



HOME
REPAIR
RESOURCE
CENTER

www.hrrc-ch.org

What's Happening at HRRC?

Fall 2010

HRRC Prepares Prospective Buyers for the Realities of Home Ownership

Home Repair Resource Center's Home Buyer Education Program not only serves individual residents who are exploring the possibility of home purchase, but also benefits the larger community. Through interactive workshops and one-on-one counseling, prospective buyers proceed through a rigorous curriculum that gives them basic information on money management and credit issues that can be obstacles to obtaining loans for home purchase or home repair, empowers them to qualify for and evaluate mortgage loans, and prepares them to maintain their homes and carry out the responsibilities of home ownership.

By helping home buyers qualify for affordable mortgages, HRRC's Home Buyer Education Program is a proven tool for increasing community investment. Between July 2009 and June 2010, 129 households from Cleveland Heights participated in one or more workshops, and 29 of them purchased homes in Cleveland Heights. (Many of these buyers utilized the Cleveland Heights down payment assistance program to facilitate their home purchase.) Six home buyers from other communities also purchased a Cleveland Heights home, and other prospective buyers are still looking for a desirable property.



The program also stabilizes the community by reducing foreclosures and vacancies. Attendees are taught to evaluate their income and expenses to determine a realistic mortgage payment *before* they apply for financing, so they are not likely to take on unsustainable loans. In the event that their situation later changes and they find themselves in danger of losing their home, they are taught how to identify viable refinancing options as an alternative foreclosure.

An integral part of the Home Buyer Education Program emphasizes the need for prospective owners to identify the home repair and maintenance needs of their property and to include those costs in their budget. Those who purchase in Cleveland Heights are referred to HRRC's other programs (such as loans through our Financial Assistance Program and hands-on training and tool loans through Project Repair) that can assist them in maintaining their home over the long term. Such responsible home ownership is key to increasing community revitalization in Cleveland Heights.

For information on the Home Buyer Education Program, call Gail Jackson at 381-6100.

Home in the Heights Update

The mission of ***Home in the Heights***, a subsidiary of Home Repair Resource Center, is all about sustainable homes and neighborhoods. As part of the Sustainability Week activities that were recently held throughout Cleveland Heights, ***Home in the Heights*** held an Open House on October 7th to show off its current rehab project. Visitors to the house at 3795 Berkeley Road truly saw a “work in progress” and had an opportunity to learn about the numerous “green” and sustainable restoration practices being employed in this renovation.

Home in the Heights has had great success with its previous restorations on Westover and Edison Roads here in our city. Both homes sold quickly, at prices above average neighborhood values, due to high quality workmanship, outstanding features, energy efficiency, and low maintenance costs – all in addition to ***Home in the Heights***’ exclusive one-year unconditional warranty.

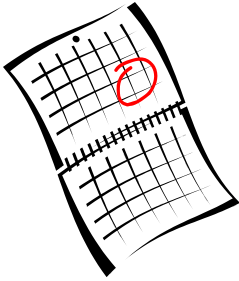
The renovation of 3795 Berkeley Road continues the important work we are doing to restore vacant, foreclosed properties and transform them into high quality, energy-efficient, “like new” homes in Cleveland Heights that are then sold to owner/occupants who will be responsible neighbors.



Westover Road home after renovation



Edison Road home after renovation



What's Coming Up at HRRC?

*Reservations requested for all offerings.
Call (216) 381-6100 to save your spot!*

HouseMender University Sessions:

*(all 7 - 8:30 p.m. at CH-UH Lee Road Library;
free and open to residents of all communities)*

- | | |
|-------------|--------------------------------------|
| Wed., 10/27 | Remodeling Basements Defensively |
| Wed., 11/17 | GeoThermal Heating & Cooling Systems |

Financial Fitness/New Home Buyer Classes:

*(all 6 - 8 p.m. at CH-UH Lee Road Library;
free and open to residents of all communities)*

- | | |
|--------------|---------------------------------------|
| Wed., 10/20 | Understanding Mortgages & Refinancing |
| Wed., 10/27 | Avoiding Mortgage Delinquency |
| Tues., 11/2 | Creditworthy Equals Choices |
| Tues., 11/9 | Power of a Personal Budget |
| Tues., 11/16 | Understanding Mortgages & Delinquency |
| Tues., 11/23 | Avoiding Mortgage Delinquency |
| Wed., 12/1 | Creditworthy Equals Choices |
| Wed., 12/8 | Power of a Personal Budget |

Project Repair Hands-On Repair Workshops:

