

Nuts & Bolts

Volume 27, Number 2
March-April 2009

a newsletter from Home Repair Resource Center

You'll find the schedule for the 2009 Community Home Remodeling Fair on page 7.

Experts will share their knowledge, focusing on "big" projects where it is particularly important to get the best quality for your remodeling dollar!

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Mark your calendar: Home Remodeling Fair scheduled for April 18th

The annual Community Home Remodeling Fair, sponsored by Home Repair Resource Center and the City of Cleveland Heights, will be held on Saturday, April 18th, at Cleveland Heights City Hall. Doors will open at 9:15, with presentations from 9:30 to 1:45.

The Fair will provide an opportunity for you to hear from contractors, product suppliers, architects, representatives from the City, and other experts willing to share their knowledge. Again this year, the focus will be on "big" projects, where it is particularly important to get the best quality for your remodeling dollar.



You can attend workshops, ask questions at our "advice tables," and even meet with an architect for a free 25-minute consultation to help you prepare for your remodeling project.

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Your repair project can be an on-site workshop!

To volunteer your house as a site for a "hands-on" class this summer, complete the form on page 5 and return it to our office.



HRRC can make borrowing for a new roof less expensive!

If winter has taken a toll on your house roof, it's wise to replace it before costly damage occurs to the structure below. Home Repair Resource Center offers several ways to make roof replacement more affordable for homeowners with limited incomes (*see guidelines on page 5*). If you borrow the cost of your new roof using HRRC's equivalent of a **no-interest loan**, you can receive a **\$500 grant** to help with financing costs.

You can also **defer half the cost** of the roof (at no interest) until you sell, move, refinance, or change title to the house. You make no monthly payment on the deferred half, and you can borrow the other half at no interest (*since less is financed, the payments are lower*) or provide it from your own resources. Call 381-6100 for more information. Remember – we can often help even if you can't qualify for a regular bank loan.



Your opinion counts

If you've used a contractor for a repair or remodeling project around your home, please share your experience – whether good or bad – with your neighbors. Call us at 381-9560 to request a **Contractor Evaluation Form**. Your write-up will be added to the others in our Resource Library available to people seeking contractors who do good work.

Go "green" – get your Nuts & Bolts online

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

We particularly need evaluations of specialty contractors – tradespeople who lay ceramic tile, repair slate roofs, refinish hardwood floors, install insulation, etc. We also need write-ups of newer jobs, since many of our evaluations are several years old. So, if you recently used a contractor, please share your assessment of their work.

Planning your spring cleaning project?

Be aware that the City will most likely **not** be offering its "Reserve-a-Truck" service this May, as a way for residents to dispose of unwanted items. The Service Department recommends that you check with them at 691-7300 in mid-April for a final decision.

Home Remodeling Fair

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(Register for “Ask an Architect” by calling 381-6100 beginning March 25th. Time slots fill quickly.) In light of rising energy costs, we will offer several workshops to help you reduce your gas bill – choosing a high efficiency heating system, retrofitting an old house to reduce energy usage, and using an energy audit to determine winterization strategies – as well as presentations on remodeling kitchens and bathrooms, controlling basement water, incorporating accessibility into remodeling, and repairing roofs and wooden porches.

You'll find the complete Fair schedule on page 7. The schedule will also be listed on our website (www.hrrc-ch.org).

Representatives from the City, County, and other organizations will be available to help you with such things as researching the history of your house, checking whether any liens are filed against it, and verifying your property taxes. You can also check out the handouts, books, videos, and contractor evaluations available through HRRC's Resource library.

The Fair is FREE and open to residents of all communities. So, grab a friend or neighbor and “come to the Fair” on April 18th!

“Home in the Heights” to rehab homes

Home Repair Resource Center has created a new subsidiary, **Home in the Heights**, that will allow us to expand our purchase/rehab program. Our goal is to renovate twelve vacant homes over the next year – homes that can then be sold to owners who will occupy them and be responsible neighbors.

