

### We're Str-r-r-r-etching our Funds

The single mother didn't know where to turn. Her hot water tank was leaking all over her basement floor, and she couldn't wash her baby's diapers or bathe her four-year-old daughter. She could scrape together enough money to buy a new water heater, and her brother was willing to help her put it in, but they needed tools and instructions. Could HRRC help?

The elderly man was living on Social Security. He had been told by the City that his front brick steps needed to be replaced. He could afford a small monthly payment, but the bank wouldn't approve him for a loan because some bills from his heart surgery a few years ago were still unpaid. Could HRRC help?

The man was proud – you could see that it was difficult for him to ask. He had worked hard all his life, but recent job cuts meant that he no longer had enough income to pay his mortgage. He was enrolled in a job training program, but before he found a new job, he could lose his house. Could HRRC help?

The work that Home Repair Resource Center does affects real people – people willing to invest time and effort into making a better future. Thanks to our donors, HRRC can offer programs that help our clients maintain their homes as assets to the community

It is because our work is so important that, in these days of federal cost-cutting, we're doing all we can to stretch our dollars. Our board and staff have been examining everything



we do, and how we do it. Of course, we are striving to ensure that our program expenses are as low as possible. However, we have also been "fine tuning" our programs to make them more responsive to the needs of today's homeowners.

Our new Tool Loan hours will allow more people to utilize the program after work. Our partnership with the Cleveland Heights-University Heights Public Library (*see separate article on page 2*) will offer broader access to the materials from our Resource Library. Streamlined services and fewer mailings will allow staff members to spend more time with clients.

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### We're Stretching Our Funds

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We have also realigned staff responsibilities and are utilizing more volunteers in various aspects of our programs.

Despite the challenges we face, HRRC continues to assist people with all aspects of home ownership. Utilization of our repair loans and grants is at its highest in recent years. Thanks to professionals willing to share their expertise, HRRC is still offering hands-on repair workshops and our Home How-To program. Our Home Buyer classes are well-attended; people come in to look through our Contractor Evaluation Books; and, with guidance from HRRC's Foreclosure Counselors, our neighbors are securing help that keeps them in their homes.

Our situation is serious, but HRRC is resilient. A committee of long-time donors is working to secure increased contributions to close the funding gap. We trust that the community will recognize the value of our work and provide the support we need. We will also welcome help in connecting with foundations, businesses, and community groups that we could approach to tell our story. Call us at (216) 381-6100.

## HRRC Expands Access to Resources by Partnering with CH-UH Library

Over the years, HRRC has developed a large collection of materials on home repairs. Some we have purchased from outside suppliers (primarily books), but most are handouts and videos that we have produced outselves. Now, in the hope of sharing those resources more widely, HRRC has expanded our partnership with the Cleveland Heights-University Heights Public Library.

Although details are still being finalized, the intention is for HRRC to have a "presence" at the Main Branch on Lee Road. We are in the process of turning over to the Library the books previously held at our office/Teaching Center, as well as copies of our self-produced handouts and videos; after these items are entered into the Library's catalog system, they will be available for patron use. The



Library will establish an "HRRC Corner" to house these resources and perhaps, futher down the line, provide a venue where representatives of Home Repair Resource Center can provide advice to community residents.

We hope this partnership will prove to be a "win-win" collaboration for both HRRC and the Library. HRRC is excited that our information will be accessible to more homeowners, increasing recognition of HRRC's expertise in the repair needs of older homes, and the Library will have a new and unique service to offer its patrons. Watch for future announcements.



### What's Coming Up at HRRC?

Reservations requested for all offerings. Call (216) 381-6100 to save your spot! (See www.hrrc-ch.org for more information.)

