

# Nuts & Bolts

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a newsletter from Home Repair Resource Center

Traditional three-tab shingles are most common, although some homeowners prefer the look of interlocking shingles or the newer “dimensional” style that simulates the look of wooden shakes. In addition to appearance, consider both current price differences and future costs.

## In this issue...

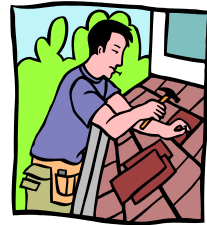
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## If you are contracting a SHINGLED ROOF

If you will be replacing your house roof this year, you should discuss several important issues with each contractor giving you an estimate. It's important to clarify the composition and quality of materials to be used – especially the roof felt, flashing, and shingles – as well as the way these materials will be installed. You'll want to make sure the roofer you use is familiar with the product to be installed, is experienced with the installation methods that will keep the warranty in force, and promises to use those methods in the written contract.

A permit is required only if the job involves replacing any of the supporting structure of the roof (joists, beams, etc.) or if all the sheathing will be replaced. If the roofer will be applying a second layer of shingles over an existing layer or replacing only part of the roof sheathing, no permit is needed, although the contractor must still be registered with the City of Cleveland Heights. (Note: If a permit is required, check that the job has passed inspection with the Building Department before you make your final payment.)

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## Our Financial Assistance Programs can make home repairs more affordable!

And our Challenge Fund helps homeowners get bank loans for repairs, even with past credit issues.



# New income guidelines for 2009:

Home Repair Resource Center has received new federal low- and moderate-income guidelines for this year (*see page 4*). These guidelines apply to Project Repair's tool loan and grants for workshop supply costs; to HRRC's Assist 0% loan, Incentive Grant, and Deferred Loan Match benefits; and to the City's Free Paint Program, Violation Repair Grant, and Deferred Loan (*see pages 4 - 5 for descriptions of these benefits*). There are **no income restrictions** on our hands-on workshops, Resource Library, and Challenge Fund Loan Guarantee, and our Home How-To women's repair program has higher income limits.



## Holiday Closings:

Home Repair Resource Center will be closed on Memorial Day, May 25<sup>th</sup>.

*Plan ahead to get any tools or advice you'll need.*

## New discount card

Your yellow PR discount card expires on June 1<sup>st</sup>. To get a new orange card, call us at 381-9560, and we'll arrange for you to get one. Or, pick one up at our office any weekday between 9 a.m. and noon.

The following merchants will honor PR's card for discounts on tools and materials:

- Cedar Center Hardware
- Dunn Hardware
- Heights Hardware
- Seitz-Agin Hardware
- Sherwin Williams Company
- South Euclid Hardware
- The Tile Shop

Check them out for your next project!

## Summer hours for tool loan and library

Starting May 23<sup>rd</sup> (Memorial Day weekend), you may arrange to use our Tool Loan and Resource Library between 9 and 10 a.m. on Saturday mornings, in addition to our early evening hours on Mondays and Wednesdays. **You must call ahead to use these extended hours.** Russell Toppin, who staffs these times, can loan out a tool *only if prior arrangements have been made with Becky or Jim*. Call Project Repair at 381-9560 any weekday morning.

Please arrive early enough to complete your transaction and load the tool within the time specified. Bring someone with you to help load any heavy tools. To transport a ladder atop your car, bring a blanket or rug to protect the roof.

## Contracting a shingled roof

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### **MATERIALS:**

Make sure the roofer will use 15# or 30# **roof felt**. The difference between the numbers is in the weight of the paper; 30# paper is thicker than 15# paper. A type of **waterproof roofing underlayment** (usually referred to as *Ice Guard* or *Ice Shield*) should be applied to specific areas that are prone to ice dam and/or water build-up, to prevent water from getting underneath the shingles and entering the house. (It is a little bit more expensive, so it's not generally used throughout the roof, but only in trouble areas – usually the bottom three to six feet along the roof line, and sometimes in the roof valleys.) **Drip edge** (a metal strip that prevents water from working its way back up under the shingles) is generally installed along the bottom edge of the roof, but in some cases may be recommended along the “rake edges” (the sides sloping down from the peaks), as well. Your contract should specify whether waterproof roofing underlayment and/or drip edge are included, and where they will be installed.

