



2026 CDBG Homeowner Rehabilitation Assistance Program

Program Overview:

The Homeowner Rehabilitation Assistance (HRA) Program is a targeted initiative funded through the Community Development Block Grant (CDBG) program to preserve and maintain affordable housing in the City of Lancaster. The program provides financial assistance to income-qualified homeowners for repairs and improvements that address health, safety and code issues.

Homeowner Eligibility

- Must own and occupy the property as their primary residence
- Total gross household income must be at or below 80% of the Area Median Income (AMI), adjusted for household size (see chart below for current guidelines)
- Must be current on property taxes or have an approved payment plan
- Must not have received grant assistance from the City within the last 5 years
- Must have proof of current homeowner’s insurance
- Must be current on City income taxes
- Must be a single-family home, located within Lancaster city limits

FY 2025 Income Limit Summary for Lancaster

Persons in Home

1	2	3	4	5
\$61,050	\$69,800	\$78,500	\$87,200	\$94,200

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Funding and Terms

- Funding– The maximum amount of funding is \$15,000.
- Form of assistance: 5-year forgivable loan - does not have to be repaid as long as the home is not transferred or sold within 5 years of project completion date
- Payment: Funds are paid directly to the contractor upon completion and final inspection
- Homeowners will not be reimbursed for work started or completed prior to application approval



Grant timeline

- **Complete an application** on the City's Community Development's webpage – <https://www.lancasterohio.gov/DocumentCenter/View/9332/2026-Homeowner-Request-for-Assistance-fillable-PDF>
- **Applications will be received and processed in the order they are received.** Applicants will be notified of their eligibility status within 14 days of full completion of eligibility requirements
- **Property Feasibility & Inspections**
Program inspector evaluates and determines project feasibility. Then the HUD-required environmental review and radon testing is completed. Priority will be given to issues that affect health, safety or code violations
- **Contractor Selection & Project Setup**
The homeowner approves contractor bid list, then the City solicits bids from qualified contractors. A pre-Construction meeting with the homeowner & contractor is scheduled to review the project scope, discuss expectations, and finalize contract and lien documents.
- **Project Completion**
After the project is complete, a final inspection will be conducted by the City's Building Inspector. Community Development will issue payment to the contractor after the homeowner does final inspection with the Housing Program Coordinator.

Eligible Activities Examples

- Roof repair or replacement, gutters and downspouts repair or replacement
- Exterior repairs such as porch floor, exterior siding, doors, windows, & stairs
- Accessibility modifications
- Radon mitigation
- Replace or repair HVAC components and/or water heater
- Installation or repair of all electrical, plumbing, and ventilation systems
- Energy efficiency activities such as additional insulation or replacing single pane windows

Ineligible activities:

- Any repairs of a cosmetic nature
- Any repairs to storage buildings, garages, or other structures not attached to the living unit
- Any general maintenance such as changing furnace filters or service calls for a repair technician
- Minor plumbing repairs such as leaking faucets, running toilet tanks, water or gas leaking due to a loose connection, clogged sinks or bathtub drains



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- Any physical activities such as removal of trash and debris, landscaping or any kind, grass cutting, painting, etc.
- Lead-based paint abatement
- Repairs to manufactured homes that do not have a permanent foundation
- Mold clean-up

All contractors must:

- Be properly licensed and insured through the City's Building Department
- Hold an EPA RRP certification
- Comply with federal procurement rules and have a Unique Entity Identifier (UEI) number
- Provide a 1-year workmanship warranty and ensure homeowner has information for any manufacturer warranties

Additional Requirements

- Homeowners must cooperate with all documentation and inspection requests
- Fraudulent or false information will result in disqualification and repayment of funds
- The City will not undertake any projects where it's been determined that the home is structurally unsafe and/or unsanitary. Homes with an accumulation of trash, animal feces, or excess amounts of debris accumulated within the home will be disqualified. Project area must be accessible and provide plenty of room for the contractor to complete the work
- Homeowners are not permitted to personally perform any work paid for with program funds

Non-Discrimination Policy

- The City of Lancaster does not discriminate based on race, color, religion, national origin, sex, disability, ancestry and military status in administering this program. Reasonable accommodation will be provided upon request.

Applications can be obtained and submitted through the Community Development website at: <https://www.lancasterohio.gov/161/Community-Development> or paper copies are available in the Community Development Office. To request an application be mailed to you, call or email the office. Contact information is listed below. **Technical assistance is also available upon request.**

For more information contact:
Community Development Department
Housing & Neighborhoods Division
104 E Main Street, 1st Floor, Lancaster, OH 43130
(740) 687-6663
Email: cdd@lancasterohio.gov