



**HOME
REPAIR
RESOURCE
CENTER**

2520 Noble Road
Cleveland Heights, Ohio 44121
(216) 381-6100
www.hrrc-ch.org

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Annual Report

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

Back to Our Roots

HRRC 2011 Annual Report

July 1, 2010 through
June 30, 2011



**HOME REPAIR
RESOURCE CENTER**

- Loan guarantees and grants for home improvements
- Hands-on repair classes
- Purchase/renovation of problem houses
- Community outreach
- Housing maintenance advocacy



Vision

Home Repair Resource Center's innovative programs successfully address the housing challenges of Cleveland Heights and support the community's rich diversity. As the premier resource for our homes and residents, HRRC is a respected and vital organization whose creative approaches to preserving housing serve as a national model for older, first-ring suburbs.

Mission

Home Repair Resource Center maintains and strengthens the houses of Cleveland Heights to support the community's rich diversity.

"I'm so lucky to have found a passionate person to help me find alternatives in helping my family stay in our home."

(Foreclosure client)

Back to Our Roots

Letter from the Director

Whether we are adjusting our personal lifestyle to the current economy or making choices regarding local, state or national issues, we often pause to evaluate what is most important in our lives. At Home Repair Resource Center, that journey is taking us **back to the roots of our mission.**

In 1970, a small group of concerned members of Forest Hill Church, Presbyterian, gathered to assess the needs of Cleveland Heights and discuss whether a church committed to open housing and racial harmony could do anything to meet those needs. Both the church and the city were dealing with fear, anger and fright. The fear most often named was deteriorating neighborhoods and housing values. Out of that discussion was born a small nonprofit, FHC Housing Corporation – which subsequently became Home Repair Resource Center.

Forty years later, our community is still grappling with fear, anger and fright around similar issues – the impact of vacant properties and declining housing values. Just as in our early years, Home Repair Resource Center board members seek to address these challenges, as we continue our mission to keep the houses of Cleveland Heights in good repair.

When the federal government announced HUD spending cuts last spring, HRRC learned that our primary funding source, Community Development Block Grant funds, would be cut \$60,000. As a result, we lost our full-time instructor. Faced with this daunting situation, our staff turned this challenge into an opportunity to strengthen our programs and involve more people as volunteers. Professionals with expertise in plumbing, electricity, masonry, carpentry, wood floors, insulation and weatherization have stepped up to teach workshops that instruct homeowners how to do home repairs. The volunteers have been enthusiastic about their experience at HRRC, just as in the founding years of the organization. We are back to our roots, where the community is personally involved in our work.

Other programs are going through transitions, as well. We are examining how we deliver all our services and how we can give more people a role in carrying out our mission. If Home Repair Resource Center is to remain an important resource – keeping our neighborhoods viable and healthy for years to come – we must find ways to update our technology, stretch our resources and become more efficient. That is our challenge for the future.

With your help, Home Repair Resource Center can meet that challenge. HRRC will continue to mature, to change and to reinvent itself, working for a diverse and stable community for the next 40 years.



Kathryn Lad
Executive Director

December 2011



Improving Environments

A young family recently purchased a home. It was everything they had dreamed of – until the rainy season came. Every time it rained, they had a flood in their basement, where the children’s play area was located. Soon after came the black mold. The parents were very concerned for their children’s health, but were uncertain about their options. After watching HRRC’s videos and meeting with several contractors, they decided that the best remedy would be basement waterproofing. Through HRRC’s Financial Assistance Program they were able to secure a no-interest loan that made the project more affordable. Now their children have a safe environment in which to play.



“Without HRRC I would be sitting in my cold house using my oven for heat. Now I have a working boiler and I am warm and worry free.”
(Financial Assistance client)





Cultivating Skills

Since he joined Project Repair earlier this year, a new homeowner has attended HRRC's hands-on repair classes almost weekly, to learn about the maintenance needs of his house. And, he has put what he learned to work. Borrowing equipment from HRRC's tool loan, he has been able to level several sidewalk blocks, insulate his basement ceiling, repair window sash cords and screening and clean the gutters on his house and garage. He is already making a list for next spring's projects.



“HRRC’s Home Buyer Education Classes are fun, interactive and provide practical, easy to use information for home buyers. The most important piece of information that helped me was learning negotiating strategies, which definitely saved me money. Thanks.”

