



Financial Help for Individuals

Following is a list of possible sources of funding for individuals in the Northeast Ohio area. While it is not exhaustive, it deals with some of the most frequently asked questions about aid to individuals. Foundations, under most circumstances, do not give grants to individuals. While there are billions of dollars in various government programs, most are not given directly to individuals, but to nonprofit organizations and local and state governments. In both the public and private sectors, giving to individuals tends to be very local, and so directories with a national range have limited value.



330-643-9040

**Akron-Summit County
Public Library**

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Federal and State General Aid

- A quick way to check for government benefits, grants, pensions, Social Security, Medicaid, etc. is to visit the Web site: <http://www.firstgov.gov>. Click on the **Benefits and Grants** heading for a list of links to federal web pages on these topics and more.
- To find out what benefits you may be entitled to, visit: <http://www.govbenefits.gov>. You can search by **Category**, **Life Event**, or **Most Popular Benefits**. You may also fill out a questionnaire that will give you more personalized result. Broader federal and state searches can be done as well.
- If you feel that you are owed money by the government (for federally insured mortgages, pensions from failed companies, savings bonds, settlements from class action suits by federal employees, etc.), see the Web site: <http://www.firstgov.gov>. Click on the heading **Money and Taxes**, then in the **Featured Sites** box on the right, click on **Government May Owe You Money** for a list of topics.
- To search for unclaimed funds in the state of Ohio, the state runs a name-searchable site at: <http://www.unclaimedfundstreasurehunt.ohio.gov>

Home Purchase and Repair

Federal Programs

For a complete list of programs from the federal government, including rental and rental-assistance programs, lower-interest mortgages, mortgage guarantees, Housing and Urban Development homes and counseling, visit the U.S. Department of Housing and Urban development Web site at: <http://www.hud.gov>.

The Housing and Community Facilities Program, under the United States Department of Agriculture Rural Housing Service, has programs to assist persons interested in buying or rehabilitating a home in a rural area. These include loan guarantees and direct loans, which are subject to income limits. They also make financing available to elderly, disabled, or low-income rural residents of multi-unit housing buildings to ensure they are able to make rent payments. For more information, see the Web site: http://www.rurdev.usda.gov/rhs/common/indiv_intro.htm.

State Programs

The **Ohio Housing Finance Agency (OHFA)** offers several programs for low to moderate income households. These programs benefit first-time homebuyers, renters, senior citizens, and other populations with special needs who would not otherwise be able to afford quality housing.

- **First-Time Homebuyer Program**: This program makes purchasing a home more affordable for qualifying homebuyers by offering 30-year, fixed rate mortgage loans at an interest below comparable market prices. Currently, **OHFA** offers a two-tiered interest rate structure giving borrowers the option of choosing a mortgage rate that best fits their needs. Homebuyers not needing assistance with their down-payment or closing costs can take advantage of **OHFA**'s current mortgage rate. A slightly higher mortgage rate will be applied for those who do need down-payment and closing cost assistance. The down-payment assistance grant will be equal to 2% of the home's purchase price.
- **Mortgage Credit Certificate Program**: The MCC increases a household's disposable income by reducing its federal income taxes. A reduced tax burden will free up more income to help households qualify for a mortgage loan and meet loan payment requirements. 20% of the mortgage interest rate is a tax credit—a dollar-for-dollar reduction of income tax liability for the life of the loan. The remaining 80% continues to qualify as an itemized tax reduction for the homebuyer. Prospective homeowners can obtain an MCC when applying for a mortgage loan at any participating lender. The mortgage loan must be new, not the refinancing of an existing mortgage loan.
- **Rental Assistance Program**: **OHFA** oversees Ohio's Section 8 rental assistance program. The program, funded by HUD, provides rental assistance for low-income individuals and families including the elderly and handicapped. Residents pay rent according to their income. The residents' portion is approximately 30% of their adjusted monthly income including utilities. Residents must meet HUD-approved income limits and selection criteria. Additionally, elderly residents must be 62 years of age or older; handicapped/disabled individuals must meet HUD's definition guidelines.

