Help for Ohio Seniors Who Need Home Repairs

A Step-by-Step Guide to Grants, Aid, and Home Repair Programs — Ohio Only

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This guide is for Ohio only. Mississippi has its own separate guide, with different programs and different phone numbers — do not mix the two. In Ohio there is no single grant that fixes everything. The fastest results come from applying to two or three programs at the same time, for different parts of the repair. Most programs pay the licensed contractor directly — they do not give cash to the homeowner — and most are free to apply for.

Who This Guide Is For

A senior who owns and lives in the house as their primary home in Ohio, and has a health or safety repair to make: a roof that needs repair or replacement, a furnace that needs repair or replacement, unsafe wiring, broken plumbing, a porch or floor that is not safe, or no safe entry (steps, ramp, or lift).

A family member, case worker, or trusted helper can make the calls and go to appointments with the senior. The senior has to sign and prove identity, income, and ownership.

Step 0 — Make the House Safe Today

1. If there is sparking wiring, a gas smell, sewage backup, no water, or a ceiling about to fall, call 911 or the utility company first. If a senior is living in danger, call your County Department of Job and Family Services — Adult Protective Services.

2. Take dated photos of every problem: each room, the roof, the furnace, floor or porch damage, and the front and back of the house.

3. Write a one-page list: your Top 5 Repairs, in order of safety. Programs fund safety first.

Step 1 — Build One Folder (Every Program Will Ask for This)

Keep copies, not originals:

- Photo ID and Social Security numbers for everyone in the home, with birth dates

- Income proof for everyone 18 or older: Social Security / SSI / SSDI award letter, pension letter, pay stubs (the last 30 days, or 12 months for some programs), last tax return

- Proof of U.S. citizenship or legal residence for household members (HEAP asks for this)

- The deed or title showing the senior owns the home, and proof they have lived there at least one year (city programs ask for this)

- Property tax statement — taxes must be current, or on an approved payment plan, for city repair grants

- Recent utility bills: electric, gas, water, and sewer

- Bank statements — the City of Cleveland program asks for the last two statements, all accounts, all household members

- Your photos and Top 5 Repairs list

Step 2 — Make These First Calls, In This Order

1. Your local Area Agency on Aging. For Cuyahoga, Geauga, Lake, Lorain, and Medina Counties, that is the Western Reserve Area Agency on Aging: 1-800-626-7277. Say: “I am [age] in [county], I own my home, and I need help with [roof / furnace / ramp]. Can you screen me for home repair, the PASSPORT waiver, and home modifications?” Outside that area, the Ohio Department of Aging can connect you to your Area Agency on Aging: aging.ohio.gov.

2. Dial 2-1-1. United Way 2-1-1 connects you to local nonprofits, Habitat for Humanity, church repair teams, and emergency help in your county.

3. Your local Energy Assistance Provider / Community Action Agency — for HEAP and weatherization. Start at energyhelp.ohio.gov, or call the Ohio Department of Development Energy Assistance line: 1-800-282-0880. In Cuyahoga County, the local provider is Step Forward: (216) 480-HEAP.

Step 3 — Apply for HEAP + Weatherization (Statewide, Do This First)

Home Energy Assistance Program (HEAP), Ohio Department of Development. A one-time credit toward your primary heating source, once per winter heating season. Household income at or below 175% of the federal guidelines (for a family of four, $57,750). Apply July through May 31 at energyhelp.ohio.gov, by appointment with your local Energy Assistance Provider, or by mail. Applications can take up to 12 weeks — apply early.

Winter Crisis Program (also called Emergency HEAP): November 2, 2026 through March 31, 2027. For households facing disconnection, already disconnected, needing new service, or at 25% or less of bulk fuel. Help can be up to $175 for PUCO-regulated utilities, up to $750 for municipal or co-op utilities, up to $1,200 for bulk fuel — and a separate benefit of up to $1,500 for heating unit repair or replacement. Start online, then complete the application at an appointment with your local provider. For PUCO-regulated utilities, completing an application can delay disconnection for 30 days.

Summer Crisis Program and PIPP Plus: ask your provider about both at the same appointment — Summer Crisis for cooling and electric, and PIPP Plus to keep a year-round utility payment based on income.

Home Weatherization Assistance Program (HWAP): no-cost home inspection, health and safety testing, heating system repair or replacement, insulation (attic, walls, floors, ducts, water tanks, basements), and reducing air leakage. Household income at or below 200% of the federal guidelines (for one person, $31,920 in the 2026 guidelines). Priority is given to Ohioans over age 60, people with disabilities, households with children, and households with high energy use. Apply by checking the weatherization box on the HEAP application at energyhelp.ohio.gov, or through your local Community Action Agency. Renters need landlord approval.