### HouseMender University Sessions:

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

Tues., 9/20Planning Your New Garage (John Keeley, Lally Construction)Tues., 10/4Options in Wood Flooring (Jamie Butler, Classic Floors)Tues., 10/18Exterior Lighting for Landscaping and Security<br/>(Robert Eskin, Kichler Lighting)

### 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)

Thurs., 10/6	Power of a Personal Budget
Thurs., 10/13	Creditworthy Equals Choices
Thurs., 10/20	Shopping for a Mortgage & Avoiding Default
Thurs., 10/27	Home Maintenance
Thurs., 11/3	Power of a Personal Budget & Creditworthy Equals Choices
Thurs., 11/10	Home Maintenance
Thurs., 11/17	Shopping for a Mortgage & Avoiding Default
Thurs., 12/1	Power of a Personal Budget
Thurs., 12/8	Creditworthy Equals Choices
Thurs., 12/15	Shopping for a Mortgage & Avoiding Default
Thurs., 12/22	Home Maintenance

### **Project Repair Hands-On Repair Workshops:**

(7 - 9 p.m., most at HRRC's Teaching Center, 2520 Noble Road. Open to Cleveland Heights residents, modest materials fee)

Mon., 10/3 Tree Pruning (Mark Derrickson, Ardmore Tree Service) Mon., 10/10 Hardwood Floor Repair (Lou Huskin, Classic Floors) Refinishing Hardwood Floors (Don Shumaker, Shumaker's Mon., 10/17 Hardwood Floors Tues., 10/25 Ceramic Tile (Vince Horvath, Artistic Tile) Window Repair (Bill Hoose, Hoose Restoration) Mon., 11/7 Mon., 11/14 Window Replacement (Jeff Dim, Pella Window Store) Drywall Installation (Denis Mullaney, Mullaney Home Repair) Mon., 11/21 Interior Painting (Denis Mullaney, Mullaney Home Repair) Mon., 11/28

### Grants Empower & Improve One Neighborhood at a Time

HRRC's Neighborhood Priority Grants (NPG) are set aside specifically for lowand moderate-income homeowners from one target neighborhood each year. The grant is designed to facilitate the completion of repairs in that neighborhood through education and financial assistance.

NPG (formerly known as the Neighborhood Project Repair Grant) has increased its impact significantly since the program was redesigned in 2009. Currently, LMI homeowners in the target neighborhood are eligible to receive up to \$1,000 in grant funds for home repairs. And, as they see work being done to nearby properties, neighbors are often inspired to fix up their own houses.

For the past two years, NPG has targeted all or part of fifteen streets in the Caledonia neighborhood. Of the 30 households that received grants in calendar 2010, 14 were elderly, 23 had single female heads of house, and two were families of five or more. The \$26,320 in grant funds expended in 2010 were leveraged by \$14,703 in private dollars, \$2,900 in do-self labor, and \$8,609 in loans. Through NPG, roofs were replaced, porches repaired, and new gutters installed. Kitchens cabinets were installed, electrical systems updated, and a hot water tank repaired. All in all, LMI homeowners were enabled to remain in homes with improved health and safety conditions.

"Every time it rained, it rained inside," explained a recent grant recipient. "We weren't sure what to do. Without the help of the NPG grant, I wouldn't have been able to get my roof repaired. Thank you!"

The grants are funded by the Community Development Block Grant allocation provided to HRRC through the City of Cleveland Heights. Clients receive more than grant funds from HRRC, however. If they plan to hire someone to do a grant-funded repair, they learn how to secure and evaluate contractor bids. If they will be doing the work themselves, HRRC's repair classes, how-to videos, and tool loan can provide skills training and equipment. If they need additional funds to cover the repair cost, HRRC can provide benefits that pay the interest cost on a loan and even guarantee loans for homeowners who would not otherwise qualify for bank financing.

In the end, it's about helping the people – and the houses – of our city. HRRC's Financial Assistance Counselor works to help clients qualify for program benefits and untangle complicated situations so that properties can get repaired. "Every time it rained, it rained inside," explained a recent grant recipient. "We weren't sure what to do. Without the help of the NPG grant, I wouldn't have been able to get my roof repaired. Thank you!"

## **Volunteer Efforts Benefit HRRC**

Home Repair Resource Center benefits from the involvement of volunteers, whose contribution of time and talents are just as important to our work as financial contributions. Here are some of the ways our supporters can help:

- **Making personal connections.** Sharing your enthusiasm for HRRC with your friends can help us become better known in the community. Not only can that recognition lead to increased financial support, it can also mean that more people know about our services when they're needed.
- Using your talents. There are many ways you can get involved. If you have experience with graphic design, web pages, or social media, you can help HRRC grow and update our communication tools. If you have a warm and welcoming personality, you can greet visitors to our office and help them access our services. If you like to work with landscaping, you can help keep our grounds in good condition.
- **Imparting your knowledge.** If you have skills and information to share, you can teach a repair workshop, give a talk for HouseMender University, or offer to serve as a resource person for homeowners with questions about home maintenance.
- Sharing the load. Helping prepare bulk mailings allows staff to spend more time assisting clients. Serving on a committee for tasks like fundraising or planning special events lets us include more voices from the community.

