



HOME ReNew Program



Home Renew is a homeowner repair program provided by The City of Lima, offering direct loans at 3% interest to homeowners who meet income eligibility criteria. Additionally, homeowners who remain in their homes for 5years, may have 30% of the loan forgiven. The program is geared toward rehabilitation rather than remodeling with emphasis on correcting all code violations. As the homeowner, you are an active participant in deciding the scope of work and contractor (from our approved list) who will perform your home improvements.

Income Eligibility Guidelines

The household income of an eligible homeowner cannot exceed 80% AMI (Area Median Income) for the Lima area. All financial information provided by applicants will be verified with written consent from the applicant.

Maximum Income by Household Size Are:

Persons in Household	Maximum Income	Persons in Household	Maximum Income
1 Person	\$ 32,500	5 Persons	\$ 50,150
2 Persons	\$ 37,150	6 Persons	\$ 53,850
3 Persons	\$ 41,800	7 Persons	\$ 57,550
4 Persons	\$ 46,400	8 Persons	\$ 61,250

Limits of Assistance and Repairs

All rehabilitation work will be based on an on-site assessment by The City’s rehabilitation staff, with detailed specifications prepared for eligible repairs. The maximum amount available to a qualified homeowner will be \$25,000, which will include costs for rehab and any property maintenance code corrections.

Eligible Repairs Could Include:

- repair or removal of structural elements including the roof and both interior and exterior walls
- installation, repair or replacement of sidewalks, driveways, steps and fences
- insulation and weather stripping, installing or replacing windows or doors (particularly storm windows and doors)
- improvement of bedrooms, kitchen and/or bathrooms
- installation, repair, or replacement of light fixtures, flooring, plumbing and rewiring
- repair or replacement of ceiling and wall surfaces
- repair or improvements to the exterior of the property, including siding, porches, steps and existing masonry; roofs, gutters and down-spouts; or structural defects in floors, walls and foundation
- replacement of basic equipment including furnace, hot water heater, kitchen cabinets,
- sinks, permanently affixed dishwasher, stove/range top, garbage disposal, sanitary fixtures and facilities

For more information contact DCD’s Housing Division (419-221-5147)