**Flashing** is the metal used to seal the roof where it joins other roof sections, house walls, or around obstructions such as chimneys. It's best to get all new flashing with a roof replacement, rather than allowing the roofer to re-use the existing flashing. The contract should specify use of coated aluminum flashing (a width of 24" is standard) with a gauge of .025 or heavier; if you desire a different flashing material (i.e., copper), make sure it is specified in your contract.

Ask the contractor to specify how the shingles will be fastened. As a rule, hand nailing is preferred over power nailing. (Power stapling is not recommended.) If power nailing is used, it is important that the contractor control the amount of pressure being applied, so that the nail heads are not driven into or through the shingles.

The contract should also specify the manufacturer, style, composition, and weight of the **shingles** to be installed. Shingles are generally described as asphalt or fiberglass. The difference can be confusing – even for roofers. Part of the confusion lies in the fact that fiberglass shingles are made from asphalt, and really should be called “fiberglass-asphalt shingles.” Both types have a base mat that is surfaced with mineral aggregates. In organic asphalt shingles, that base mat consists of felt, made from rags, and paper wood pulp that is saturated and coated with asphalt. In fiberglass-asphalt shingles, a glass fiber mat is coated with asphalt. Although fiberglass shingles have a better fire rating than organic asphalt, both are considered acceptable.

Both types of shingle are commonly used today. Your choice will generally depend on aesthetics, availability, and cost. Generally, the more expensive

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# Financial Assistance Programs from Home Repair Resource Center



As winter comes to an end, you may be planning the home repair projects you will be doing this year. Before you start, check out HRRC's Financial Assistance Programs. In addition to providing help with "do-self" repairs through Project Repair, Home Repair Resource Center has programs for Cleveland Heights homeowners who need to borrow funds for bigger home repair and improvement projects.

**For homeowners with a limited income**, (see *Low- and Moderate-Income guidelines below*), HRRC offers special benefits to lower your monthly payment – and thus make the repair more affordable:

- Our Assist 0% benefit provides a **grant that pays the interest cost**. You repay the bank only the cost of your repairs – the same amount you'd pay if you had a NO-INTEREST LOAN! Payments can be as low as \$40 or \$50 a month!

In the current economic climate, more and more homeowners are remaining in their homes and fixing them up. Home Repair Resource Center offers financing options that can make this more affordable. We're also familiar with City programs and special loans available to people in our community, to help you determine which program best meets your needs.

- Our Assist Incentive Grant provides a **\$500 grant** toward replacing your roof, heating, electrical or plumbing systems. The grant must be used with the 0% loan, reducing the amount that is financed.

## 2009 Low-Moderate Income Guidelines

*(maximum total gross income for all adults in the household for next twelve months)*

<i>family of</i>	1 – \$36,300	5 – \$56,000
	2 – \$41,500	6 – \$60,150
	3 – \$46,650	7 – \$64,300
	4 – \$51,850	8 – \$68,450

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## Need to Borrow for Repairs?

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- Our Assist Deferred Loan Match allows **deferral of half the cost** of replacing one or more major systems: roof, heating, electrical, plumbing or sewer (maximum \$10,000 deferred). The deferred half has **NO** interest and **NO** monthly payment and doesn't have to be repaid until you sell, move or refinance, or if title to the home is changed. You can borrow the other half of the repair cost at no interest, or provide it from your own resources. Since only 1/2 the cost is financed, the payments are lower – a big help if your budget is tight.

Think you can't qualify for a bank loan? HRRC also has a program **for homeowners of any income** who can't qualify for conventional bank financing because of past credit problems, not enough equity, too much debt, or other reasons:

- If you can afford a monthly payment, our Challenge Fund may be able to help you get bank financing by providing a **loan guarantee**. Not only can you repair your home, you can also rebuild your credit!

So, make Home Repair Resource Center your first stop when you're exploring financing options. In addition to the services we offer, we're familiar with City programs and two special loans from the County, so through our office you can decide which program(s) will best meet your needs.

*Remember – we're not a finance company, we don't profit from the loans we arrange, and we don't push.* Call 381-6100 for information.