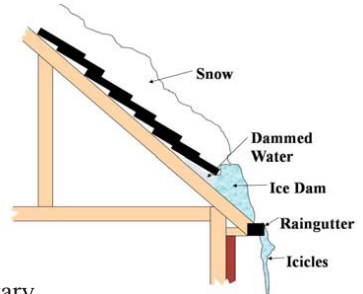
*(all 7 - 9 p.m. at HRRC Teaching Center;
open to Cleveland Heights residents, modest materials fee)*

- | | |
|-------------|-------------------------------------|
| Mon., 10/18 | Wall Framing |
| Mon., 10/25 | Bathroom Wiring |
| Mon., 11/1 | Installing an Exhaust Fan |
| Mon., 11/8 | Installing & Plumbing a Bathtub |
| Mon., 11/15 | Drywall Installation |
| Mon., 11/22 | Sheet Vinyl Flooring |
| Mon., 11/29 | Ceramic Tile |
| Mon., 12/6 | Installing a Toilet |
| Mon., 12/13 | Installing a Bathroom Sink & Faucet |

PREVENTING ICE DAMS

With the freeze-and-thaw cycles that occur so frequently during Northeastern Ohio winters, most houses become decorated with long icicles hanging from the gutters. Spectacular as they are, the ice can have a destructive side, when it builds up along roof overhangs – a problem commonly known as an ice dam.

Ice dams can damage soffits, rafters, sheathing, shingles, and fascia boards on the outside of the house. Melting ice can also back up under shingles, where the resulting leak can compact insulation and damage walls and ceilings on the inside of the house.



While it is unlikely that a roof will be completely ice-free, there are several ways to deal with ice dams. They range from simpler to more complex, vary widely in price – and none are foolproof. However, each can help reduce the chances that an ice dam will cause expensive damage to your house.

The first option is to add insulation to keep heat from rising through the roof and melting the snow, which then flows down to the cold gutter area and refreezes. This is particularly important on older homes, where insulation is inadequate or was never installed at all. However, you need to be realistic; even snow on well-insulated roofs can melt, run down to the gutter area, and freeze partway.

In addition to adding insulation, consider increasing the ventilation beneath the roof to allow any heat that does move up from the living area to escape to the outside. The easiest time to do this is when you re-roof your house; discuss the need for additional ventilation with each roofer when you are obtaining estimates on the project.

When you next replace your old shingled roof, make sure to have a waterproof membrane installed on the lower 3 to 6 feet of the plywood roof deck. This rubberized “Ice and Water Shield” will prevent melting ice from penetrating through the roof sheathing. Have your roofer install drip edge on the bottom edge of the roof, as well.

The most common way to prevent ice build-up is to install low-wattage electric heating cables along the lower edge of the roof. The cables look like heavy-duty extension cords and plug into a standard outlet. They are usually installed in a zig-zag pattern along the lower edge of the roof, through the gutters and several feet into the downspouts. Some homeowners install them on a do-it-yourself basis, while others contract the job.

The cables are available in various lengths, ranging from 20 feet to 120 feet or more. The length of cable you’ll need will depend on how deep into the

continued page 5

Preventing Ice Dams

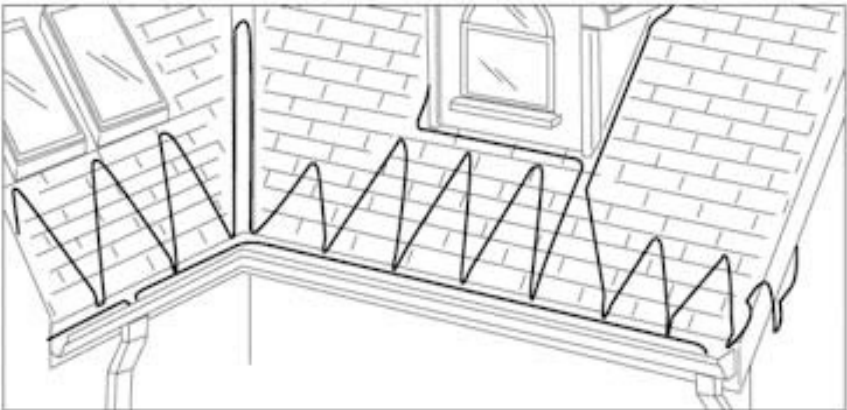
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overhang the cable will be run – 12”, 24” or 36” from the bottom roofline. Most manufacturers explain how to figure the length of cable you should buy for their product.

Make sure the cable is installed safely. Don’t use extension cords with the cable, as they can overheat. The cable should not be crisscrossed or overlapped, because that contact can create sufficient heat to melt the plastic insulation around the wire. Make sure the cable is plugged into a weatherproof outlet that is properly grounded, and that the cable itself is also grounded. While the cables operate on 120 volts, the longer the cable, the more wattage will be required to heat it.