(Home Buyer Class attendee)



The mission of Home in the Heights is all about sustainable homes and neighborhoods, as we transform vacant, foreclosed properties into “like new” homes that are **assets to the community**.

Home in the Heights, a subsidiary of Home Repair Resource Center, purchases foreclosed and deteriorated homes and undertakes a complete renovation, including new kitchens, bathrooms and numerous other improvements. Construction utilizes green technology, high-quality materials and superb finish detail to match neighborhood and community standards.

To date, Home in the Heights has renovated homes on Westover, Edison, and Berkeley Roads in our city. All three renovations featured high-quality workmanship, outstanding features, energy efficiency and low maintenance costs – all in addition to Home in the Heights’ exclusive one-year unconditional warranty.

Future projects will be undertaken as deemed feasible by HRRC.



after

Stabilizing Neighborhoods

A couple had purchased a house when they decided to start their family, but their financial situation changed when the wife was laid off for several months before she was able to land another job. Since they had depended on both incomes to manage their household bills, the layoff had severely impacted their financial situation. Through court mediation they met one of HRRC’s Foreclosure Counselors, who worked with them to help save their home. Although it took several months, they were able to secure a modification with new terms that would keep this family in their home and help them move forward in a positive way.



before

“I would like to thank you for being a resource to me and the community in general. I really enjoyed the renovation fair you put on. Excellent.”
(Remodeling Fair attendee)



Roots that Strengthen Our Community

Program Highlights

Home Repair Resource Center has a long history of helping the people – and houses – of Cleveland Heights. Since 1971, we have empowered and enabled homeowners to accomplish do-it-yourself and contracted repairs to their homes. We have assisted in financing repairs with HUD-funded grants, and the payback record for the high-risk bank loans we have guaranteed is exceptional. To help homeowners do their own projects,

we have provided home repair classes and tool loans. Our Resource Library is used by residents to research repairs and identify contractors who do high-quality work. More recently, we have expanded our efforts in financial education and counseling, including foreclosure intervention, and in purchasing and rehabilitating vacant and deteriorated properties.

234

234 households accomplished more than \$510,500 in home repairs (all programs)

41

41 households borrowed for home repairs through HRRC's Financial Assistance Programs

27

HRRC guaranteed 27 high-risk loans, allowing completion of essential repairs and access to conventional credit to homeowners who would otherwise be subject to costly fees and sub-prime lending rates

200

200 households were served by HRRC's financial education and counseling program, which helps participants improve their budgeting and money management skills and gives prospective home buyers a better understanding of the home buying process

304

304 households participated in Project Repair's hands-on workshops, tool loans and consultations

372

372 households were provided with foreclosure counseling and intervention

12

12 women heads of house graduated from HRRC's "Home How-To" program

1,200

Overall, more than 1,200 residents benefited from budget counseling, repair advice, help and information

15th

The 15th annual Community Home Remodeling Fair was held in cooperation with the Cleveland Heights Housing Preservation Office

HRRC's programs offer the tools, training, education, advice and modest financial assistance that empower and enable homeowners to maintain the older housing of our community.

Providing Tools

Home Repair Resource Center Services

Help with Borrowing for Repairs

- loan guarantees for homeowners who can afford a monthly payment but cannot qualify for bank financing
- grants and deferred payments to reduce the amount a low- and moderate-income (LMI) homeowner must finance

Help with DIY Repairs

- hands-on repair classes
- tool loan (for LMI homeowners)
- information on tools and materials
- basic repair course for women heads of house

Educational Resources

- how-to videos and handouts
- advice and information on contracting repairs
- specifications for contracted repairs (can serve as a contract addendum)