Step 4 — In Cleveland: Age-Friendly Home Investment Program

City of Cleveland Department of Aging — Age-Friendly Home Investment Program (the current City home repair program for seniors; the Department also runs the Senior Homeowner Assistance Program, SHAP). Help line: (216) 664-3757. Department of Aging main line: (216) 664-2833. Email: aging@clevelandohio.gov.

Who can apply: age 60 or older, OR age 18–59 receiving disability; own and live in a single-family or two-family home in Cleveland for at least one year; low or moderate income (2026 limits: 1 person $39,125; 2 people $52,875; 3 people $66,625; 4 people $80,375); current on property taxes or on a payment plan; not in foreclosure or bankruptcy.

What it does: one major home repair. Examples in the City application: roof replacement or repair, porch repair or replacement, ramps or lifts, electrical work, accessibility changes, detached garage structural repair, gutters, plumbing, broken windows, cement pathways, floors, furnace repair or replacement, and driveway repair.

How to apply: submit the completed, signed application with proof of income, recent utility bills, and the last two bank statements — in person or by mail to Age Friendly Home Investment Program, Cleveland Department of Aging, 75 Erieview Plaza, Room 201, Cleveland, OH 44114; by fax to (216) 420-8076 (Attn: AFHIP); or by email to aging@clevelandohio.gov. Help in Spanish: (216) 420-7616.

Please note: this is not an emergency program, each ward has limited funds (about 10 to 12 households per ward), and there may be a wait. Apply anyway, and do Steps 3 and 5 at the same time. Outside Cleveland, call your own City Hall and county about a HOME or CDBG owner-occupied repair round or waitlist in your city — those federal programs are run locally, city by city and county by county.

Step 5 — Apply for USDA Section 504 (For Rural Ohio Homes)

USDA Rural Development Single Family Housing Repair Loans and Grants (Section 504) — the same federal program in every state, applied for through your local USDA Rural Development office in Ohio.

Eligibility: own and live in the home; be unable to get affordable credit elsewhere; household income does not exceed the very-low limit for your county; for grants, be age 62 or older; the house must be in a USDA-eligible rural area — the local office can check your exact address in five minutes.

Money: maximum loan $40,000; maximum grant $10,000 (lifetime, for health and safety hazards only); combined up to $50,000. The loan is 1% fixed for 20 years. A grant must be repaid if the property is sold in less than three years.

How to apply: call your local USDA Rural Development office for an eligibility check first — applications are accepted year-round. Do NOT start work or sign with a contractor before USDA approval, or it may not be covered.

Step 6 — For Ramps, Bathrooms, and Staying Independent

Ohio Medicaid home modifications: under Ohio Administrative Code Rule 5160-44-13, home modifications in a person's care plan — ramps, grab bars, widened doorways, bathroom or kitchen changes, and specialized electrical or plumbing for medical equipment — may be authorized up to $15,000 in a calendar year per person. These do not cover general repairs such as a roof or central air.

PASSPORT Waiver: Ohio's Medicaid waiver for adults age 60 and older who need a nursing-home level of care and want to stay at home. It can include minor home modifications, personal care, home-delivered meals, emergency response, and transportation. Your Area Agency on Aging is the gateway — in Northeast Ohio, Western Reserve Area Agency on Aging, 1-800-626-7277. Also ask about the MyCare Ohio Waiver and the Ohio Home Care Waiver if they fit better.

Habitat for Humanity — Critical Home Repair / Aging in Place: local affiliates, not a national application. Roofing, heating and cooling, accessibility, and fall prevention; income-based. Find your affiliate by ZIP code at habitat.org — in Cleveland, Habitat for Humanity Greater Cleveland.

Cuyahoga County loan programs to ask your Area Agency on Aging, City Hall, or 2-1-1 about: the Heritage Home Program (low-interest loans for homes 50 years or older, no income limit), the Housing Enhancement Loan Program — HELP (a below-market-rate loan for home improvements), and county homeowner repair deferred loans for health and safety repairs for income-qualified homeowners. Loan programs are not grants — have a trusted person or legal aid review any loan before you sign.