For more information on **The Ohio Housing Finance Agency** and the programs above, please visit the Web site: www.ohiohome.org.

The **Ohio Department of Development** offers several housing assistance programs to non-profit organizations for project activities that benefit low- to moderate-income citizens.

- **Community Housing Improvement Program (CHIP)**: CHIP provides grants to eligible communities interested in a community-wide approach to the improvement of, and provision of, affordable low- and moderate-income housing. The grants are awarded competitively and the grant ceiling is \$500,000.
- **Homeless Assistance Grant Program**: This program provides grants to eligible applicants for homeless prevention/housing placement, emergency shelter, transitional housing, direct housing and permanent supportive housing activities that meet the housing needs of homeless and low-income families and individuals.
- **Housing Assistance Grant Program**: Provides grants to eligible applicants for emergency home repair/handicapped accessibility and homebuyer counseling/down-payment assistance for projects that meet the housing needs of low-income families and individuals.
- **Housing Opportunities for Persons HIV/AIDS Program**: Provides eligible nonprofit organizations and units of local government with funds to devise long-term strategies for meeting the housing and supportive service needs for persons with HIV/AIDS or HIV-related diseases.

For more information on the Ohio Department of Development and the programs above, please visit: www.odod.state.oh.us.

County Programs

The **Ohio Multi-County Development Corporation (OMCDC)** is dedicated to meeting the housing needs of low and moderate income persons in Carroll, Cuyahoga, Holmes, Lorain, Medina, Portage, Stark, **Summit**, and Wayne counties. To learn more about the **OMCDC** visit www.omcdc.org or call 330-315-3718.

The **Housing Advisory Board** of Summit County provides non-profit agencies and for-profit developers with loans and grants to further the development of affordable housing for low-to-moderate income households. Eligible projects must be located within Summit County. Projects must be for housing that is affordable to households with incomes at or below 80% of the Summit County area median income.

Loan applications are accepted on a year-round basis. Funds will not be awarded to individuals. Loan applications can be downloaded at www.co.summit.oh.us. You may also call 330-643-8623 for more information on Housing Development Opportunities.

The **Summit County Housing Rehabilitation Program** provides 0%, 1.5% and 4% interest loans to eligible homeowners in order to maintain decent, safe and sanitary conditions. Services include emergency repairs, minor rehabilitation and moderate rehabilitation. Residents living within the cities of Akron, Barberton, and Cuyahoga Falls are not eligible to receive County assistance, but may be eligible locally. For more information call 330-643-2568 or visit www.co.summit.oh.us.

City Programs

The **City of Akron Housing and Community Service Division** offers several programs for housing and repairs.

- **Neighborhood Housing Initiative Program**: Owners in small neighborhoods (20-80 homes) can petition the City to designate their neighborhood eligible to receive financial and technical assistance. New petitions are accepted approximately every 2 years. Selection of petitions is largely based on the degree of owner participation and support. A new round of petitions will be announced as the completion of currently selected neighborhoods nears.
- **Rental Rehabilitation Program**: The City offers financial assistance in the form of matching grants along with technical assistance (spec. writing, contractor selection, job oversight, etc.) to owners of rental property in Housing Initiative Project Areas for the correction of housing code violations in their rental properties.
- **Lead Abatement/Rehabilitation**: Owner occupants and owners of residential buildings with tenants who are low income and have children under age 6 living in their homes may receive assistance to reduce lead hazards and repair code violations if they live within the core areas of the City. To find out if you are eligible for this program, call 330-375-2050 or contact East Akron Neighborhood Development Corporation at 330-773-2058.
- **Exterior Improvement Program**: Lower income owner occupants in neighborhoods closer to the corporate limits of the City can receive 0% interest, deferred payment loans to repair exterior code violations of their homes. The loan does not have to be repaid until ownership interest in property transfers or refinancing occurs.