Financial Empowerment

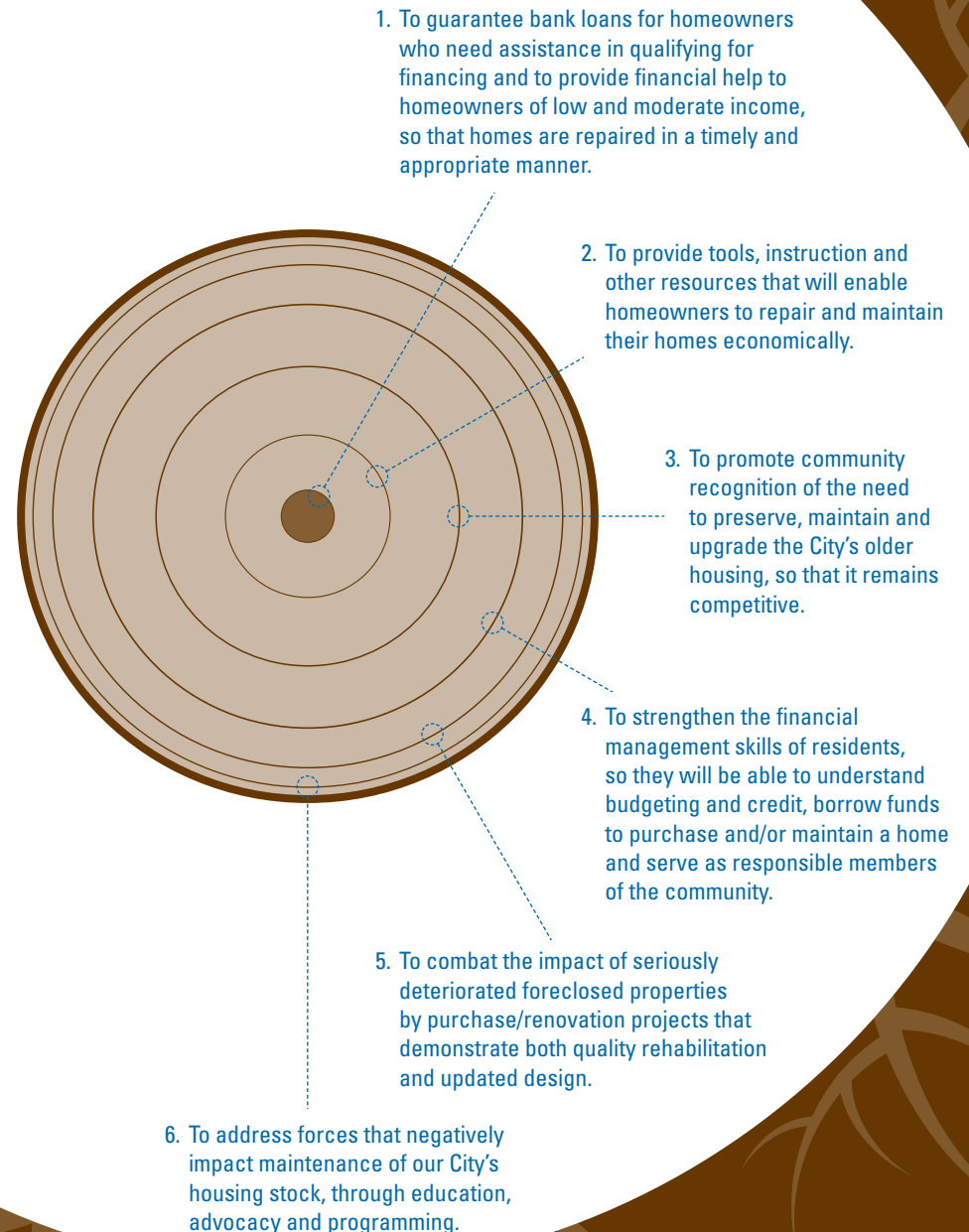
- individual financial counseling on budgeting, managing debt, maintaining credit and financing options (including refinancing or home purchase)
- interactive workshop series providing financial and home buyer education

Foreclosure Intervention & Prevention

- individual financial counseling to explore homeowners' options at various stages of the foreclosure process and keep them in their homes if possible
- interactive classes on foreclosure prevention and understanding refinancing

“Thanks so much for having this class and helping us all realize our potential!”
(Home How-To participant)

Program Goals



Perspectives from the Past and Present

Alex Pesta • Board President

"It's protecting the value of our community," Alex Pesta responded when asked what evoked his passion for HRRC. "Home Repair Resource Center connects people with resources they wouldn't have normally."



But, he acknowledges, HRRC faces challenges in carrying out that work. "Our biggest challenge is finances, trying to do more with less. We need to be more efficient while remaining true to our mission." The current economic situation, in his view, is especially difficult. "Our economy provides less to nonprofits like HRRC, but there is a greater need that we are asked to meet," he explained.