Veterans: VA Specially Adapted Housing (SAH) up to $126,526 and Special Housing Adaptation (SHA) up to $25,350 in fiscal year 2026 — VA Form 26-4555 at VA.gov or 1-800-827-1000. Home Improvements and Structural Alterations (HISA): up to $6,800 lifetime for service-connected disabilities — VA Form 10-0103 through the VA Medical Center Prosthetics office, with a VA doctor's prescription.

Step 7 — Keep the House: Taxes and Bills

Ohio Homestead Exemption: homeowners age 65 or older (or permanently and totally disabled, or a qualifying surviving spouse) who own and occupy their home as their main home on January 1 can shield part of its value from property tax. For tax year 2026, the exemption covers the taxes on up to $29,700 of market value, with a household income limit of $41,000; disabled veterans with a 100% service-connected disability can shield up to $59,400, with no income test. Apply with Form DTE 105A at your County Auditor's office, by December 31 of the year you want it.

Utility help: HEAP and PIPP Plus (Step 3) are the main routes. Ask your utility company about a payment plan while HEAP is pending, so service is not cut.

Money-freeing benefits to apply for at the same time: SNAP food help, the Medicare Savings Program (pays the Part B premium), Extra Help for prescriptions, and SSI. Apply at benefits.ohio.gov or through your County Department of Job and Family Services. Being current on taxes and mortgage is required for most repair grants.

FEMA: only after a federally declared disaster — DisasterAssistance.gov or 1-800-621-3362, usually within 60 days of the declaration.

Your First Week — Exact Plan for a Helper

Day 1: Call your Area Agency on Aging (Northeast Ohio: 1-800-626-7277), 2-1-1, and your local Energy Assistance Provider. Write down names and waitlist numbers.

Day 2: Start the HEAP application at energyhelp.ohio.gov and check the weatherization box.

Day 3: In Cleveland, call the Department of Aging at (216) 664-3757 about the Age-Friendly Home Investment Program. Outside Cleveland, call City Hall and your county about a HOME/CDBG repair round or waitlist. If the home is in a rural area, call USDA about Section 504.

Day 4: Call your County Auditor about the Homestead Exemption (Form DTE 105A) if the senior is 65 or older and has not filed.

Day 5: Call your Habitat for Humanity affiliate, and call the utility company about a payment plan if a bill is behind.

Then: call each program every 30 days to confirm your file is complete and your place on the waitlist. You can stack programs if the scopes do not duplicate — for example, Weatherization for insulation and heat, a city program for one major repair, and a waiver or Habitat for a ramp. Tell each program what the others are doing.

Red Flags — Protect Yourself

No real program charges an application fee, asks for gift cards, or pays cash to the homeowner.

Real programs inspect first, approve in writing, and pay the licensed contractor.

Never pay a contractor up front who promises to “get you a grant” for a fee, and never sign a deed, a reverse mortgage, or a high-interest home repair loan at the door. Have your Area Agency on Aging or legal aid review it first.

Quick-Start Checklist

■ Photos and Top 5 Repairs list done

■ Step 1 folder assembled

■ Area Agency on Aging call done (Northeast Ohio: 1-800-626-7277)

■ HEAP application started at energyhelp.ohio.gov, weatherization box checked

■ City program called — Cleveland: (216) 664-3757 — or City Hall / county for HOME/CDBG

■ USDA Rural Development called for a Section 504 check, if the home is rural

■ County Auditor called about the Homestead Exemption

■ 2-1-1 called for Habitat and nonprofit repair in my ZIP code

Key Contacts at a Glance — Ohio Only

Western Reserve Area Agency on Aging (Cuyahoga, Geauga, Lake, Lorain, Medina): 1-800-626-7277

Ohio Department of Aging (find your Area Agency on Aging): aging.ohio.gov

2-1-1: dial 2-1-1

Energy help — HEAP / Weatherization: energyhelp.ohio.gov, 1-800-282-0880

Step Forward (Cuyahoga County energy assistance): (216) 480-HEAP

City of Cleveland Department of Aging: (216) 664-2833 - Age-Friendly Home Investment Program help: (216) 664-3757 - aging@clevelandohio.gov

Ohio Benefits: benefits.ohio.gov

FEMA: DisasterAssistance.gov, 1-800-621-3362

VA: VA.gov, 1-800-827-1000

Your County Auditor: Homestead Exemption, Form DTE 105A

Prepared by CAMHP Foundation. This guide is for Ohio only; Mississippi is covered in a separate guide. Program amounts, eligibility, and intake status change — confirm with the program office when

you call. This guide is general information, not a guarantee of an award.