

Nuts & Bolts

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a newsletter from Home Repair Resource Center

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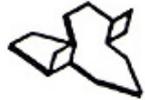
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Window Glazing and glass replacement

Before those autumn winds start whistling in around your windows, and you get that “rattling bones” sound – it’s time to do some **glazing**. Glazing is the term used for the putty around the outside of your windows where the glass meets the wooden frame, as well as for the act of replacing that putty. Although glazing is pliable when it is installed (to seal the glass,) over the years it has a tendency to dry, crack, and fall out. Replacing loose or missing glazing is a fairly simple chore that almost anyone can do.

First, remove any loose pieces of glazing that are still partly stuck to the glass. A stiff putty knife works well for this. Then, clean the glass, so the putty will stick to it. (You only need to clean a strip as wide as you’ll be glazing.)



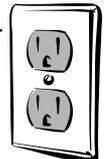
glazing point

Now, you’re ready for the glazing. Glazing compound has a relatively short shelf life – so, if you have a can that’s more than a year old, you should probably get some fresh glazing, no more than you’ll need this season. Glazing is easier to use if it’s warm, so on cold days leave the can inside to keep the glazing flexible. A heat gun can be used to warm up a can, as well.

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All kitchen remodeling will include updating your wiring.

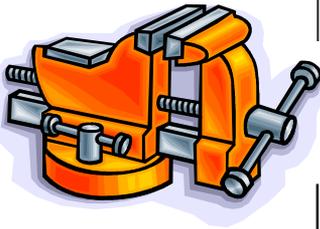
If you will be doing the job yourself, be sure to check some of the things that will be required by the current electrical code.



HRRC to show *Maxed Out*

In recognition that October is Financial Literacy Month, HRRC has arranged to show the award-winning documentary, *Maxed Out*, at 7 p.m. on Thursday, October 8th, at the CH-UH Main Library, 2345 Lee Road. Deemed “eye-opening and necessary” by the New York Press, *Maxed Out* shows “how the modern financial industry really works, explains the true definition of ‘preferred customer’ and tells us why the poor are getting poorer while the rich keep getting richer.”

This free showing of *Maxed Out* will kick off a series of cooperative ventures between HRRC and the CH-UH Library to celebrate Financial Literacy Month. Information on other sessions can be found throughout this newsletter.



Mark your calendars:

Home Repair Resource Center will be closed on Monday, September 7th, for Labor Day.

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

Saturday hours for tool loan and library to end for the season

With the summer repair season coming to a close, September 19th will be the last Saturday that the office will be open between 9 and 10 a.m. for residents to use HRRC's Repair Library and Tool Loan. We will still have our regular walk-in times weekdays from 9 a.m. to noon, as well as extended hours on Mondays from 4 to 7 p.m. and Wednesdays from 4:30 to 7:30 p.m. (Please call ahead for these extended times.)

Foreclosure info for all homeowners

Home Repair Resource Center has scheduled a presentation on “Questions and Answers about Foreclosure for All Homeowners” on Tuesday, October 13th at 6:30 p.m. at the CH-UH Main Library, 2345 Lee Road. Speakers will be David Rothstein from Policy Matters Ohio (a nonprofit policy research institute founded in January 2000 to broaden debate about economic policy in Ohio) and Kimberly Dominique, HRRC Foreclosure Intervention Counselor. Because foreclosure affects the entire community, it is important that residents have a better understanding of the foreclosure process and strategies for prevention.

This session is open to residents of Cleveland Heights and surrounding communities. Reservations are requested; call 381-6100.

