



# SHAP

## SENIOR HOMEOWNER ASSISTANCE PROGRAM

A program of the Departments of Community Development and Aging

SHAP provides a grant to low-income Cleveland residents age 60+ and disabled adults who reside in (and own) SINGLE OR TWO FAMILY homes in need of critical, health, safety and maintenance repairs. Typical repairs include roof repair or replacement, major electrical work, major plumbing work, repair or replacing the front and/or back steps, porch repairs, and the installation of ramps. Only one critical repair item can be addressed.

### INCOME GUIDELINES

NUMBER IN HOUSEHOLD	GROSS MAXIMUM HOUSEHOLD INCOME
1 Person	\$19,250
2 Persons	\$22,000
3 Persons	\$24,750
4 Persons	\$27,500
5 Persons	\$29,750
6 Persons	\$31,900

All persons age 18 and over who are identified as part of the household applying for assistance must provide documentation of **all gross income and assets** (regardless of value) that are partially or fully held in their name.

All persons under 18 years of age who are identified as part of the household applying for assistance must provide documentation of all unearned income (defined as all non-employment income) and assets (regardless of value) that are partially or fully held in their name.

Because SHAP is a grant using Federal dollars, specific documentation is required by the U.S. Department of Housing and Urban Development (HUD), and the City of Cleveland. HUD requires the City of Cleveland to calculate all gross annual income, and to determine the overall value of assets, to determine eligibility. The calculation of gross annual income, and income from assets, is what is used to determine if you are income eligible for the program.

### Income Sources Include

Employment	Self Employment	Social Security
Supplemental Social Security	Pension	Veteran's Administration Benefits
TANF/AFDC (public assistance)	Unemployment Benefits	Worker's Compensation
Rental Property Income	Regular or Semi-Regular Cash Assistance from Someone Not Listed on Application	Regular or Semi-Regular Cash In-Kind Assistance from Someone Not Listed on Application
Child Support	Alimony	Reverse Mortgage

### Asset Sources Include

Checking	Savings	Holiday Account	Money Markets	Insurance Settlements
Certificates of Deposit	Stocks	Annuities	Keogh account	Whole or Universal Life Insurance Policies
Treasury Bills	Bonds	IRA	Other pension accounts	Trust
Rental Property	House	401(K)	Lottery Winnings	Inheritance
Business	Capital Gains			

Depending on your income and asset source, the Department of Aging will contact you to clarify what documents need to be submitted to complete your application process.

**Call 216.664.2833 for an application**