The houses targeted for renovation are ones that have been vacant for some time and need a lot of work. When completed, the homes will feature higher energy efficiency and lower maintenance costs, with new kitchen, bathrooms, and numerous other improvements. Construction by **Home in the Heights** will feature high quality materials, green technology wherever feasible, and superb finish detail to match neighborhood and community standards.

Home Repair Resource Center has developed a new Home Buyer Education Program to prepare home buyers for successful home ownership. The City of Cleveland Heights offers a Down Payment Assistance Program for low- and moderate-income (LMI) buyers, offering up to \$15,000 to qualified applicants.

Home in the Heights has acquired its first foreclosed, vacant home from the City of Cleveland Heights. Extensive renovation of the property, located on Westover Road in the Forest Hill neighborhood, will begin immediately, and repairs are expected to be completed within 90 days

You can offer your repair project for a summer workshop

Each year, we identify exterior repairs – on the outside of houses, on garages, and in yards – and use them as sites for our summer “hands on” workshops. Many of the skills we teach help people deal with problems while they are still small, relatively inexpensive, and can be fixed by the homeowners. **Here’s how to volunteer your house as a workshop site:**

The host provides the materials needed for the repair; if Project Repair will be picking up the materials, the host makes advance payment of the anticipated cost. (*PR can cover part of the cost for low- and moderate-income homeowners – see chart on page 5.*) As the host, you will also be responsible for any preparatory work necessary, and you must participate in the class itself.

We’ll provide tools and advice to help you get the site ready for the class, and, at the workshop, we’ll teach repair skills and oversee the job. If the repair cannot be finished during the class time available, we’ll tell you how to complete the project.

We are particularly looking for good places to teach these repairs:

- **Carpentry repairs:** sites where we can replace support posts, steps, railings, tongue-and-groove flooring, or other parts of wooden porches; straighten and/or repair frame garages; etc.
- **Roofs and gutters:** sites where we can replace a “flat” roof on a shed-type garage or second-floor porch; replace a shingled gable-type garage roof; replace gutters and the fascia boards behind them (along a first-floor porch or garage); snake a storm sewer and install a clean-out on a downspout; etc.
- **Tuckpointing:** sites where we can replace deteriorated mortar between bricks on a foundation, steps, etc. (*enough work for a class of 16-20 people.*)
- **Concrete repair:** sites where we can level a sidewalk or replace a small section of concrete (usually, 1 - 2 sidewalk blocks).



We’re also interested in other kinds of exterior repairs – so **give us your ideas!** (Keep in mind, though, that we select our workshop sites for how well they’ll work for **TEACHING PURPOSES**, and there are limits to what can be accomplished. We can’t re-roof a house or replace an entire driveway in a two-hour class!)

To volunteer your house as a workshop site, complete the form on the next page and return it to our office, or call us at 381-9560 any weekday morning and

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Volunteer Your Site

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describe your repair need. We'll look at all the sites offered as soon as possible, probably in late March (Since we'll be looking at exterior repairs, you won't need to be home when we come.) We're sorry that we won't be able to get back to each person who offers a site, but **we'll contact you if we are interested in using your house** for a class. So, think about the projects you'll be working on this repair season. We're waiting to hear from you!

Low-Moderate Income Guidelines

We have not yet received the 2009 guidelines, but the 2008 guidelines are listed below:

<u>Family size</u>	<u>Gross yearly income</u>	<u>Family size</u>	<u>Gross yearly income</u>
1	\$34,800	4	\$49,700
2	39,750	5	53,700
3	44,750	6	57,650



Summer Workshop Site Volunteer Form

I would like to offer the following repairs for Project Repair's summer classes:

(Note: Please be as specific as possible in your description of the repair you're offering – for example: replace two blocks in front service walk, replace fascia board and gutter on southwest side of garage, etc.)

submitted by: Name: _____

Address: _____

Phone: _____ (day) _____ (evening)

Please check: I do _____ do not _____ qualify under the Low-Moderate Income Guidelines for help with material costs.