Alex believes that HRRC has several strengths that will help it survive. "Nobody knows Cleveland Heights, especially the housing stock, as well as our organization. And, we have an involved Board that is willing to meet those challenges, willing to look closely at ourselves and protect the values of the organization." The most important thing, he asserts, is "making sure our mission isn't compromised, even though we have less resources."

"During this past year," Alex continued, "HRRC has been returning to its roots. We're simplifying. We're going back to the core of our mission of keeping Cleveland Heights in good repair and keeping people in their homes. HRRC is reaching out more to the community, asking more of our businesses, asking contractors to volunteer." That involvement will be essential as HRRC plans for the future.

Dick Obermanns • Past Board President

Social justice activist Dick Obermanns' commitment to the work of Home Repair Resource Center began at a 1977 meeting of the fledgling Heights Interfaith Council. Diana Woodbridge spoke about the Forest Hill Church Housing Corporation, the nonprofit she had helped create as a project of an adult education class at Forest Hill Church and which subsequently became HRRC. "Diana was very inspiring. It sounded interesting and real," recalls Obermanns. Within six months he joined the organization's board. He remained for 12 years, because "it had all the elements to engage my interests and passion, and I could make a contribution."



He remembers that it was an exciting time. "It was a great group of talented, committed and nice people who wanted to do tough work," he remembers. HRRC owes a lot to Dick's leadership. During his tenure as president, the organization evolved from a church-based program to a community-based organization. It raised significant funds to support the Challenge Fund and really got its footing.

Dick continues to give to HRRC's annual fund and to volunteer with fund raising or any project that needs his help. He remains committed to the organization because Home Repair Resource Center has responded to changing needs and continues to look for the best way to address what he believes is crucial to a strong community – its housing!

Jim Cline • Volunteer Instructor

Jim Cline didn't hesitate for long when he was asked to become a volunteer instructor for HRRC's Home How-To program. He soon agreed to teach the "hands-on" electrical workshops that would give most of the women enrolled in the program their first experience working with electricity.



"Now that I am retired," Jim explained, "I have the time to devote. I wanted to give back to the community that has been so good to me." He and his wife Janet have lived in Cleveland Heights since 1964 and raised their children here. As owner of Cline Electric, Jim worked on many projects for community homeowners, so he knows the construction of the older houses that characterize Cleveland Heights.

The volunteer experience was good for him, too. "I got the satisfaction that any teacher gets when he looks at a student and sees the light bulb go on. And whenever a project was finished and we flipped the switch, the class began cheering. There was a big celebration." He enjoyed sharing his expertise so much that he will teach another series of workshops in 2012, this time for HRRC's Project Repair program.

Jim would recommend that others try volunteer teaching for HRRC. He believes that "the rewards of helping someone gain a feeling of accomplishment are well worth the effort. After all," he continued, "if you give a person a fish, you feed him today; if you teach him to fish, you feed him for a lifetime."

Louisa Oliver • Past Board President

Louisa Oliver joined the board of Home Repair Resource Center in the mid 1990s and stayed for 14 years. As board president, she led HRRC through a crucial and successful two-year transition process that included planning for the retirement of HRRC's founding director and searching for a new leader to take her place. When Diana Woodbridge retired in 2006, Louisa was there to celebrate her accomplishments and to help new director Kathryn Lad understand the challenges facing HRRC.



This summer HRRC board member Jessica Schreiber invited Louisa to join the volunteer team that is developing a promotional video that tells the story of Home Repair Resource Center. It was a perfect role for Louisa, who knows the organization inside and out, understands the value of the project, and loves to write.

Louisa continues to be a willing HRRC volunteer because "the organization is local, the impact is immediate and it makes a real difference you can see. It's a way I can make a difference in my own community."

Nancy Dietrich • Local Government



Nancy Dietrich is a long-time supporter of HRRC and its mission to keep the city's housing in good repair. "Our housing makes our city," says Nancy. During her 12 years on Cleveland Heights City Council, where she was responsible for approving funding for Home Repair Resource Center, she was well informed about HRRC's contributions to the community. "I was always aware of how closely connected HRRC's work is to that of the city. The two work hand in hand to keep homeowners in their homes and to keep those homes looking good."