- Minor Home Repair: The City works with several nonprofit organizations to provide small grants to very low-income households for repair of one or two items in their homes. Most programs are targeted to the elderly or disabled. There is some limited assistance to very low-income owner occupants. Call 330-375-2050 for more information.
- First Time Lower Income Home Buyer Opportunities: The City works with several nonprofit housing development corporations to provide new and rehabilitated housing for purchase at affordable prices. Households with income less than 80% of the median income can also receive matching down payment assistance to help purchase these homes. To find out more call 330-375-2050.

There are also Housing Assistance Organizations located in Akron to help with home **repairs** and **weatherization**.

- Akron Urban League/United Services for All Housewarming Program: This organization installs insulation in sidewalls and attics, and repairs furnaces and hot water tanks. For more information call: United Services for All, 330-762-7681.
- Senior Citizen Home Maintenance Repair Program: Part of the East Akron Neighborhood Development Corporation (EANDC), this program provides minor/emergency home repair to homeowners age 60 and older. Types of repairs include roofing, electrical, plumbing, heating, and handicap access. Priority is given to homeowners age 75 and older, handicapped or disabled and age 60 and older, minorities, and low-income individuals. For more information call 330-773-2095.
- Summit County and East Akron Neighborhood Development Corporation: Summit County Home Weatherization Assistance Program (HWAP) and the EANDC both provide weatherization assistance, but to different areas. EANDC serves East Akron and Summit County HWAP serves the remainder of Summit County. HWAP is free to homeowners and tenants. Services can be provided to Single-family or Multi-family homes and trailers. Landlords may be required to assist in the cost of repairs. Services include: Health and Safety repairs, insulation of attic and sidewalls, Carbon Monoxide testing on gas equipment, reduction of air leakage sites—door or window insulation kits, glass replacement, and caulking of basement area and trailer skirts. For information call the EANDC at 330-773-2095 and HWAP at 330-643-2537.

Habitat for Humanity also makes it possible for low-income people to use sweat equity and no-interest mortgages to obtain decent homes. You can contact the Rosemary Boulevard office at 330-785-2700 or the Oakland Avenue office at 330-296-2880.

Medical Assistance

Many drug companies have programs to aid people who need prescription medications and who are not covered by government programs or private insurance. Qualifications vary by company. For a complete list, visit www.pparx.org or call the toll-free number 1-888-4PPA-NOW.

Medicare now offers the opportunity to get agency-approved drug discount cards from selected private agencies. If you are a low-income person (\$12,569 or less for a single person, or \$16,862 or less for a married person), you could also qualify for a \$600 credit on your Medicare-approved drug discount card. Of the private drug card sponsors, 28 will provide drug discount cards for any eligible applicants, and the other 43 will only give them to their own plan members. For a list of approved private discount card providers, see the Medicare site at: www.medicare.gov.

The **Golden Buckeye Card** is open to all individuals over 60 or permanently disabled and over 18 in Ohio. It is accepted by over 90% of the state's pharmacies and cuts 13% off the cost of brand-name drugs, and 20% off the price of generic drugs to eligible users. Larger discounts are available to seniors with less than \$30,000 a year income as individuals, or \$40,000 a year as a couple. For more information, visit www.goldenbuckeye.com.

Ohio Best Rx is a new state program that provides drug discount card for Ohioans who are over 60, or whose income is less than 250% of the poverty level (\$23,940 for a single person, \$32,100 for a family of two, etc.). Applications are available at participating pharmacies, hospitals, and health centers. You can also call 1-866-923-7879 or download an application from www.ohiobestrx.org. Prices and rebates vary.

RxforOhio is a new Web site designed to help low-income, uninsured Ohio residents receive free or discounted brand-name medicines. You can put your age and drug information into a search engine to find particular programs for which you may be eligible. There are also programs focused on seniors. For more information visit www.rxfrohio.org.

Together Rx is a drug discount card program created by ten major drug manufacturers. To be eligible for this card you must be under 65 and not eligible for Medicare and have no other private or public drug coverage. Incomes can be no higher than \$30,000 for a single person, \$40,000 for couples and \$60,000 for a family of four. Savings on brand name and generic drugs vary from 25% to 40%. For more information visit www.togetherrxaccess.com or call 1-800-444-4106.

