 8, 2025 MEETING
3. FINANCIAL REVIEW
4. EXECUTIVE SESSION  
In accordance with Ohio Revised Code Section 121.22(g)(5), move the meeting into Executive Session as the Board will consider confidential information regarding loan applications that are prohibited from being made public under Federal and State and Laws.
5. LOW INTEREST LOAN PROGRAM (LIL)
  - a. NEW APPLICATIONS
  - b. AMENDMENTS AND/OR REPEALS
    - File No. HRP25-000020, Jackson Ave., boiler, 0% Deferred Loan, increase Res. No. 25-2004 amount from \$13,822.00 to \$14,602.00.
6. DELINQUENT REVIEW
7. REPAIR, ACCESSIBILITY MAINTENANCE PROGRAM (RAMP)
  - a. NEW APPLICATIONS
    - File No. HRP25-000025, Lakewood Heights Blvd., roof, RAMP Grant, \$15,899.64.

- File No. HRP25-000026, Lewis Dr., exterior paint of house and garage, RAMP Grant, \$5,500.00.  
*Contingent upon applicant becoming current with tax.*
- File No. HRP25-000027, Wyandotte Ave., front steps, RAMP Grant, \$5,308.00.  
*Contingent upon applicant becoming current with tax.*

b. AMENDMENTS AND/OR REPEALS

- File No. HRP25-000017, Newman Ave., bathroom remodel, RAMP Grant, increase Res. No. 25-2610 amount from \$8,100.00 to \$9,300.00.
- File No. HRP25-000018, Jackson Ave., electric and paint and carpentry, RAMP Grant, increase Res. No. 25-2611 amount from \$7,645.00 to \$8,245.00.
- File No. HRP25-000021, Giel., roof repair and plumbing, RAMP Grant, increase Res. No. 25-2613 amount from \$6,000.00 to \$7,855.00.

8. WEATHERIZATION PROGRAM (WEA)

a. NEW APPLICATIONS

b. AMENDMENTS AND/OR REPEALS

9. HOME IMPROVEMENT GRANT (HIG)

a. NEW APPLICATIONS

- File No. HRP25-000004, Fry Ave., roof repair, HIG, \$2,076.00.

b. AMENDMENTS AND/OR REPEALS

10. HOME RENTAL RESTORATION PROGRAM (HRR)

a. NEW APPLICATION

b. AMENDMENTS AND/OR REPEALS

11. RETURN FROM EXECUTIVE SESSION

12. COMMERCIAL PROPERTY REVITALIZATION PROGRAM (CPR)

a. NEW APPLICATIONS

- **File No. CPR25-000014**, 13427 Madison Ave., Roasted Lakewood aka Toasted, signage, CPR Rebate, \$2,500.00.
- **File No. CPR25-000015**, 14523-27 Madison Ave., Sarita a restaurant, awning, CPR Rebate, \$1,282.50.
- **File No. CPR25-000016**, 15210 Madison Ave., Leona's Custom Hats, signage, CPR Rebate, \$192.00.

**b. AMENDMENTS AND/OR REPEALS**

**13. OTHER**

- **Discussion of DCD Program Guidelines**

**14. ADJOURN**

*"Individuals with disabilities, who require accommodations for participation in meetings, must request accommodations at least 3 business days ahead of the scheduled meeting. Contact Michelle Nochta at (216) 529-5906 [michelle.nochta@lakewoodoh.net](mailto:michelle.nochta@lakewoodoh.net)."*

**City of Lakewood**  
**Division of Community Development**  
**CDBG Affordable Housing Assistance Program Guidelines**

**Purpose**

To utilize federal Community Development Block Grant (CDBG) funds to support the rehabilitation and preservation of affordable housing that serves low- and moderate-income (LMI) households in accordance with HUD regulations and local housing goals.

**Program Goals**

- Preserve and improve existing affordable housing stock;
- Assist low-income households in maintaining safe and healthy homes;
- Ensure compliance with building codes;
- Promote neighborhood revitalization and property stabilization;
- Eliminate hazardous conditions such as lead-based paint or structural failure.

**Eligible Applicants**

- Low-Moderate Income Homeowners Earning Less Than 80% of the Area Median Income.
- Owners of 2-Unit Residential Properties with At Least 1 Unit Occupied by a Low-Moderate Income Household Earning Less Than 80% of the Area Median Income.
- Owners of 3-Unit Residential Properties with At Least 2 Units Occupied by Low-Moderate Income Households Earning Less Than 80% of the Area Median Income.