In the wake of federal budget cuts that affected HRRC's block grant allocation, Nancy joined HRRC's development committee and has agreed to co-chair a spring benefit to celebrate the 40th anniversary of Home Repair Resource Center. According to Nancy, "It is easy to ask people to support HRRC, because it so clearly performs its mission. It is not fluffy. It is concrete; it makes real progress; it helps people stay in their homes."

Carol Stennis • Program Participant



"I came to HRRC because I was swindled," Carol Stennis explained. When she purchased her home in Cleveland Heights in 2006, she contracted needed repair work, but the person she hired did not complete the job. Her money, she felt, had been wasted.

Carol enrolled in HRRC's 2007 Home How-To for Women program because she wanted to learn how to do some of her own repairs. She also wanted to be able to negotiate with professionals more successfully. The program helped on both counts. "Being able to do hands-on repairs at people's homes gave me the confidence to do projects in my own home," she said. "And now I feel much more comfortable talking with contractors."

Since her graduation from Home How-To, Carol has certainly put her skills to work. She sanded and refinished the wood floors in her living room, dining room and kitchen. The task began as a Project Repair workshop but the bulk of the work was completed afterward by Carol herself. She is currently working on remodeling her kitchen (a "long-term project") and plans to install glass block windows in her basement this spring, after learning from HRRC how to do the work. The biggest thing that Carol has learned over the years is to pace herself. Excited that she was able to do her own repairs, she initially tended to attack one room and then another, but she never had the money to complete an entire job. Now, she says, "I try to do one big project each year, with planning and a purpose."

Members of her Home How-To class have kept up with each other and continue to share work on projects like installing lights and tile work. Carol really enjoys using the knowledge and skills she has gained to help others, stating simply, "I want to pay it forward."

Planting the Seeds for a Successful Future

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In memory of...

In memory of Louis Armstrong: Carl Goldstein • *In memory of Rocco Gioia:* Janis DeVito • *In memory of Molly Goodwin:* Mary & Al Cahen, Margy & Frank Carpenter, Marilyn D. Walker • *In memory of Robert Lad:* Dr. & Mrs. Thomas Lad, Art ("Flip") Lauer & Eileen Levy • *In memory of Norman Prange:* Lynn Prange • *In memory of Mary W. Rautenberg:* Carla Rautenberg • *In memory of Mary & Ben Silver:* Maureen Silver • *In memory of Robert Trevis:* Margaret N. Trevis • *In memory of Eloise Tufts:* Dale Tufts

Ethan & Amanda Hendrickx • Ida B. Howze • Gerald & Annabelle Hughes • Rich & Barb Israel • Dan Jaffe & Beth Hellerstein • Josephine Joelson • Mack Johnson • Jim & Norma Johnston • Maria Kaiser • Elena Karlak • Wilma Kasper • Douglas A. Katz • Katzman & Williams Family • W. Dennis Keating • Louis Kelsch • Lyle Kirman • Peter & Kathy Klein • Steve Kordalski & Mary LaRicca • Philip Lammers & Joy Henderson • Sr. Joan Lang, CSJ • Dr. & Mrs. J. Thomas Lanning • Betty Lau • Bonnie & Larry Lindberg • Michael J. Madorsky • Diane Mather • William & Joan Mawby • Anne Meissner • Sidney & Joan Milder • David & Donna Mothersbaugh • William & Melissa O'Grady • Karstin Olofsson • Ann & David Olszewski • Phillip Opp, Jr. • Joe & Sheri Parks • K. M. Patton • David & Judie Perelman • Paule C. Prebus • Becky & Pat Price • Quentin & Gay Quereau • Pam Raack • Laura Rampe • Ann Randall • Charles Rial & Mary LaPorte • John Rinaldi • Tim & Jen Roth • Ellen Rothchild • Victor & Marie Salkin • Sharon & Brad Sanders • Rita Schlemmer • William & Kathleen Schwab • Karen & Cary Seidman • Nancy Seifert & Jim Wagner • Lucy Simm • Sonia Solomonoff • David L. Stenson • Mr. & Mrs. Harold Stewart • Clare Taft & Jason Smith • Philip & Sarah Taylor • H. Baird Tenney • Margaret Thompson • Gary B. Tishkoff & Beryl A. Tishkoff • The Toltzis Family • Lara Troyer & Jeff Dyck • Howard & Judith Van Kleeef • Diana Wellman • Stephen & Margaret Wood

