



**HOME
REPAIR
RESOURCE
CENTER**

www.hrrc-ch.org

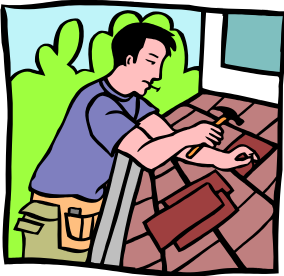
What's Happening at **HRRC?**

Winter 2011

Challenge Fund Makes Repairs Possible

From its inception in 1971, the primary concern of Home Repair Resource Center has been to keep the houses of Cleveland Heights in good repair. Very early on, HRRC recognized that access to affordable financing was key to achieving that goal. Our Challenge Fund loan guarantee program provides access to funding for homeowners who need home repairs and can afford a monthly payment, but who do not qualify for conventional bank financing.

The Challenge Fund provides a vehicle for public/private partnership, where HRRC shares the risk with the bank (usually 40% of the loan amount, but sometimes a 100% guarantee is required.) KeyBank is HRRC's partner bank. Typical borrowers are people with past credit difficulties (usually due to periods of unemployment, medical problems, or similar difficulties) or homeowners with insufficient equity to meet bank loan criteria. Because loan standards have tightened even further in recent months, the Challenge Fund is often the only way that our clients can replace a leaking roof or a non-working furnace.



The default rate for the Challenge Fund is remarkably low. Over the history of the program, HRRC has guaranteed 931 "high risk" loans, enabling more than \$4.7 million in repairs. Of those loans, only 48 have defaulted, and 8 of those were later repaid in full and 1 in part. HRRC attributes this success to the relationship we build with our clients. "We do everything we can not to add to the stress people already have in their lives. We help people look at their budget and come up with a monthly payment they are comfortable with," explains Allison Urbanek, HRRC's Financial Assistance Programs Counselor. "While the Challenge Fund does not have income guidelines, low- and moderate income homeowners can also receive HUD-funded grants and partial deferred loans that reduce the amount that must be borrowed."

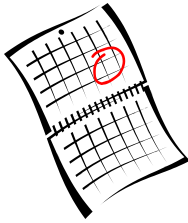
The Challenge Fund was just the first of many model programs that Home Repair Resource Center has developed over the years. It continues to benefit all Cleveland Heights residents by maintaining property values in our city.

For information on the Challenge Fund or HRRC's other financial assistance programs, call Allison Urbanek at 381-6100.

Donor Honor Roll

Home Repair Resource Center has indeed been fortunate to have received long-term support from many area residents through the years. Only a few, however, qualify as our *most* loyal contributors – those who have donated to HRRC in each of our last sixteen fiscal years, from 1995 through 2010. We would like to recognize the following donors for their extraordinary support of our mission:

Nick & Phyllis Baumgartner	Anne & Stu Klein
Edward Becker & Karen Allen	Al & Cyndi Kuntz
Tom & Dorothy Bier	Kermit & Barbara Lind
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Susie Kaeser & Jerry Blake	Richard & Barbara Wherley
Suzanne S. Keller	Diana & Ted Woodbridge
Don & Joan Kimmel	William & Myrna Yates
Charles King & Catherine Keating	



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., 2/23 | Designing & Installing a Deck or Patio |
| Wed., 3/23 | Basement Water Control: Interior vs. Exterior |

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., 2/3 | Power of a Personal Budget |
| Thurs., 2/10 | Creditworthy Equals Choices |
| Thurs., 2/17 | Understanding Mortgages & Refinancing |
| Thurs., 2/24 | Avoiding Mortgage Delinquency |
| Thurs., 3/3 | Power of a Personal Budget |
| Thurs., 3/10 | Creditworthy Equals Choices |
| Thurs., 3/17 | Understanding Mortgages & Refinancing |
| Thurs., 3/24 | Avoiding Mortgage Delinquency |
| Thurs., 4/7 | Creditworthy Equals Choices |
| Thurs., 4/21 | Power of a Personal Budget |
| Thurs., 4/28 | Understanding Mortgages & Refinancing |

Project Repair Hands-On Repair Workshops:

*(all 7 - 9 p.m.; address supplied to those who register.
Open to Cleveland Heights residents, modest materials fee)*

- | | |
|------------|--|
| Mon., 2/7 | Doorbells & Other Low-Voltage Systems |
| Mon., 2/14 | Copper Water Lines |
| Mon., 2/28 | Replacing Galvanized Water Lines with Copper |
| Mon., 3/7 | Plastic Water Lines |
| Mon., 3/14 | PVC Drain Lines |
| Mon., 3/21 | Faucets & Toilets |
| Mon., 3/28 | Tankless Water Heaters |
| Mon., 4/4 | Building a Countertop |
| Mon., 4/11 | Plaster Repair |
| Mon., 4/18 | Framing & Installing a New Window |
| Mon., 4/25 | Hardwood Floor Refinishing |

Prevent Contracting Problems – Establish a Payment Schedule before Work Begins

One of the many frustrating parts of dealing with a contractor can come at the end of your project. Even though most of the work has been completed and paid for, you might be dealing with a few small details that the contractor had agreed to fix “in the next few days.” Weeks later, they are still unfinished, and the contractor is not responding to your calls.

What can you do to keep this all too common problem from happening? In most cases, the answer lies in establishing and managing a payment schedule in such a way that the contractor has a real incentive to finish up the detail work.