Window glazing and glass replacement

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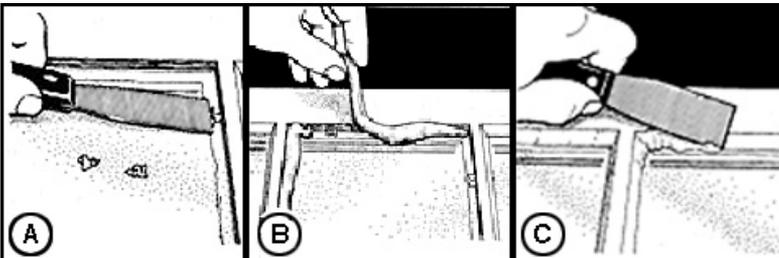
Take a lump about the size of an average tomato, and knead it in your hand for a couple of minutes to mix it well and make it more pliable. Then, roll this glazing into a long rope about the diameter of your thumb. Gently press it in place where the glass and the wood frame meet. Next, starting from the top down, run a glazing tool or a putty knife held at a 45° angle down the glazing to seat it into the corner. You may need several passes with the tool to get the surface smooth enough. You can wet your finger and lightly rub it up and down the glazing after using the tool, to give the surface an extra-smooth texture. With a little practice, you'll move more quickly, and your results will be neater.

To replace the glass in a window, the procedure is a bit different. Remember that glazing compound does not hold the glass in place – it only seals out water and air. The glass is really secured by **glazing points**, small pieces of metal inserted into the wood frame along the edge of the glass (*see illustration on page 1.*)

Before you can remove any broken glass that remains in the sash, you must first take out the glazing material. With a heat gun or propane torch, soften the old glazing compound and scrape it out, using an old sharp wood chisel or putty knife. Remove the glazing points, using a putty knife or screwdriver to force them out of the wood. Once you have removed the old glass, continue to scrape the frame until the wood is completely cleaned. This will help the new glazing compound bond to the wood.

When ordering replacement glass, measure the inside of the sash to get the glass width and length. Deduct 1/8 inch from each measurement.

When you're ready to install the new glass, take a small amount of glazing compound from the can, knead it into a ball as described above, and roll it between your palms to form a narrow snake. Push it with your fingers into the wood to form a bed for the glass (*see illustration*). Lay the piece of glass on the bed of glazing compound and **secure it by using a putty knife to push the glazing points into the wood**. Place the points about 2 inches from each corner, and about 12 inches apart along the sides, top, and bottom of the frame.



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Window glazing and glass replacement

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Once the glass is secure, form another snake of glazing compound as before. Push this snake into the area where the glass meets the frame on the outside. Run a glazing tool or putty knife held at a 45° angle along the edge, as described above, so that you end up with a smooth wedge of glazing compound that is not visible from inside the window.

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Many people make window glazing part of each house painting project. (You can paint glazing right away, although it will take a week or two before it sets up completely.) It's best, however, not to wait until your house needs painting, but instead to check your windows annually. Since it's easier to work with the glazing putty during warm weather, the smartest course is to schedule this job before it gets cold. Once you have caught up – unless you get a baseball through a window – it should take you only about half an hour once a year to maintain your glazing and end those rattling windows once and for all.



Home Repair Resource Center

cordially invites you to attend an

Open House

to celebrate the completion of
our latest rehab project in Cleveland Heights at

1429 Westover Road

Thursday, August 13, 2009
6:00 - 7:30 p.m.

Come tour the house, talk with Board members,
and see first-hand how donations are
invested to benefit our community.





*Free advice
from the experts . . .*

information sessions presented by

Home Repair Resource Center

a community nonprofit organization

Kitchen Planning

Speaker to be announced

If you will be remodeling your kitchen – using a contractor or doing the job yourself – learn how to select materials, make the best use of your space, and keep within your budget.

Thursday, September 24th, 2009 - 7 pm

How to Reduce Energy Consumption: Energy Star Ratings and Energy Tax Credits

Michael Higgins, Ohio Department of Development

Learn how to choose energy-efficient heating and cooling systems, appliances, doors, and windows, and how you can qualify for the new energy tax credits.

Thursday, October 29th, 2009 - 7 pm

Bathroom Remodeling

Alex Pesta, Architect, City Architecture

Learn how material choices, fixture clearances, and code requirements will affect your remodeling project – and its cost.

Thursday, November 19th, 2009 - 7 pm



**HOME
REPAIR
RESOURCE
CENTER**

these HouseMender University sessions will be held at
**Cleveland Heights - University Heights
Public Library
2345 Lee Road**

Reservations requested – call (216) 381-9560



Workshop Schedule

Two workshop series will be offered this fall: the first will cover ways to reduce heating costs, and the second will cover various aspects of remodeling a kitchen (projects that can also apply to other areas in the house.) As always, these workshops are free to Cleveland Heights residents. Call 381-9560 to save your spot.

