Incoming University Hospitals Residents and Fellows

Do You Want To Live Near Work?

The Greater Circle Living program can assist you in renting an apartment or purchasing a house.

You can receive up to $30,000 to purchase a house or up to $1,400 in rental assistance.

Benefits of Living Near Work
- Reduced travel times & costs
- Access to affordable and desirable housing
- Live near museums, schools, hospitals, restaurants, shopping and community green space.

Looking to Buy A Home?
UH offers eligible employees a $20,000 forgivable loan to purchase a home in Greater University Circle. You may be eligible for an additional $10,000 forgivable loan if you are a fulltime employee and your annual household income is at or below $150,000.

Looking To Rent?
You can receive a one month rental payment of up to $1,400 if you execute a one year lease in an approved apartment complex.

To view some of the available units for rent and purchase visit:

www.universitycircle.org/locations/category/real-estate

*Greater University Circle (GUC) includes parts of the following neighborhoods
- Buckeye/Shaker
- Fairfax
- Glenville
- Hough
- Little Italy
- University Circle and the southwest quadrant of East Cleveland

Key: The “H” displays University Hospitals in relation to the GUC neighborhoods.
Home Purchase Application Process (Visit our website for complete program rules & guidelines)

Step 1: Determine Eligibility via employer website or HR/Benefits department. http://www.uhwellness.org/life-circle.html
Step 2: Complete Inquiry Form online
Step 3: Attend approved pre-purchase housing counseling sessions and receive certificate of completion.
Step 4 Obtain pre-approval from bank/lender (Contact the GCL Administrator for details on eligible loans)
Step 5: Look for new home via
- Community Development Corporations
- Realtors
- Other sources.
You can search for a home by zip code on the following website: www.realtor.com. The zip codes in the Greater University Circle area include parts of the following: 44103, 44104, 44106, 44108, 44112, and 44120. To determine which streets in the designated zip code area are eligible, see the map online.

Step 6: Execute Purchase Agreement.
Step 7: Apply for GCL Funds – Receive Conditional Approval.
Step 8: Apply for Primary Loan with bank/lender. (Contact the GCL Administrator for details on eligible loans)
Step 9: Notify GCL Program Administrator of Primary Loan Approval via letter from lending institution. GCL loan dollars are locked in.
Step 10: Close Primary Loan (mortgage loan for permanent financing) and GCL Loan.
Step 11: NEW CONSTRUCTION HOUSING PRODUCT - If purchasing a new construction home, buyer has one year from date of executing purchase agreement to close on mortgage loan and GCL loan dollars.

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Rental Assistance Application Process (Visit our website for complete program rules & guidelines)

Step 1: Determine Eligibility via Employer website or employer HR/Benefits Department. http://www.uhwellness.org/life-circle.html
Step 2: Complete Inquiry Form online
Step 3: View partial list of approved rental units at http://www.universitycircle.org/locations/category/real-estate (Please contact GCL administrator for details on approved rental units.) To determine which streets in the designated zip code area are eligible, see the map online.
Step 4: Apply for Rental Program.
Step 5: Receive a Commitment for Rental Payment.
Step 6: Execute a Lease with Landlord.
Step 7: Provide necessary documentation including lease and payment of first month rent & security deposit.
Step 8: GCL Rental Payment made to owner/management company of Rental Unit.

To determine your eligibility and for more detailed information please visit www.uhwellness.org/life-circle.html. If you have any questions after you’ve visited the website please contact the Greater Circle Living program administrator at 216 361-8400 or by email at wcheairs@fairfaxdev.org . You can also contact the program manager at 216 707-5019 or by email at cfarmer@universitycircle.org.