Talking over expectations – both yours and the contractors – and negotiating the payment schedule before work starts can help prevent a myriad of problems. In developing the payment plan, Home Repair Resource Center suggests that you do not agree to a large down payment, but instead seek reasonable alternatives based on the principal of “**money paid for value received.**” For most small jobs, no payment should be necessary until work is completed. On larger projects, you might offer to make a check to the store for materials that must be specially ordered; offer to pay for materials delivered to your home; or offer to make progress payments as agreed-upon portions of the work are completed.

If you and your contractor come to agreement on a series of progress payments (a common arrangement is 1/3, 1/3, and the final 1/3 after all work is done), it’s best to tie those payments to completion of readily identifiable stages of the work, which have been defined in advance. For example, on a contract for a new garage, you might agree to pay a certain amount when the concrete foundation has been installed, another amount when the rough framing has been completed, and the final payment when the whole job is done.

Once you agree to a plan, stick to your guns. Remember – retaining funds until all work is done is the best way to make sure that those nagging details at the end get finished! Whether it’s the last progress payment on a big repair or “payment in full” for a small job, don’t give up that final check until you are **fully and completely satisfied** with the work. (And, if yours was a big job where subcontractors were used, don’t make the final payment without proof from the contractor that all subcontractors were paid.)

A final tip – **Before you make any payment (even a progress payment) on jobs for which a permit is required, make sure that the work has been approved by the Building Department.**



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

Community Home Remodeling Fair: **Saturday, April 9th at City Hall**

HRRC's annual Home Remodeling Fair will have a new format this year. In addition to presentations on specific topics and our popular "Ask an Architect" sessions, this year's Fair will feature an expanded opportunity for attendees to talk one-on-one with experts at "Advice Tables" throughout City Hall. Details are still being finalized, but the complete Fair schedule will be posted on HRRC's website, printed in local publications, and available at our office.

The Fair will again focus on "big ticket" projects (exterior painting, bathroom and kitchen remodeling, roof replacement, new heating systems, etc.) where it is particularly important to get good value for your investment. However, there will be plenty of experts to consult about your own jobs, big or small.

The Fair is free and open to residents of all communities. To schedule a free 25-minute consultation with an architect to help you prepare for a remodeling project, call (216) 381-6100 after March 21st. Time slots fill quickly.

Home Buying Seminar: **Thursday, April 14th**



HRRC will participate in a Home Buying Seminar, sponsored by Cleveland Heights Relocation Services, on Thursday, April 14th, from 7 - 9 p.m. at City Hall. Professionals involved in the home buying process will provide information about down payment assistance programs, financing options, and what to expect when buying a home.

This free event is open to anyone considering home purchase.

Fundraising Event with Bremec on the Heights Garden Center

April 17th to May 1st

Mark your calendar! Bremec on the Heights Garden Center will once again hold a special event to benefit Home Repair Resource Center. Between April 17th and May 1st, all purchases of materials and gift cards at Bremec's will result in a donation to HRRC. New this year, Bremec will offer free classes in conjunction with our event, on such topics as plant selection, rain barrels and rain gardens, and proper pruning techniques. Watch HRRC's website later this spring for more information: www.hrrc.ch.org.

Home in the Heights Update

Another long-vacant foreclosed house has been renovated by **Home in the Heights**, a subsidiary of HRRRC. Located at 3795 Berkeley Road, the home has 1-1/2 baths, a beautiful modern new kitchen, finished basement recreation room, enclosed rear porch, new roof and brand new driveway. Approximately 100 neighbors and supporters attended an open house before the holidays, to celebrate the re-birth of this home and the positive impact it has had on the surrounding neighborhood.

The home was carefully restored using green and sustainable building practices wherever possible. The new kitchen floor is bamboo, a beautiful natural material grown, harvested and manufactured with environmentally sustainable processes. The new windows are Low-E, the new heating and cooling system is energy-efficient, and the home is completely insulated. In addition, salvaged building materials, such as old cabinets and fixtures not re-used on this house, were donated to Habitat for Humanity.

The home is perfect for anyone looking for a quiet neighborhood. The landscaping is very attractive, with a fenced back yard for children or privacy, and the house features a stone face on the front first level elevation. HITH Project Director David Hunter oversaw the restoration from top to bottom and worked closely with Kara Hamley O'Donnell, Cleveland Heights Historic Preservation Planner, to select colors that brighten rooms and heighten architectural detail.

As is true of all renovations by **Home in the Heights**, the new owner will be given a twelve-month unconditional warranty on everything in the house. The home is being offered through Betsy Andrews of Howard Hanna Real Estate Services (phone: 216-721-1210).



Berkeley Road home after renovation

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.hrhc-ch.org*

2011 "Phonathon" Reaches Out to Community

Twenty-one dedicated community volunteers called nearly 1,000 households in December as part of HRRC's Annual Fund drive. We appreciate the generous response to our campaign, as we close in on our goal – raising \$60,000 from our community. Every gift makes a difference!

Home Repair Resource Center's Annual Fund provides the critical operating support that allows us to offer our unique mix of programs, all designed to help Cleveland Heights homeowners keep their homes in good repair. If you have not yet given to our 2011 Annual Fund, we would welcome your donation. Each contribution is a testament to the personal investment our residents are willing to make in the success of our community.

Thank you volunteers, and thank you friends!

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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