Ohio's Medicaid program offers two programs for children, families, and pregnant women with limited income to receive health care, Healthy Start and Healthy Families. Healthy Start is available to children (up to age 19) and pregnant women who meet eligibility requirements. Healthy Families is available to both children and adults who meet eligibility requirements. Applications can be obtained by calling the Consumer hotline at 1-800-324-8680. More information about the programs can be obtained by visiting the Ohio Department of Job and Family Services Web site at <http://jfs.ohio.gov>.

The **ExecutiveMED Prescription Discount Card** is available to all citizens of Summit County. If you do not have insurance, this card will save you money on all your prescription needs. Even if you already have a prescription card through your medical insurance plan, you can use this card for prescriptions not covered by your current carrier. For more information call Caremark toll free at 1-877-321-2652. To receive an ExecutiveMED Prescription Discount Card, contact the County of Summit Executive Office at 1-888-456-3932 (EXEC).

Summit County Access to Care is a volunteer-based health care referral system that matches eligible uninsured persons with a volunteer primary care physician who will provide regular care and referrals for volunteer-provided specialty and other medical care services, including limited pharmaceutical assistance. Access To Care is **NOT** an insurance program. Eligible enrollees will receive referrals to health care providers who have agreed to provide services for free or at reduced cost for enrollees. Enrollees are required to pay \$25 to Access to Care at the time of enrollment and annually. For more information visit www.summitaccesstocare.org or call 330-315-0209 or 1-866-706-0209 (toll-free).

Dental Options of Ohio is a group of dentists statewide that offers discount-priced dental care for low-income people (up to 200% of the poverty level). For more information call 1-888-765-6789 or visit www.oda.org/gendeninfo/lowincome.cfm.

The **Northeast Ohio Chapter of Prevent Blindness Ohio** provides free eyeglasses as well as professional eye exams to people with no vision insurance and income up to 200% of the poverty level. You must not have used their services in the last 12 months. For more information call 440-842-1284.

The American Academy of Ophthalmology has created several programs to help low-income Americans receive free or low-cost eye care and examinations. These include eye exams for low-income seniors, persons with diabetes, young children, and people at risk for glaucoma. For more information visit www.eyecareamerica.org.

Mission Cataract USA, coordinated by the Volunteer Eye Surgeons' Association, provides free cataract surgery to people of all ages who have no other means to pay. Surgeries are scheduled annually on one day, usually in May. Call 1-800-343-7265 for more information.

Vision USA, coordinated by the American Optometric Association (AOA), provides free eye care to uninsured, low-income workers and their families. Screening for the program takes place only during January of each year, with exams provided later in the year. Call 1-800-766-4466 for more information.

Sights for Students, A Vision Service Plan provides eye exams and glasses to children 18 years and younger whose families cannot afford vision care. For more information call 1-888-290-4964 or visit www.sightforstudents.org.

The Starkey Foundation makes hearing aids available for those who have no other financial resources and cannot afford them. For more information call 1-866-354-3254 or visit www.sotheworldmayhear.org.

The Corporate Angel Network assist cancer patients in financial need in getting air transportation to and from treatment sites by finding empty seats and arranging flights on corporate jets. For more information call 1-866-328-1313 or visit www.corpangelnetwork.org.

Disabled Assistance

For an overall source of information on disability resources and organizations in the state of Ohio, visit www.disabilityresources.org/OHIO.html. It provides links to all agencies that help the disabled, including national, state, and local resources, and resources for specific disabilities and conditions. Please note that they may NOT give grants, but provide information on different sources of help.

The **Ohio Legal Rights Service (ORLS)** provides several services to children and adults with disabilities. Information is provided that helps disabled individuals and their families with housing, employment, and medical care. One such example is the **Ticket to Work** program. This program is for people who receive Social Security disability benefits and who want to earn income by working. A voucher is provided to recipients that allows them to get cash benefits while they work, choose an agency to give them job training, education and rehabilitation, and helps with extra work expenses related to one's disability. For more information visit <http://olrs.ohio.gov>.