**HUD Low-Moderate Income Limits**

<b>2025 HUD Income Limits (Cleveland-Elyria, OH)</b> <i>(effective 4.1.25 until further notice)</i>	
<b>Household Size</b>	<b>Low-Mod Income Limit</b>
1	\$55,650
2	\$63,600
3	\$71,550
4	\$79,500
5	\$85,900
6	\$92,950
7	\$98,600
8	\$104,950

## **Eligible Improvements**

Improvements deemed essential to long-term soundness of the structure, the health and safety of its occupants, and that bring the structure in to compliance with the City's building code are eligible for funding under this program. Eligible improvements include, but are not necessarily limited, to those listed below.

### *Health & Safety*

- Electrical hazards;
- Plumbing leaks or sewer backups;
- Roof replacement or repair;
- Structural repairs (floors, stairs, porches);
- Emergency heating system repair or replacement.

### *Code Compliance*

- Handrails, smoke/carbon monoxide detectors;
- GFCI outlets in bathrooms/kitchens;
- Fire egress corrections.

### *Accessibility Improvements*

- Wheelchair ramps;
- Grab bars and handrails;
- Roll-in showers, accessible sinks;
- Door widening, lever handles.

### *Energy Efficiency/Weatherization*

- Window and door replacement;
- Furnace and boiler upgrades;
- Insulation/weatherization;
- Hot water tank replacement.

### *Environmental Hazard Remediation*

- Lead-based paint hazard abatement;
- Asbestos or mold remediation.

### *Exterior & Site Work*

- Siding or soffit repairs;
- Driveway or walkway repair/replacement (*cannot be primary focus of project*).

## **Ineligible Activities**

- Luxury improvements (e.g., granite countertops, hot tubs);
- Room additions (unless for accessibility compliance);
- New garages, fences, or detached structures (unless required for safety/code);
- Cosmetic upgrades (e.g., interior painting, kitchen remodels, flooring changes without safety need);
- Work started or completed before formal approval.

## **Maximum Funding Limit & Terms of Financial Assistance**

- Maximum funding per project is \$25,000;
- Certain projects may receive additional assistance at the discretion of Lakewood Division of Community Development staff;
- Funding is provided in the following forms:
  - Outright grants;
  - Rebates;
  - 3% repayable amortized loans with flexible terms based on financial circumstances;
  - Deferred, 0% interest, no payment loans repayable 1) upon sale or transfer of the subject property; 2) upon refinancing (unless subordinated by the City); 3) upon changing occupancy or converting to rental; or 4) failing to maintain property standards, insurance, or violating other terms of City Loan Agreement.
- Loans are secured with a Loan Agreement (which includes recapture provisions in cases of default), a Promissory Note, and a Mortgage;
- Once funded, at least 6 years must elapse before reapplying for City of Lakewood affordable housing assistance.

## **Application Process**

- *Pre-Screening:* Submit inquiry or intake form to verify program eligibility;
- *Application & Documentation:* Income verification, deed/title, property taxes, insurance;
- *Property Inspection:* Conducted by DCD staff;
- *Scope of Work & Contractor Bid Process:* Applicant must solicit at least 3 bids;
- *Approval & Agreement Execution;*
- *Construction & Payment:* Funds disbursed directly to licensed contractors;
- *Final Inspection & Closeout.*

## **Disclaimers**

The City of Lakewood's Affordable Housing Assistance Program is funded through the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program. Assistance is subject to the availability of federal funds, compliance with applicable HUD regulations (24 CFR Part 570), and successful completion of all eligibility and environmental reviews.

Participation in the Affordable Housing Assistance Program is subject to the following conditions:

- Submission of an application does not guarantee approval or funding, even after eligibility screening;
- Funding is limited and contingent upon annual CDBG allocations;
- All applicants and properties must meet current HUD income guidelines, property standards, and program eligibility requirements;
- The City reserves the right to:
  - Deny, defer, or modify assistance based on funding limits, program priorities, or project feasibility;
  - Adjust individual funding levels based on project feasibility and funding availability;
  - Deny assistance based on program priorities or violations of city code;
  - Modify or discontinue the program at any time;
  - Require additional documentation, inspections, or environmental review as needed;
  - Change program guidelines or policies at any time to remain in compliance with federal, state, or local requirements.
- Participation may also require:
  - Execution of a rehabilitation agreement, loan/grant agreement, or promissory note;
  - Placement of a lien, mortgage, or deed restriction on the assisted property;
  - Long-term compliance monitoring during the affordability period;
  - Repayment of funds if program terms are violated.
- All information provided is subject to verification. Misrepresentation of any material fact may result in denial of assistance or recapture of funds.

## **Fair Housing & Non-Discrimination**

The City of Lakewood affirmatively furthers fair housing and provides equal opportunity for all. Reasonable accommodations for persons with disabilities and language assistance for persons with limited English proficiency are available upon request.

The City does not discriminate on the basis of race, color, national origin, religion, sex, age, familial status, or disability in the admission, access to, or operations of its CDBG Affordable Housing Assistance Program.