\* \* \* \* \*

The **City of Cleveland Heights** also offers programs to help with home repairs. For most programs, LMI income guidelines and residency requirements apply. Programs include:

- No-Interest Loan for larger projects (\$8,500 - \$35,000)
- Emergency/Short-Term Deferred Loan to delay repayment for emergency health and safety repairs
- Paint Program for seniors and disabled homeowners
- Deferred Loan for seniors and disabled homeowners
- Violation Repair Program for seniors and disabled homeowners

For further information, or to apply for City programs, call Lori Sanford of the City's Housing Preservation Office (291-4869).



# Workshop Schedule

Our upcoming workshops will focus on exterior repairs and, over the summer, will be held at the homes of Project Repair participants. As always, these workshops are free to Cleveland Heights residents. Call 381-9560 to save your spot!

## 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.

## June

### **Porch Flooring Replacement**

Monday, June 1st, 6:30 - 8:30 p.m.

Learn how to install new tongue-and-groove flooring (just a few pieces or an entire porch deck), using a flooring nailer to get a tight fit between the boards.

### **Replacing Porch Support Posts**

Monday, June 8th, 6:30 - 8:30 p.m.

Learn how to replace porch columns or support posts that have suffered from age or weather. We'll show you how to support your porch roof during the job, and how to install the posts.



### **Installing a Motion-Detector Light**

Monday, June 15th, 6:30 - 8:30 p.m.

We'll install an exterior light – in this case, a motion-detector light – to replace an existing fixture that no longer works. You'll learn how to mount the light and make sure that all wiring connections are weatherproof.

### **Tuckpointing**

Monday, June 22nd, 6:30 - 8:30 p.m.

Tuckpointing (replacing deteriorated or missing mortar between bricks) is an easy do-self repair. We'll show you the techniques that will give you a neat and attractive job.

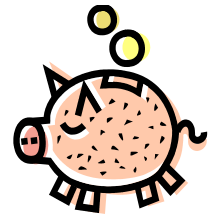
### **Concrete Replacement**

Monday, June 29th, 6:30 - 8:30 p.m.

Save money by replacing a cracked sidewalk block or driveway apron yourself. Learn how to prepare the forms, mix and pour the concrete, and finish the surface. We'll also discuss the advantages and disadvantages of various concrete sources.

## 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 these FREE classes (all 6 - 8 p.m. at our office/Teaching Center):



<b>May</b>	5	Tuesday	Avoiding Mortgage Delinquency
	14	Thursday	Creditworthy Equals Choices
	21	Thursday	Power of a Personal Budget
	28	Thursday	Understanding Mortgages
<b>June</b>	4	Thursday	Home Maintenance for Home Buyers
	9	Tuesday	Power of a Personal Budget
	16	Tuesday	Creditworthy Equals Choices
	23	Tuesday	Understanding Mortgages
	30	Tuesday	Avoiding Mortgage Delinquency
<b>July</b>	9	Thursday	Power of a Personal Budget
	16	Thursday	Creditworthy Equals Choices
	23	Thursday	Understanding Mortgages
	30	Thursday	Avoiding Mortgage Delinquency

## Contracting a shingled roof

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shingles, whether organic asphalt or fiberglass-asphalt, will come with a longer warranty, some extending to 25 - 30 years.

The difference between asphalt and fiberglass-asphalt shingles will usually be of greater concern to the roofing contractor than to the homeowner. Fiberglass-based shingles are coated (not saturated) with asphalt, and don't get as soft during hot-weather installations – and thus aren't so easily damaged. On the other hand, fiberglass shingles are more difficult to work with in very cold weather because they can become brittle and can crack if flexed. For that reason, organic shingles may be a better choice if your roof will be installed during the late fall or winter months; fiberglass, for a summer installation.

Traditional three-tab shingles are most common, although some homeowners prefer the look of interlocking shingles or the newer “dimensional” style that simulates the look of wooden shakes. In addition to appearance, consider both current price differences and future costs. For example, dimensional shingles, because of their nature, should not be covered over with a second layer and should be removed before your next roof is installed (although HRRC *always* recommends stripping off to the roof deck – see below.) The choice of shingle style and color is usually left to the homeowner, but should be specified in the final contract (as should the color of the flashing, which should closely match that of the shingles.) The shingles should all be from the same manufacturer's lot number, to ensure consistent coloration.

