

The missing link:



# lakewoodalive Housing Outreach Service

LakewoodAlive helps people with current or potential housing code violations by educating them about resources that can help them maintain their home's exterior condition.

The goal of these efforts is to help minimize citations, protect our housing stock and improve the overall quality of life for Lakewood residents.

For more information, visit:  
[Lakewoodalive.com](http://Lakewoodalive.com)

Or call:  
Hilary at  
216.521.1554

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# Spring is coming!



Before you know it, it will be time to start all those exterior home projects.

Now is the best time to contact painters to ensure you are on their schedule for when the weather finally changes.

If you wait, it may be too late!



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# Need some \$\$\$ for your paint job?



## HELP

### Housing Enhancement Loan Program

Interest rates are reduced 3 percentage points **below market interest rates** through Cuyahoga County participation. Credit decisions are based on the bank's normal lending criteria, there are **no upper income restrictions** and homeowners can borrow between \$3,000 and \$20,000.

**Fees are capped** at \$175 and the term is 5 years or 10 years for loans over \$12,500.

**Both owner occupied and investment properties are eligible.** Contact a participating lender for more information and an application.

Participating lenders include: 5/3 Bank, Key Bank, Huntington Bank, National City Bank, Sky Bank and US Bank.



## Heritage Home Program

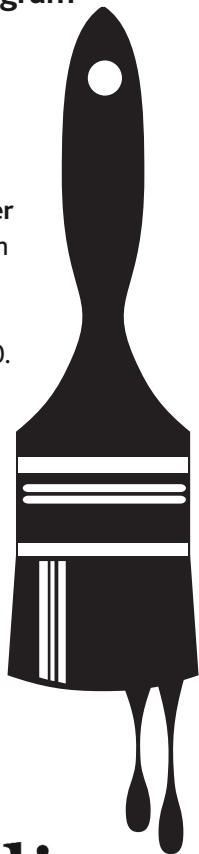
In partnership with the City of Lakewood, Ohio Housing Finance Agency and Cuyahoga County Treasurer Jim Rokakis, the Cleveland Restoration Society provides **3.5% financing at a fixed rate with a 10 year repayment term.** You must borrow at least \$3,000 and there is a cap of \$150,000. In addition to the great financing package, the Cleveland Restoration Society provides **free technical assistance.** While this loan has no closing costs or points, there is a 2% fee which will not exceed \$250. This fee helps offset the cost of staff. Call 216.426.3116 for more information.

Consider  
the following  
loan programs...



## Lakewood Department of Community Development

The City of Lakewood offers Home Improvement Loans with **low interest rates** and **flexible financing** options for owner occupied homes. Rebates are also available for qualified repairs and improvements. For tenant occupied structures, there is a **Rental Restoration Loan** at 5%. 1, 2 & 3 unit properties are eligible. Federal income guidelines apply. Contact the Lakewood Department of Community Development at 529-HOME (4663) for more information or check out the city web site at [onelakewood.com](http://onelakewood.com).



## You may want to plan on attending...



### Exterior Painting & Historic Color

A **free program** sponsored by the Lakewood Library and Lakewood Historical Society

**Wednesday, April 7, 2010, at 7:00pm  
Lakewood Library Main Auditorium**

This program will feature Kerry Adams from the Cleveland Restoration Society. The program will examine different types of paint failure, highlights on **what to look for when hiring a painting contractor**, reviews of historic color schemes and tips on how to choose and place appropriate colors for an older home.



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