Heating cables do not generally have thermostats, so you’ll have to pay attention to the weather forecast to determine when you should turn them on and off. You don’t want to pay for electricity to heat the cables on days they are not needed.

Timing the installation is important, too. Make sure the heating cable is installed before the snowy weather hits. It’s too dangerous to install them when there’s a lot of snow and ice on your roof. You can remove snow accumulation with a roof rake (a large broom-like tool with an extension handle that you can use to drag loose snow off the roof deck), but – once an ice dam has formed – your options are limited. Don’t try to hack at the ice (you can damage your shingles or gutters), or throw hot water or rock salt on the ice in an attempt to melt it. Just be patient and wait for warmer weather.



If the worst happens and you do notice a leak into your ceiling, drill a quarter-size hole through the plaster to let the water come through. It’s easier to patch that hole later than to repair a whole ceiling that comes down.

Information such as this is available in HRRC’s Resource Library.

HRRC Helps Homeowners Access Hardest Hit Fund

Home Repair Resource Center is one of the HUD-certified counseling agencies that can help homeowners get assistance from Ohio's Hardest-Hit Fund. The State of Ohio established the Hardest Hit Fund to assist people in danger of losing their homes, but who have been unable to qualify for loan modification or foreclosure prevention programs because they are unemployed. Funds are available to help make a delinquent mortgage current, to help with mortgage payments for people in job training programs or searching for work, to help with loan modifications, or to help homeowners who are unable to keep their homes.

Since the program was announced on September 27th, HRRC's foreclosure counselors have been kept busy seeing applicants for the program. "We pride ourselves on calling people right away to get them started in the process," said HRRC Director Kathryn Lad. "Foreclosure has been a growing problem in the suburbs, and – since we're right here in Cleveland Heights – we're convenient for a lot of people who live on the east side of Cuyahoga County."

Information on the Hardest Hit Fund is available at www.savethedream.ohio.gov. For application information, call HRRC at (216) 381-6100, or United Way's First Call for Help: 2-1-1 for referrals.

Foundation Grant Funds HRRC Feasibility Study

Thanks to the Cleveland Foundation, Home Repair Resource Center is poised to undertake a feasibility study that will be critical to the organization's future. The study will explore HRRC's capacity, needs, and resources as they relate to possible expansion to or collaboration with neighboring inner-ring suburbs. Ogden Post Consulting Group will manage the project.

Over the next six months, Ogden Post will guide HRRC in analyzing current programs and talking with potential collaborative partners. The goal will be to determine which service(s) might be expanded in Cleveland Heights and/or other communities. After the study is completed, the Board will work with Ogden Post to develop a new Strategic Plan to guide HRRC for the next five years.

According to Board President Mike Gaynier, "Home Repair Resource Center anticipates that we will continue to focus on preserving housing and helping people in all phases of home ownership in Cleveland Heights. The Strategic Plan will define any partnerships with other organizations or community governments that HRRC will pursue. This definition will be critical to HRRC's future as an economically sound organization."

Yes, I want to support HRRC's Annual Fund

Name (as you want to be listed in HRRC's Annual Report):

Address:

City/State/Zip:

Phone:

Email:

Amount enclosed (check payable to Home Repair Resource Center):

\$1,000 \$500 \$250 \$100 \$50 \$35 \$____ Other

In honor memory of: _____

Please mail to: Home Repair Resource Center
2520 Noble Road
Cleveland Hts., OH 44121

Donations are tax-deductible. Donations can also be made
on line at www.hrcc-ch.org

Coming Soon: 2011 "Phonathon"

The annual fundraising campaign to raise operating support for Home Repair Resource Center will soon be getting underway. It is our hope that all residents will recognize how beneficial HRRC's programs are to our community, and how critical it is for us to secure the funds necessary to keep those programs going in the year ahead.

During Fiscal Year 2011, HRRC will serve more than 700 households through our home repair training, tool loan, repair loans and grants, financial education, foreclosure prevention, resource library, and purchase/rehab activities. And, each house that is repaired and improved with the help of HRRC will make Cleveland Heights a stronger and healthier "home town" for all of us.

HRRC welcomes your partnership with us as we seek to improve our service. Feel free to call us at (216) 381-6100 with any questions or ideas for how we can better meet the needs of our community.

Operating support for HRRC is provided by individual donations, foundation grants, and HUD Community Development Block Grant funds through the City of Cleveland Heights.



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2520 Noble Road
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