



GREATER CIRCLE LIVING

An Incentive to Live Near Work

You visit its museums
 You attend its concerts and festivals
 You work at one of its institutions

Now call **Greater University Circle** home,
 thanks to an innovative housing program



Support for
 Greater
 Circle
 Living
 comes from:

FUNDING PARTNERS

- Case Western Reserve University
- Cleveland Clinic
- Cleveland Foundation
- Cleveland Museum of Art
- Judson at University Circle
- Kent H. Smith Charitable Trust
- Surdna Foundation
- University Hospitals

COMMUNITY PARTNERS

- City of Cleveland
- Buckeye Area Development Corp.
- City of East Cleveland
- Community Housing Solutions
- Consortium for Economic and Community Development (Hough)
- Famicos Foundation
- Little Italy Redevelopment Corp.
- Living in Cleveland Center
- Neighborhood Progress Inc.

PROGRAM ADMINISTRATION AND DEVELOPMENT

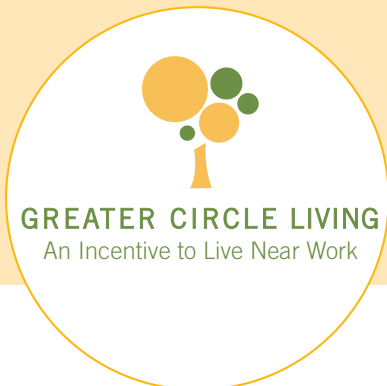
- Fairfax Renaissance Development Corp.

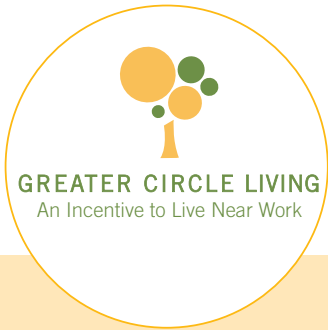
MARKETING PARTNER

- University Circle Inc.

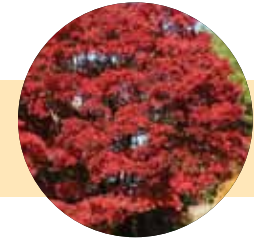


Eligible UH employees must be an active, full-time employee in good standing with at least 90 days of service and working at a UH wholly owned entity. They must rent, rehabilitate or purchase homes in the designated geographic area defined by East 79th Street to the west, Superior Avenue to the north, the Cleveland city line to the east, and Buckeye-Woodland to the south. The district also includes a portion of East Cleveland up to Elberon Avenue and Roxbury Road.





For more information on **Greater Circle Living** and the program's eligibility requirements, call the University Hospitals HR Service Center at **1-877-HR1-PLACE** (1-877-471-7522).



What is Greater Circle Living?

This forgivable loan program aims to improve access to affordable housing, assist individuals in wealth building, reduce commute times and costs, and enhance quality of life by offering employees of eligible institutions an opportunity to live and work close to world-class cultural institutions and services. It also seeks to increase awareness of the incredible housing opportunities available in the area.

THE PROGRAM INCLUDES

- Financial assistance
- Help with the application process
- Assistance with budgeting/managing finances
- Training for home buyers
- Education on housing options



Financial assistance is available on a first-come, first-served basis. Families participating in Greater Circle Living remain eligible for housing assistance programs offered by the City of Cleveland and some other agencies.

For complete program rules, participating employers, and eligibility requirements, visit www.fairfaxrenaissance.org, or www.universitycircle.org, or call *Fairfax Renaissance Development Corp.* at **216-361-8400**.

How does it work?

Greater Circle Living offers a \$5,000 forgivable loan for down payment and/or closing costs for the purchase of an owner-occupied home by full-time employees of any nonprofit institution in Greater University Circle (see map).

Loans are forgiven if the employee continues to work for a participating Greater University Circle institution (see your employer for specific eligibility requirements) and continues to occupy the residence for five years after the loan closes.

Eligible UH employees must be an active, full-time employee in good standing with at least 90 days of service and working at a UH wholly owned entity.

Employees of Case Western Reserve University, Cleveland Museum of Art, Judson at University Circle, and University Hospitals may be eligible for an additional \$10,000 forgivable loan for down payment or closing costs on the purchase of an owner-occupied home, or for one month's rental reimbursement in Greater University Circle. Employees at these institutions currently living in the district may be eligible for up to \$8,000 in matching funds for exterior renovations. For more information on Greater Circle Living and the program's eligibility requirements, call the University Hospitals HR Service Center at **1-877-HR1-PLACE** (1-877-471-7522).

How do I apply?

- Begin the application process by visiting www.fairfaxrenaissance.org, or www.universitycircle.org, or call Fairfax Renaissance at **216-361-8400**
- Complete an inquiry form
- Attend a prepurchase counseling session
- Obtain preapproval
- Look for a new home
- Sign a purchase agreement
- Apply for Greater Circle Living funds
- Apply for a primary loan