The **Bureau of Vocational Rehabilitation (BVR)**, through the Ohio Rehabilitation Services Commission, offers aid to disabled people who would like to rejoin the workforce. They will work with disabled people to identify job goals and provide financial support towards reaching those goals, whether as an employee or as a self-employed businessperson. This may include money for schooling, adaptive equipment, or business supplies. For more information visit www.rsc.ohio.gov.

The **County of Summit Board of Mental Retardation and Developmental Disability** offers several services to developmentally disabled adults. These include self-care education, socialization skills, employment, and retirement services for seniors with disabilities. For more information on Adult Services, call Jean Fish at 330-634-8111 or visit www.csbmrdd.com.

The **Bureau for Children with Medical Handicaps** offers diagnostic services for youths under 21 or adults with cystic fibrosis or with certain medical conditions and handicaps. Treatment is available for those within 185% of the poverty level. For more information call the district office at 330-923-4891 or visit www.odh.ohio.gov.

For those adopting children with special needs in the state of Ohio, some forms of adoption subsidies exist to help offset the expense of raising a special needs child. For more information visit the Ohio Jobs and Family Services Web site at <http://jfs.ohio.gov>.

Click on "AdoptOhio" and then "Publications" to download a PDF form that outlines those subsidies.

Veterans Assistance

The two best sources for veterans' benefits information are www.va.gov and the book, **What Every Veteran Should Know**, located in the Science and Technology Division of the Main Library (355.115 W556). Veterans may also call the Summit County Veterans Service Commission at 330-643-2830 for Financial Assistance or 330-643-2837 for more information on V.A. Benefits.

Elder Assistance

Benefits Checkup, sponsored by the National Council on Aging, helps the elderly and their families connect to private and government programs that help to pay for prescription drugs, health care, housing, utilities, and other needs. To search for these programs, visit www.benefitscheckup.org.

The **Eldercare Locator**, a public service of the U.S. Administration on Aging, connects older Americans and their caregivers with sources of information on senior services. The service links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers. For more information, please visit www.eldercare.gov or call 1-800-677-1116 weekdays, 9 am to 8 pm (ET).

The **Area Agency on Aging 10B, Inc.** offers programs, services, and information for older adults and their families in Portage, Stark, Summit, and Wayne counties. For more information, visit www.services4aging.org or call 1-800-421-7277.

Other Assistance

For those who need financial assistance in keeping their telephone service, federal programs such as Lifeline and Link-Up are available. In Ohio, Service Connection Assistance is available. You must contact your local telephone service provider if you want to participate in any of these programs. For more information, visit the Public Utilities Commission of Ohio's Web site at www.puco.ohio.gov. Click on "Telephone Assistance Plans" under the heading **Fact Sheets and Publications**.

For assistance with home heating, the **Home Energy Assistance Program** (HEAP) is available through the Ohio Department of Development. For more information on eligibility and how to apply, visit www.odod.state.oh.us/cdd/ocs/heap.htm.

The Ohio Department of Job and Family Services has resources available to help low-income people who work or attend school obtain day care for their children. The level of aid is dependent upon income, and co-payments may be required. For more information see <http://jfs.ohio.gov/factsheets/childcare.pdf> or call 416-466-6282.

Homestead Exemption is available to senior and disabled homeowners with limited income 65 years and older; or permanently and totally disabled under the age of 65. The program is a reduction in property taxes. Total annual income of all owners and their spouses for 2005 cannot exceed \$26,200 for tax year 2006. You must be the owner of the home or manufactured home and it must be your primary residence. The income requirements are raised annually and are based on the percentage raise given to Social Security recipients. Deadline to file is the first Monday in June each year. Applications are available beginning the first Monday in January until the first Monday in June. For more information call 330-643-2661.

The **Crime Victims Compensation Unit** allows victims of violent crimes to apply for compensation for their un-reimbursed economic losses. For more information, visit the Ohio Attorney General's Web site at www.ag.state.oh.us/victim.

Modest Needs is a non-profit organization created to help people with small, unexpected expenses. For more information visit www.modestneeds.org.

The **Small Business Administration** offers loan and federal grant programs to small businesses. For more information visit www.sba.gov.

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