We'll be happy to learn of your interests and discuss the possibilities. Call us at (216) 381-6100.

# Women to Graduate from Repair Course

The twelve women who make up the 2011 class of HRRC's **Home How-To** program are completing the course curriculum and preparing to celebrate their graduation. They have worked hard to master basic carpentry, electrical, and plumbing skills so they can tackle repairs to their homes.

Thanks to John Sobotincic, Bill Knop, Jim Cline, and Jim Pepera, who volunteered to serve as instructors. Their patience and encouragement inspired the women to try using unfamiliar tools and techniques. Employees of the Severance branch of **KeyBank** again chose HRRC as the beneficiary of KeyBank's "Neighbors Make a Difference" community outreach efforts. Over the last few years, KeyBank staff members have painted, pruned, and planted to help spruce up our Office/Teaching Center. We're thankful for their hard work!

## Chuck Miller Points to Sustainable Housing as Major Issue for Future

As keynote speaker for the June 8<sup>th</sup> Annual Meeting of Home Repair Resource Center, architect Chuck Miller urged his listeners to take up the challenge of making our community's housing more energy-efficient. The designer of "SmartHome Cleveland," on exhibit this year on the grounds of Cleveland's Museum of Natural History, described exciting new technologies that allow this passive energy home to consume about 90% less energy than comparable homes in the region. Not all these innovations are affordable as yet, but they showcase the growth in environmentally friendly home designs that are both attractive and functional. (*For more information on SmartHome Cleveland, see <u>http://blog.cleveland.com/architecture/2011/01/cleveland\_museum of natural hi 1.html*)</u>

As part of its strategic planning, the board of Home Repair Resource Center has been considering the role HRRC should play in encouraging sustainability in the older homes so prevalent in Cleveland Heights and other first-ring suburbs. Not only will it be important for HRRC to serve as an information resource on cutting-edge technologies, but also to advocate for homeowners with more modest resourses who, as Doty pointed out, are disproportionately burdened by rising energy costs.

Many Cleveland Heights residents are willing to take personal actions based on larger socio-economic concerns. We hope that Home Repair Resource Center can help homeowners identify measures that, implemented one house at a time, will make our community more sustainable.

#### Go "green" – get your HRRC newsletter online:

Send your email address to rstager@ hrrc-ch.org, with "hrrc newsletter address" as the subject. We'll email your copy, saving printing and postage costs and reducing our "carbon footprint" to help the environment.

# To Donate to HRRC through United Way

The annual United Way Campaign allows donors to designate a portion – up to half – of their United Way pledge to an eligible 501(c)(3) organization. HRRC is a qualified nonprofit, and our United Way number is #050955. The only restriction is that the total amount pledged must be at least \$100.

If you decide to support HRRC in this way, we would appreciate your letting us know to expect your donation, either by phone (216-381-6100, ext. 16) or email (rstager@ hrrc-ch.org).

## Energy Audits a Great Deal for Both Homeowners and HRRC

Dominion East Ohio is offering discounted energy audits through GoodCents, a company specializing in energy efficiency programs. The audit will identify measures that will save you the most on your heating costs – and, if you call **by November 15<sup>th</sup>** to schedule your audit and mention Home Repair Resource Center, HRRC will receive a donation of \$35 from GoodCents!

By utilizing the Dominion East Ohio Home Performance with ENERGY STAR Program, homeowners will receive a **3-5 hour energy assessment – normally a \$500.00 value – for only \$50.00**. The home energy assessment will also include **free home improvements** such as caulking, weatherstripping, door sweeps, duct sealing, water aerators, low-flow showerhead, and more. A BPI-certified auditor from GoodCents will perform an array of tests, including a furnace inspection, combustion analysis on appliances, blower door test to indicate air leaks in the home, and infrared camera images.