Return to: Project Repair
2520 Noble Road
Cleveland Hts., OH 44121



*Free advice
from the experts . . .*

information sessions presented by

Home Repair Resource Center

a community nonprofit organization

Tips from a Handyman

Jack Kleinman

Take advantage of the wealth of knowledge offered by this handyman with decades of experience.

Thursday, February 26th, 2009 - 7 pm

Care and Maintenance of Trees

Mark Derrickson, Ardmore Tree Service

Learn how to recognize tree problems and what to do about them.

Thursday, March 26th, 2009 - 7 pm

Options in Organic Lawn Care

Leslie Marcuse, Good Nature Organic Lawn Care

If you're reluctant to use herbicides on your lawn, learn about alternatives you can apply yourself or contract.

Thursday, April 30th, 2009 - 7 pm



**HOME
REPAIR
RESOURCE
CENTER**

*HouseMender University sessions are open to
residents of any community. Sessions will be held at*

**HRRC's Office/Teaching Center
2520 Noble Road, Cleveland Heights**

(two blocks north of Monticello, corner of Oxford)

Reservations are requested – call 381-9560

2008 COMMUNITY HOME REMODELING FAIR

sponsored by Home Repair Resource Center and the City of Cleveland Heights

9:30 – 12:15

Advice Tables (*individual advice – drop by*)

Atrium
and
Second
Floor
Hallway

- **“Ask an Expert”** (*as available when not teaching – see below*)
Rick Wagner & Bill Knop, CH Housing Programs; Tony Carbone, CH Building Dept.; Jim Kunselman, HRRC Repair Instructor
- **Talk with a Lender about Financing Your Project**
Alison Perry, KeyBank, & Representatives from Charter One Bank
- **Historic Preservation/Exterior Paint Color Choices**
Jamie Phillips-Bertram Cleveland Restoration Society, and Kara Hamley O’Donnell, CH Historic Preservation Planner
- **Ideas for Northeast Ohio Yards**
Vicki Mentrek, Heights Garden Center
- **Ask about Lead-Safe Remodeling**
Jeff Hanchar, County Board of Health Lead Prevention Program
- **Ask about Deeds, Living Wills, Property Taxes, etc.**
Representatives from the County Auditor’s and Recorder’s Offices
- **Ask about Credit, Foreclosure, & Other Financial Matters**
Gail Jackson & Kimberly Dominique, HRRC Financial Counselors

Courtroom 2

9:30 - 1:30

Cafeteria

“Ask an Architect” — a free 25-minute individual consultation with a local architect. *If pre-registered, sign in at the “Ask an Architect” table; can register for any remaining spots on day of Fair.*

9:30 – 10:45

Session 1: Workshops

Council Room

Kitchen Remodeling: Quality & Planning Considerations
Sally Buchanan, Design Consultant, Home Depot

Conference

Choosing a High-Efficiency Heating System
Jim Ellia, Efficient Heating & Cooling

Courtroom 1

Repairing Wooden Porches
Guillermo Mela, Mela Remodeling, & Bill Knop, City Rehab Specialist

11:00 – 12:15

Session 2: Workshops

Council Room

Energy Audits: A Tool to Help Reduce Heating Costs
Wesley Walker, Certified Energy Auditor

Conference

Bathroom Remodeling
Jim Kunselman, HRRC Repair Instructor

Courtroom 1

Roof Replacement & Repair
Scott Bradley, S. Bradley Roofing

12:30 – 1:45

Session 3: Workshops

Council Room

Retrofitting Old Houses to Lower Energy Use
Environmental Health Watch

Conference

Basement Water Control: Interior vs. Exterior
Steve Allen, Integrity Waterproofing

Courtroom 1

Home Remodeling to Accommodate Changing Needs
Frank Kuhar, Jr., Revived Housing Developers & Jane Dailey, AAHID, Home Safe Home

All day – HRRC’s Resource Library in atrium; vending machines on lower level



Workshop Schedule

Project Repair's spring workshops will cover both interior and exterior repairs. As always, these workshops are free to Cleveland Heights residents. Call 381-9560 to save your spot!