**Venting** of roofs has become a virtual necessity, to allow hot, moisture-laden air to escape from beneath the roof and extend the life of the shingles. There are many types of vents to choose from, each with a “best application” and a different installation method. Make sure you discuss the reasons for each contractor's recommendation for venting, and that your contract specifies the type and location of each vent to be installed.



The contract should specify that materials are to be delivered to the job site no more than three days before they are to be installed.

### **INSTALLATION:**

It is always best that a new roof be installed directly on top of the roof sheathing (the wood deck covering the rafters). Many contractors, however, assume that you want a tear-off *only* when you would be adding a third layer of roofing material. If you have only one layer of roofing now, you might wish to ask about the cost of stripping it off, especially if your present roof has a lot of irregularities.

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## Contracting a shingled roof

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If your top layer of roofing covers an old slate or wooden shingle roof, there may not be a solid wood deck under it. Roofs of those types were often installed on “nailers,” planking with four-inch gaps between them. In such cases, a base of plywood sheathing must be installed over the entire roof surface after the old shingles are removed and before the new ones are installed. *Be aware that this will add to the cost of the job*, but the new shingles must be nailed into wood – not air – so they will hold.

If your roof has had leaks, show those areas to the contractor. (A quick peak at water stains inside a closet or wet rafters up in the attic will give an idea of the problems involved.) Make sure you ask the contractor for a *best estimate* of the wood replacement that will be necessary, as well as a per-foot cost for any additional wood deck repair that may be discovered when the shingles are removed. It’s important to know both figures, so you can plan for the extra cost.

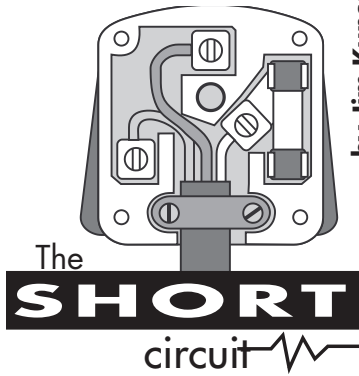
**A TIP FROM HRRC:** If you are having the old roof torn off, debris will almost certainly come through and make a mess. Cover any items stored in an unfinished attic (or in the knee wall areas of a finished attic) – or contract with the roofer to tarp and clean up in the attic.

Ask the contractor to specify how the shingles will be fastened. As a rule, hand nailing is preferred over power nailing. (Power stapling is *not* recommended.) If power nailing is used, it is important that the contractor control the amount of pressure being applied, so that the nail heads are not driven into or through the shingles. (Overdriving the nails can radically shorten the life of a new roof.) Regardless of the method to be used, the contract should specify that all installation requirements from the manufacturer be followed, so as to keep the material warranty in full force.

If your work will be done during cooler weather, you may wish your contract to specify that the shingles be installed only when the temperature is at least 50°.

Installation of the flashing is one of the most important parts of any roofing job. Be sure that your specifies that the contractor install valley flashing *under* adjacent roofing shingles, and slip step flashing behind the wood siding or cedar shingles along house walls and dormers. In addition, the contract should call for the contractor to counter-flash all chimneys and imbed the flashing in mortar joints (grind and tuck method, using reglets). These installation methods will help prevent water from getting under the metal flashing and entering the house.

Finally, include in your contract that the contractor will be responsible for a thorough clean up, for damage if the roof is left uncovered and it rains, and for any damage to siding or gutters during the course of the roofing job.



by Jim Kunselman

I get a lot of calls about hard-starting gas-powered mowers every spring. It's especially important to prepare these tools properly before using them each season. A little care will prolong their "lives" and simplify yours – with lower repair and replacement costs.

### **AT THE START OF THE SEASON:**

Start by buying fresh fuel. Secondly, clean your machine and remove any old grass from under the mower deck. Coat the area with a rust-inhibiting spray lube (WD-40™, Teflon, or silicone spray), so you can easily clean the deck between cuttings, to prevent

rusting or pitting. Third, if the blade is worn, bent or damaged, sharpen or replace it, so the grass will be cut cleanly – not torn. Lubricate any moving parts (wheels, throttle control and cables, etc.) and make sure all the fasteners are tight, so they won't vibrate off when the engine is running. Thread locking compound will keep nuts and bolts from working loose and getting lost in the grass.