You'll be eligible for other benefits, as well. At the conclusion of the audit, you'll receive a report with a comprehensive set of recommendations, prioritizing steps you can take to make your home more comfortable and energy-efficient. If you make any of the suggested improvements using pre-qualified contractors, you can receive a **rebate of up to \$1,250.00**. (A GoodCents auditor will return and check the quality of the work.) See <u>deohpwes.com</u> for details.

To use this program, you must be a Dominion East Ohio residential gas customer. Schedule your home energy assessment by calling Katie Schade at (800) 653-3445. ext. 1885. Don't forget to mention HRRC when you call!

### Angie's List Offers Discount to HRRC Supporters

**Angie's List**, the service that compiles consumer ratings of local service companies, has agreed to honor a promotional discount to supporters and program participants of Home Repair Resource Center. Use the code **HRRC30** to receive a 30% discount on your membership cost.



We hope that everyone who had been sharing their experiences through HRRC's contractor evaluation books over the years will also provide ratings to Angie's List. Both make it possible for Cleveland Heights residents to identify contractors who do good quality work on the homes of our community.

## **Board Elects Officers, Adds Members**

At the 9/6/11 meeting of HRRC's Board of Directors, Alex Pesta, architect at City Architecture, was elected President. Joining Pesta as officers are Vice-President Michael Adams, owner of Rockefeller's restaurant; Treasurer John Reece, automobile technician; and Secretary Stephen Schlegelmilch, attorney.

The new president is eager to continue the strategic planning process that has been the focus of HRRC's efforts during the past year. "This is an important time for our organization. I look forward to serving with our talented board and dedicated staff to strengthen HRRC's presence during these trying economic times," Pesta explained. "Our northeast Ohio communities need HRRC, and we continue to update how we deliver, manage, and offer our services."

Pesta is taking the reins from Mike Gaynier, who recently completed his twoyear term as President but will continue serving on the board. Gaynier is a candidate for City Council in Cleveland Heights.

Two new members were also elected to HRRC's Board of Directors. Shouresh Amir-Tahmasseb of Solon is a Group Manager at ABB, Inc. Lynn Nearon of Cleveland Heights is a Rehab Housing Specialist for the City of Shaker Heights. Both are looking forward to helping Home Repair Resource Center become more relevant to today's homeowners.

The entire Board is listed on HRRC's web site, www.hrrc-ch.org.

### To contact us...

As you will find when you call our office, Home Repair Resource Center now has a new telephone system that routes incoming calls to the desired department. Callers should now dial our "main" number, (216) 381-6100, and then choose from the following extensions:



For information about:	Staff Member:	Extension:
Executive Director	Kathryn Lad	11
Home Buyer & Financial Education	Gail Jackson	12
Tool Loan	Cynthia Seaman	10
Repair Classes & Library	Becky Stager	16
Loans & Grants for Repairs	Allison Urbanek	15
New Clients seeking help with Foreclosure		
& Loan Modification		10
Existing Foreclosure Clients	Darren Jeffries	12 or
	Denise Black	14
Accounts Payable & Receivable	Yalanda Medina	20
All other inquiries	General assistance	10

## Ten Old House Taboos

It can be a challenge to keep an older house safe, sound and secure. Here are some things to avoid when you are updating your home:

1. Don't cover exterior steps with indoor-outdoor carpeting

Carpeting holds moisture, which causes the mortar between the bricks to deteriorate more rapidly. Once the mortar deteriorates, the bricks will loosen and fall out. Before you know it, your stone treads will crack and break, and they'll need much more substantial work to get them back into good shape.

2. Don't buy the wrong toilet

Many homeowners are replacing old-style toilets with new water-saving models. Since styles of toilets vary in how far they sit away from the wall, you need to be aware of the "rough-in" measurement (the distance between the center of the flange around the drain opening and the wall behind it.) You can select a toilet designed for a shorter rough-in measurement (you'll just need to add some supportive blocking between the back of the tank and the wall), but you can't install a fixture designed for a longer rough-in measurement without some complicated alterations to the drain line. Be aware that, for some rough-in measurements, you will have to special order your toilet.

3. Don't replace a two-prong outlet with a regular three-prong outlet

In older homes with knob and tube wiring, the outlets have only two openings. Many homeowners want to replace those old outlets with ones that will accept a three-prong plug. The problem is that three-prong receptacles indicate that the outlet is grounded, but there is no ground wire with knob-and tube wiring. If you don't want to run a ground wire from the service panel to the outlet, you can replace the two-prong plug with a Ground-Fault Circuit Interrupter (the *only* three-prong outlet that should be installed in a two-wire system.)