March

Copper Water Lines

Monday, March 2nd, 7 - 9 p.m.

You'll learn to measure, cut and solder copper pipe and fittings. You'll also practice making various types of connections in water supply lines and learn where each should be used.



Plastic Water Lines

Monday, March 9th, 7 - 9 p.m.

If you want an alternative to copper, two types of plastic water lines have now been approved for use in Cleveland Heights. We'll show you how to measure, cut and connect them, and how to ensure your installation will pass inspection.

PVC Drain Lines

Monday, March 16th, 7 - 9 p.m.

We'll discuss how your drain lines function, and how to maintain and update your drain system. You'll learn how to assemble plastic drain lines, fittings and traps, and how to operate a drain snake.

Faucets & Toilets

Monday, March 23rd, 7 - 9 p.m.

We'll show you how to repair those annoying leaks in faucets, valves and toilets, and how to unclog your toilet.

Laminate Countertops

Monday, March 30th, 7 - 9 p.m.

Pre-made counters may not be the best option for your kitchen. Learn how to construct a counter from a wood "blank," laminate it with Formica® and install it in place.

April



Installing a Kitchen Sink & Faucet

Monday, April 6th, 7 - 9 p.m.

Learn how to cut a hole in your counter and install your new sink. We'll show you different techniques to use with rimmed and rimless sinks and how to hook up water and drain lines.

Hardwood Floor Refinishing

Monday, April 20th, 7 - 9 p.m.

We'll use a Flat Plate Sander (Squar Buff®), an alternative to the drum sander, on the floor of a small room. You'll then learn how to complete the process with stain and/or polyurethane. We'll discuss oil-based and water-based finishes and the advantages of each. *(We need a site for this class; call 381-9560 if interested.)*

Flat Roof Replacement

Monday, April 27th, 7 - 9 p.m.

Learn how to replace a "flat" roof over a porch or shed-type garage using cold process **modified bitumen roofing**, which lasts far longer than traditional asphalt roll roofing.

May



Shingled Roofs & Flashing

Monday, May 4th, 7 - 9 p.m.

We'll show you the right way to replace a shingled roof – including ways to reduce leaking and ice build-up. You'll practice working with an air-powered nail gun (as well as a hammer), and learn how to replace torn or missing shingles.

Gutters & Downspouts

Monday, May 11th, 7 - 9 p.m.

At this class, you'll learn to connect and hang gutters at the proper pitch. We'll discuss sectional vs. seamless gutters, metal gauges, and how to replace rotted fascia boards and rafter ends.

Porch Railings

Monday, May 18th, 7 - 9 p.m.

You'll learn how to construct a wooden railing and install it on a second floor porch roof in such a way as to minimize leaking through the roof material beneath it.

Installing a pedestal sink

Whether your decision is based on style or space considerations, you may prefer a pedestal sink for your bathroom. This style of sink consists of two pieces – the sink basin itself and the stand (“pedestal”) beneath it. The plumbing fits inside the pedestal, which rests on the floor. The sink rests on the pedestal and is mounted to the wall for added support.



Most of today’s sinks are made from vitreous china, a glass-like porcelain, and are available in many sizes, styles, and colors. Be sure to open the box and inspect the parts when you first bring them home, so you can replace any damaged pieces before you’re ready to put them in place. Since three different faucet hole placements are common in pedestal sinks, make sure that the sink and faucet you choose have the same hole arrangement.