If you didn't clean or replace the air filter before storing it last fall, do so now. If it's a sponge-type filter, wash it with some liquid dish soap, and then squeeze about a teaspoon of motor oil into it so it will collect dust effectively. Install a new spark plug (take the old one with you to the store, so you can buy the proper replacement) and, on four-stroke engines, change the oil – even if you changed it at the end of last season – to clean from the crankcase the acids and impurities caused by combustion, and moisture from condensation.

If the motor will not start, despite the above maintenance, here are a couple of things to check. First, ensure that there is "spark" (the voltage that arcs across the spark plug gap.) One way to test is to remove the wire from the spark plug, remove the plug from the motor, and then replace the wire onto the end of the freed plug. With insulated pliers, hold the plug against the motor fins, and pull the starter cord several times. If there is no spark, ignition parts will need to be replaced (this will probably be a repair shop job.) If there is a spark, then it's likely that the problem is in the fuel delivery.

If you didn't drain the gas tank before storing the mower last winter, or didn't use a fuel stabilizer (like Stabil™), the gas may have evaporated into a varnish-like coating – and clogged the carburetor. Before taking the mower to a repair shop, try the following routine:

Make sure that the work area is well ventilated, with no flames or smoking items nearby, as gasoline and fuel additives are extremely flammable. Put down some

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## The Short Circuit

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cardboard and paper to absorb any gas and/or oil that gets slopped. Remove the air filter and the spark plug. Drain the old fuel, and pour a little fresh gas into the tank. Pour an ounce of carburetor cleaner additive (like GumOut™) into the tank and mix it with the gasoline. Also, pour some of the cleaner directly into the carburetor and brush it around. An old toothbrush will do, so long as it is clean. Pull the starter cord repeatedly, so that the fuel/cleaner mixture gets pulled through the carburetor. Drain the mixture from the tank, and then fill it with fresh fuel. Replace the spark plug and air filter, and try to start the mower. If it starts and runs, let it cool down before filling the tank.

### **DURING THE SEASON:**

Don't allow children to operate your mower until they are into their mid-teens, and then only after training. An inexperienced person can be seriously injured.

Each time you mow, take a few minutes before you start to pick up any debris, sticks, or rocks to minimize possible damage to the machine (or operator.)

Inspect the air filter frequently, and clean or replace it when necessary. Check the oil level before each use, and change the oil when it becomes dirty. If you have a two-stroke engine (where oil is mixed with the gas), check the spark plug every couple of uses. (Two-stroke motors will foul the spark plugs more frequently.) Before refueling the mower, let the engine cool down to prevent an explosion or fire. Wipe off any fuel spillage, and move the gas can well away from the motor before attempting to start the engine. After each job, clean the mower and remove all grass from the area beneath the mower deck.

### **STORING THE MOWER AT THE END OF THE SEASON:**

Before putting the mower away at the end of the season, clean it thoroughly – especially any old grass from under the deck – and coat the area with a rust-inhibiting lubricant (WD-40™, Teflon, or silicone spray).

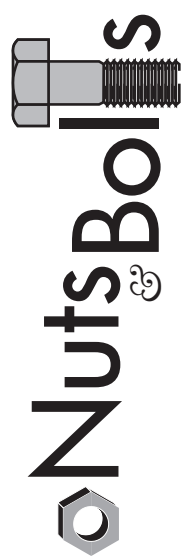
To keep residual gasoline from turning into a varnish-like coating that can plug up the fuel system when you try to start it next spring, don't just run the mower out of gas before you store it for the winter, . Instead, add a fuel stabilization product (like Stabil™) to a full gas tank, and run the motor for a few minutes to ensure that the mixture has made it into the carburetor. (The additive will prevent the varnish build-up during storage.) Then, clean or replace the air filter.

Finally, if you have a four-stroke engine, change the oil to clean out the acids and combustion by-products from the crankcase and prevent rusting and pitting of the engine internals. Then, on *both* two-stroke and four-stroke engines, remove the spark plug and pour several drops of oil into the cylinder. Leave the ignition off, pull the rope several times to circulate the oil and replace the spark plug. The oil will keep the piston and cylinder from rusting together.



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