



Empowering and Strengthening Ohio's People

7000 Euclid Ave., Suite 203, Cleveland, Ohio 44103

877-731-ESOP (3767) 216-361-0718 Fax 216-361-0920

[www.esop-cleveland.org](http://www.esop-cleveland.org)

# Senior Property Tax Loan Program

Every year thousands of Cuyahoga County's older homeowners fall behind on their property taxes. The amounts of the delinquencies are often relatively small, but it can still be a major hurdle for older homeowners with limited incomes. Without options, senior homeowners often resort to payday lenders and/or fall victim to a scam in an attempt to save their homes.

**The ESOP Senior Property Tax Loan Program provides loans to homeowners age 55 and older to help them pay delinquent property taxes and avoid foreclosure.**

**Basic guidelines include:**

- Loan limit up to \$6500
- Cuyahoga County properties only
- Property must be owner occupied
- Borrower must be age 55 or older
- Borrower must participate in financial counseling at ESOP
- Borrower must enroll in Cuyahoga County Easy Pay program to keep taxes current

**\*Other loan qualifications may apply. Please speak with a counselor to assess your personal financial needs.**

The Senior Property Tax Loan Program is conducted in partnership with Faith Community United Credit Union.



**For more information contact ESOP at 216-361-0718**

Special thanks to **ThirdFederal** SAVINGS & LOAN for its generous support of the Senior Property Tax Loan Program.

\*Third Federal Savings and Loan does not administer the loan program nor have any role in granting or servicing loans.

\*ESOP is a HUD-approved housing and financial counseling agency helping urban, suburban and rural homeowners across Ohio.