Your first step will be to remove the old sink. Turn off the water supply, and run the faucet to make sure all water is drained from the lines. Remove the trap from the sink basin and empty it into a bucket. Then, disconnect the hot and cold water supply lines and the drain under the sink. Finally, remove the hardware attaching the sink, and lift it straight up off the bracket.

Before you install the new sink, look at the wall and floor area where the sink will be located. Depending on the style of sink you’re replacing, problem areas may be exposed – missing floor tiles and/or baseboards, holes in the wall, etc. These should be repaired before you put the new sink in place.

If you are very lucky, the mounting holes for the sink will align with the wall studs. In most cases, however, you will need to add a support board between the studs to hold the weight of the sink.

You should also check to see whether any changes must be made to the water supply or drain lines to accommodate the new sink. Pedestal sinks will look best if these lines are centered and partially concealed by the pedestal base. (Manufacturers generally enclose information on the best locations for the plumbing lines.) Also, make sure the existing waste pipe will be high enough to add the trap. If you must move the pipes or make other changes, you’ll need to open up the wall (and patch

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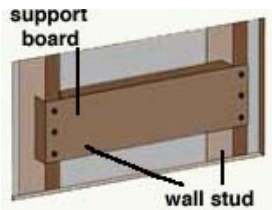
Installing a pedestal sink

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it afterwards). Usually, it's easiest to use PVC for the drain lines; you can connect it to old copper or iron pipe with transition couplings. Even if you don't need to relocate the pipes in the wall, you may need to shorten the drainpipe that extends out of the wall or replace shutoff valves if they're too long.



The sink basin will either mount directly to the wall or onto a bracket (usually provided by the manufacturer) that you attach to the wall. If your wall is covered with ceramic tile *on a mortar base*, it will probably be strong enough to support the sink. On the other hand, if the wall is plaster or drywall (even with tile or paneling covering it), the sink will need to be secured to the wood framing.



If you are very lucky, the mounting holes for the sink will align with the wall studs. In most cases, however, you will need to add a support board between the studs to hold the weight of the sink. Cut a hole in the wall between the studs and mount a wooden block (the size of the board will usually be specified in the manufacturer's instructions) between the studs at the height of the bracket. Notch the studs and nail or screw

the support board in place, flush with the studs. Patch the wall with water-resistant drywall ("greenboard").

Once the wall support is prepared, set the pedestal in place on the floor and mark its location. It should be lined up with the waste pipe, with the center about the same distance from the wall as the center of the basin's drain. Carefully set the sink atop the pedestal and make sure it is level, both from side to side and from front to back. (If you don't have a helper to hold the sink securely, you can prop it up with 2x4's placed between the sink and the floor on either side of the pedestal.) If the parts move too much when you are positioning them, use plastic shims under the pedestal to keep it from rocking and foam pads under the sink bowl to level it, before marking the position of the mounting holes on the wall. After you have completed the installation, you can fill any gaps at the floor or between the sink basin and the pedestal with silicone caulk.



If the sink will be bolted directly to the wall, mark the location of the sink mounting holes, and drill pilot holes. If you are drilling into ceramic tile, use a masonry bit and put a piece of tape on the tile where you'll be drilling to

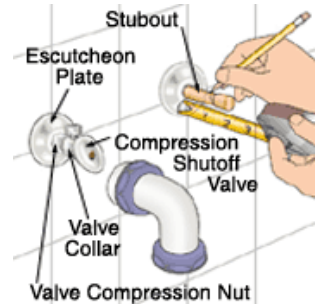
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Installing a pedestal sink

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keep the bit from slipping off center. For sinks that are installed using a wall bracket, draw a line along the top of the sink, remove the sink basin, and mark a second line for the bracket at the height specified by the manufacturer. (Make sure the line is level.) Hold the bracket in place and mark the holes for drilling. Attach the bracket to the wall with lag screws or other fastener specified in the installation directions.