Current Staff

Kathryn Lad, Executive Director • Denise Black, Foreclosure Counselor • Gail Jackson, Housing Counselor • Darren Jeffries, Foreclosure Counselor • Yalanda Medina, Accounts Coordinator • Rebecca C. Stager, Education Programs Coordinator • Russell Toppin, Sr., Tool Loan Assistant • Allison L. Urbanek, Financial Programs Counselor • Mike Wiwantes, Tool Loan Assistant

Balance Sheet

June 30, 2011

ASSETS	
CURRENT ASSETS	
Cash and Cash Equivalents	\$ 341,140
Grants Receivable	\$ 36,550
Accounts Receivable	\$ 776
Prepaid Expenses	\$ 1,420
Total Current Assets	\$ 379,886
PROPERTY AND EQUIPMENT	
Vehicle	\$ 18,201
Office Equipment	\$ 3,910
Building	\$ 61,500
Building Improvements	\$ 207,834
Less: Accumulated Depreciation	\$(155,579)
Net Property and Equipment	\$ 135,866
OTHER ASSETS	
Certificates of Deposit - Richey Fund	\$ 168,200
Money Market Accounts - Woodbridge Fund	\$ 26,397
Land	\$ 41,000
Rehab Property - 3795 Berkeley	\$ 100,000
Total Other Assets	\$ 335,597
TOTAL ASSETS	\$ 851,349
LIABILITIES & NET ASSETS	
CURRENT LIABILITIES	
Accounts Payable	\$ 3,775
Line of Credit - Home in the Heights	\$ 109,516
Loans Due Clients	\$ 26,817
Total Current Liabilities	\$ 140,108
LONG-TERM LIABILITIES	
Total Liabilities	\$ 140,108
Net Assets	
Unrestricted	\$ 343,316
Temporarily Restricted	\$ 173,328
Permanently Restricted	\$ 194,597
Total Net Assets	\$ 711,241
TOTAL LIABILITIES & NET ASSETS	\$ 851,349

Statement of Support, Revenue and Expenses

Year Ended June 30, 2011

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
REVENUE AND SUPPORT				
Grants and Contributions		\$ 388,183		\$ 388,183
Contributions	\$ 96,332	\$ -	\$ 75	\$ 96,407
Home in the Heights	\$ 8,000	\$ -	\$ -	\$ 8,000
Program Revenue	\$ 30,677	\$ -	\$ -	\$ 30,677
Interest Income	\$ 351	\$ 9,262	\$ 12	\$ 9,625
Fundraising	\$ 2,784	\$ -	\$ -	\$ 2,784
Released from Restrictions	\$ 442,945	\$(442,945)	\$ -	\$ -
TOTAL REVENUE AND SUPPORT	\$ 581,089	\$ (45,500)	\$ 87	\$ 535,676
EXPENSES				
Financial Assistance Program/ Project Repair/Library	\$ 286,993	\$ -	\$ -	\$ 286,993
Homeowner Counseling/ Foreclosure Counseling	\$ 154,296	\$ -	\$ -	\$ 154,296
Home in the Heights/Rehab	\$ 48,189	\$ -	\$ -	\$ 48,189
Home How-To	\$ 13,432	\$ -	\$ -	\$ 13,432
Total Program Expenses	\$ 502,910	\$ -	\$ -	\$ 502,910
Management Expenses	\$ 12,318	\$ -	\$ -	\$ 12,318
Fundraising Expenses	\$ 16,242	\$ -	\$ -	\$ 16,242
TOTAL EXPENSES	\$ 531,470	\$ -	\$ -	\$ 531,470
Increase (Decrease) in Net Assets	\$ 49,619	\$ (45,500)	\$ 87	\$ 4,206
Net Assets at the Beginning of Year	\$ 293,697	\$ 218,828	\$ 194,510	\$ 707,035
Net Assets - Year Ending	\$ 343,316	\$ 173,328	\$ 194,597	\$ 711,241

“We feel truly blessed to have had you share your talents and knowledge with us. You made the job look so easy, but we don’t forget all the effort it took. . . We think your program is such a great organization to Cleveland Heights and to our family especially.”
(Project Repair workshop host)