

Western Reserve Community Development Corporation, (formerly Lake Communities Development Corporation) is proud of its history of providing affordable housing options to residents of Lake County.

Since 1992, we have helped hundreds of Lake County families with affordable housing options.

Contact us today to discover what we can do for you.



Western Reserve Community Development Corporation
89 Chester St., Palmsville, Ohio 44077
Ph: (440)357-4400
Fax: (440)357-4445
www.wrcdc.org

Home In Need of Repair?




We Can Help!

**Call Today
440-357-4400**



Western Reserve Community Development Corporation
89 Chester Street
Palmsville, Ohio 44077
www.wrcdc.org



Western Reserve Community Development offers Northeast Ohio home owners unique repair options that you just can't find anywhere else.

Mentor CDBG Open to residents of the City of Mentor. CDGB is an interest-free deferred loan or grant that helps qualifying home owners pay for eligible repairs to their homes. Get up to \$10,000!

Requirements

1. Must be the homeowner and occupant with title in your name – minimum of one year prior to application.
2. Property can only have one mortgage.
3. Must have homeowner's insurance.
4. Taxes must be paid up to date.
5. Total household income must include all persons in the household. Income must fall within the HUD income limits – 50% of median area income for low income housing and 80% of median area income for moderate income housing. Income is established on an annual basis for the prior 12 month period from the adjusted gross income on the Federal Income Taxes.
6. Residence must be single family dwelling.
7. No bankruptcy. Mortgage must be paid up to date.



Lake City. Housing Rehabilitation Program Offers 0% forgivable loans to Lake County residents to make repairs to their homes.

Requirements

1. Must be the homeowner and occupant with title in your name – minimum of three years prior to application.
2. Property can only have one mortgage.
3. Must have homeowner's insurance.
4. Taxes must be paid up to date.
5. Total household income must include all persons in the household. Income must fall within the HUD income limits – 50% of median area income for low income housing and 80% of median area income for moderate income housing. Income is established on an annual basis for the prior 12 month period from the adjusted gross income on the Federal Income Taxes.
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Western Reserve Community Development

We are involved in a number of new home repair and rehab initiatives including the Lake County Rehab and Repair Program, Mentor and United Way Rehabilitation Programs.

The programs help qualifying home owners implement necessary system repairs to their homes such as roofs, plumbing and heating as well alterations to improve mobility.

In addition we purchase and rehab abandoned and foreclosed homes under the Neighborhood Stabilization Program sponsored by the Lake County Commissioners through the Lake County Grants Administrator.

Learn more at www.wrcdc.org.

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