Set the sink basin and pedestal aside and turn to the supply lines coming through the wall. You'll generally need to cut them with a tubing cutter and install new shutoff valves (compression fittings are a lot easier than soldering, but more expensive). Be sure that the stubouts that protrude from the wall are the right length; they must extend beyond the escutcheon plate far enough to attach the valve compression nut and the valve collar. Usually, cutting them about 2" from the wall will be right, but – since having them too short would be disastrous – you might even allow a little extra length. On the other hand, the supply stop handles should not extend more than 3" from the wall when open.



Take care when tightening bolts, nuts, and other hardware, as a porcelain sink or pedestal can crack if too much pressure is applied.

With the shutoff valves prepared, attach the faucet and pop-up drain assembly to the sink basin (follow the installation instructions that come with the faucet). One-piece faucets are much easier to install than models where you need to connect separate pieces with tubes. Mount the faucet to the sink; with some faucets, you use a gasket, and with others, plumber's putty. Connect the supply tubes to the faucet inlets (flexible braided stainless-steel will be easier to use than rigid metal); while an adjustable wrench will work to tighten the nuts, you will put much less stress on the piping if you use two wrenches working against each other – one to hold the valve and the other to tighten the nut.

The last piece to add to the sink is the tailpiece, the piece that connects to the drain. Insert the flange through the drain hole in the basin from above, and seal it with a ring of plumber's putty. Tighten the lock ring on the bottom of the sink, secured to the wood framing.

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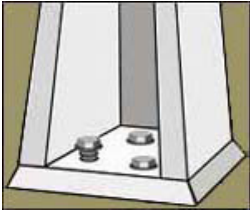
Installing a pedestal sink

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Now, it's time to make your final connections. This step is where an extra person can be particularly helpful, so one of you can lift and position the fixture while the other lines up and connects the pipes. As you work, remember two things: first, be sure to refer to the manufacturer's instructions for the order of the steps you should take, as they may be different from one sink model to another; second, take care when tightening bolts, nuts, and other hardware, as the sink or pedestal can crack if too much pressure is applied.

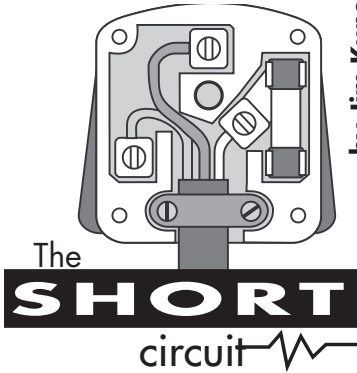
Before you install the new sink, look at the wall and floor area where the sink will be located. Depending on the style of sink you're replacing, problem areas may be exposed – missing floor tiles and/or baseboards, holes in the wall, etc. These should be repaired before you put the new sink in place.

Generally speaking, if your sink attaches to a hanger bracket, pick up the basin and slide it onto the bracket. Check underneath to see if any adjustments are needed to the drain, trap, and water supply tubes; if so, remove the sink, make the alignment changes, and then replace the basin on the bracket. Put the pedestal in place under the sink (you can use a piece of cardboard to protect the floor as you slide it into position).



For basins that connect directly to the wall, reposition the pedestal and sink, and attach the sink to the wall with the fasteners specified by the manufacturer (usually, bolts or lag screws). Mark the position of any bolts that will secure the pedestal to the floor (some pedestals are not bolted down, but only require caulking), remove the pedestal and drill pilot holes for the fasteners. If you have a tile floor, drill into the grout rather than the tile, if at all possible.