4. Don't forget the fascia board

When replacing your gutter, check the fascia board behind it. If it's sound, apply two coats of paint and let them dry before installing the gutter. If the fascia is loose, and longer nails don't secure it, the ends of the roof rafters you're nailing into



are probably rotted. Remove the fascia board, and nail a new piece of wood alongside each rotted rafter end to reinforce it. If the fascia board itself is deteriorated, replace it with outdoor treated wood or untreated wood that has been primed and painted or wrapped with aluminum or vinyl fascia wrap.

5. Don't expose structural clay block along your foundation

You shouldn't be able to see large red tile blocks on your outside basement wall. These blocks, used for foundations on many older homes, were not meant to be exposed to the elements, so keep them covered with soil. *continued on page 10* 

### **Ten Old House Taboos**

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#### 6. Don't let tree branches get too long

Each season, check for limbs that have grown long enough to reach your roof or siding. Wind-blown branches rubbing against a surface can cut through shingles and other roofing materials; damage paint; destroy wood, vinyl



or aluminum siding; and even scar masonry, stucco and concrete. Identify any branches that should be trimmed back from the house or garage. Then, look for dead and dying trees and limbs which could cause damage if felled by high winds. If you don't feel capable of removing them yourself, hire a professional.

7. Don't mount a ceiling fan in the wrong kind of box

If you are replacing a light fixture with a ceiling fan, check how the light was originally installed. Many ceiling-mount boxes for lights were not secured to the wood framing; in fact, the box for a lightweight fixture may only have been attached to the ¼" lath behind the plaster. It's important that your fan is wired with a new metal junction box able to support the weight of the fan motor and the vibration of the moving blades. There are various ways to install the new box, depending on the weight of the fan and how much access you have to the ceiling joists to which the box will be attached.

8. Don't ignore a drum trap

Some older bathroom drain lines contain a drum trap (a coffee-can-shaped reservoir often located in the floor alongside the tub or mounted in a closet or behind an access panel) that was designed to collect hair and other debris in the drain line. Not only do drum traps make snaking an obstructed line more difficult, but they can also rust through and cause leaks. Replacing these devices with a regular trap can prevent water damage to the ceiling below.

9. Don't cover the outside walls of a basement with drywall

Drywall on the exterior walls of a basement will prevent you from seeing signs of water intrusion (usually caused by clogged sewer lines, sagging gutters, or other problems that are easily remedied) that can cause expensive damage if the problem goes undetected. Use exterior latex paint on basement walls, with the expectation that you'll have to repaint periodically. A stainkilling, mildew-resistant primer and paint can reduce the likelihood of mold growth and mildew odor.

10. Don't forget to locate your shut-offs

If you suddenly had to turn off the gas, water, or electrical power to your house, would you know how? Every adult and teenager in your home should know where the emergency shut offs are and how to operate them.

Yes, I want to support HRRC's Annual Fund Name (as you want to be listed in HRRC's Annual Report):				
City/State/Zip:				
Phone:	Email:			
	check payable to Home Repair Resource Center):			
In $\Box$ honor $\Box$ m				
	Please mail to: Home Repair Resource Center 2520 Noble Road Cleveland Hts., OH 44121 Donations are tax-deductible. Donations can also be made online at <u>www.hrrc-ch.org</u>			

### HRRC is unique –

"Nowhere else I lived had anything like Home Repair Resource Center. I feel so lucky to live in Cleveland Heights now, so I can take advantage of HRRC's programs," said a workshop attendee recently. "My co-workers are so envious!"

### 2012 Annual Appeal critical to HRRC

Later this fall, HRRC will hold its Annual Appeal, requesting contributions to Home Repair Resource Center. "HRRC needs non-governmental support more than ever," explained Board Fundraising Chair Susie Kaeser, "especially the operating funds that make our programs possible. We really count on the people of our community to recognize how HRRC's services maintain the homes and neighborhoods of Cleveland Heights."

Letters will soon be going out to kick off this campaign. We hope you will give generously.

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



2520 Noble Road Cleveland Heights, OH 44121

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What's Happening at HRRC?