Install the P-trap assembly and connect it to the sink tailpiece and the PVC trap adapter. Also, hook up the water supply lines to the faucet. With some sinks, you do these steps before moving the pedestal back into position; with others, you must rest the bowl on the pedestal, close to the wall, and hook up these lines before securing the sink to the wall. When everything is connected, you can move the pedestal back into place and secure it to the floor with the fasteners specified. (You may want to test the water and drain lines for leaks before you make the final connections.) Your last step will be to run a bead of silicone caulk along the top of the sink where it meets the wall, and along the bottom of the pedestal where it meets the floor.



by Jim Kunselman

I have this childhood memory of my grandparents' neighbor, a church minister whom everyone called "the Pastor." He would come out every day but Sunday (weather permitting), and sweep the sidewalk, clean off the storm sewer grates, and pick up litter in the street. I remember asking my grandmother why he did that. Her reply was that he did it as a civic duty, that it was just the Pastor's way of keeping the neighborhood nice. I know I didn't quite grasp the concept of civic duty at age six, but I took her word for it.

When I purchased a house on the near west side of Cleveland in 1980, our neighbor across the street wasn't necessarily a church-going kind of guy. But, Lenny reminded me of the Pastor in the way he would clean the area in front of his property every couple of days with a hose and pushbroom. One day, after mowing my lawn, I went over to talk to him about what he was doing. Lenny said it was his way of keeping an eye on the neighborhood kids and keeping his property value up. Ahh! An ulterior motive, preservation of his investment in his house! From then on, I would join him in cleaning my side of the street whenever I saw him out there.

Another of my childhood memories is of a fire at a relatives' house, where the firemen had to chop through snow and ice with their axes in order to get to the hydrant. Snowplows clearing the streets a few days before had packed the snow around the hydrant. With the freezing temperatures in the days that followed, the snow had acquired a rock-like density. Because clearing the snow took several moments, the firemen were delayed in putting out the fire, and the house was a total loss. Had the hydrant been clear when the fireman arrived, I think they could have saved much more of the house.



My current home in Cleveland Heights is at the low end of our street and has both a fire hydrant and a storm sewer grate out front. If the grates are blocked with leaves or litter, water will collect in the street during a heavy rain, and start to spread over the tree lawns. So there's more of an ulterior

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The Short Circuit

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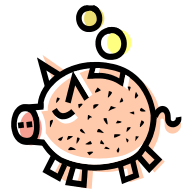
motive than some sense of civic duty behind my making sure the sewer grate is kept clean – it’s to keep my yard from being flooded! During the winter months, I keep the hydrants at home and at HRRC cleared. The thought of losing my house because the hydrant is blocked is enough motivation for me, and it takes only a minute to do the job.

So, if you have a sewer grate or a hydrant (or both) on your property, please spend a little time keeping them clear. The property you save from damage may be your own. Besides, I’d like to think Lenny and the Pastor would be proud of us....



HRRC’s Financial Fitness Series

Home Repair Resource Center’s interactive Financial Fitness series will help you develop your money skills, provide you with strategies for improving your credit, and teach you how to protect your home investment. Call **381-6100** for information or to reserve your spot. You can choose from among these **FREE** classes (all 6 - 8 p.m. at our office/Teaching Center):



March	3	Tuesday	Avoiding Delinquency, Understanding Refinancing
	12	Thursday	Creditworthy Equals Choices
	19	Thursday	Power of a Personal Budget
	24	Tuesday	Understanding Mortgages & Selecting a Home
	31	Tuesday	Home Maintenance for the New Homeowner
April	1	Wednesday	Avoiding Delinquency, Understanding Refinancing
	8	Wednesday	Creditworthy Equals Choices
	15	Wednesday	Power of a Personal Budget
	29	Wednesday	Understanding Mortgages & Selecting a Home
May	5	Tuesday	Avoiding Delinquency, Understanding Refinancing
	14	Thursday	Creditworthy Equals Choices
	21	Thursday	Power of a Personal Budget
	28	Thursday	Understanding Mortgages & Selecting a Home



**HOME
REPAIR
RESOURCE
CENTER**

2520 Noble Road
Cleveland Heights, OH 44121

Return Service Requested

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Organization
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Cleveland, OH
Permit 1992



216.381.9560 www.hrrc-ch.org