*We strongly suggest that, if you are planning to attend our “hands-on” classes in preparation for remodeling your kitchen, you first attend the **Kitchen Planning** session of our Housemender University series, scheduled for September 24th. See page 5 for details and registration information.*

September



Installing a Replacement Window

Monday, September 14th, 7 - 9 p.m.

Learn how to remove an existing double-hung window and install a “replacement window” in the opening. We’ll discuss how to select a good-quality window and show you how to install it, utilizing strategies to prevent cold drafts from entering the house through the old sash weight cavities.

Glazing & Winterizing Windows

Monday, September 21st, 7 - 9 p.m.

You still have time to seal up your drafty windows before those icy winds start to blow. Come learn how to replace old window glazing and install various types of weatherizing materials to make your windows air-tight this winter.

Caulking to Seal Your House & Weatherizing Doors

Tuesday, September 29th, 7 - 9 p.m.

Learn how to seal those cracks and gaps that let warm air escape and cold air enter. We’ll demonstrate strategies for winterizing doors and eliminating hidden heat leaks.

October



Insulation

Monday, October 5th, 7 - 9 p.m.

You'll learn how to work with various types of insulation and where each is most appropriate, and which do-self projects can give you effective results.

Framing Walls & Windows

Monday, October 19th, 7 - 9 p.m.

Learn how to measure, cut, assemble and secure stud walls, frame an opening, and install a "new construction" window.

Kitchen Wiring

Monday, October 26th, 7 - 9 p.m.

We'll give you an overview of some basic parts of any kitchen electrical system: GFCI's, appliance circuits, lighting, etc.

November

Drywall Installation

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

At this class, you'll learn to measure, cut, install and finish drywall, for new walls or to repair damaged plaster.

Kitchen Cabinets

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

Installing new cabinets yourself can really cut the cost of your kitchen remodeling project. Learn some "tricks of the trade" that will make the job easier.

Laminate Countertops

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

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

Installing a Kitchen Sink & Faucet

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

Learn how to cut a hole in your counter, install your new sink, and hook up the water and drain lines.

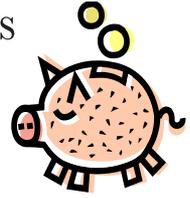
Ceramic Tile

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

Learn how to lay out and space tiles, cut pieces for edges or around fixtures, and maintain and repair a tiled surface – whether on a floor, wall, countertop or backsplash.



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 in these **FREE** classes (all 6 - 8 p.m.):

September

Classes to be held at our office/Teaching Center

- 2 Wednesday Home Maintenance for New Homeowners
- 8 Tuesday Power of a Personal Budget
- 15 Tuesday Creditworthy Equals Choices
- 22 Tuesday Understanding Mortgages & Refinancing
- 29 Tuesday Avoiding Delinquency & Foreclosure Intervention

October

Classes to be held at the CH-UH Main Library, 2345 Lee Road

- 5 Monday Power of a Personal Budget
- 12 Monday Creditworthy Equals Choices
- 19 Monday Understanding Mortgages & Refinancing
- 26 Monday Avoiding Delinquency & Foreclosure Intervention

November

Classes to be held at the CH-UH Main Library, 2345 Lee Road

- 3 Tuesday Power of a Personal Budget
- 10 Tuesday Creditworthy Equals Choices
- 17 Tuesday Understanding Mortgages & Refinancing
- 24 Tuesday Avoiding Delinquency & Foreclosure Intervention

December

Classes to be held at the CH-UH Main Library, 2345 Lee Road

- 1 Tuesday Home Maintenance for New Homeowners
- 2 Wednesday Power of a Personal Budget
- 3 Thursday Creditworthy Equals Choices
- 8 Tuesday Avoiding Delinquency & Foreclosure Intervention
- 9 Wednesday Understanding Mortgages & Refinancing

In addition, special **drop-in clinics** for financial and homeowner information will be held at the Main Library on October 6th, November 3rd, and December 6th from 1 - 3 p.m. A financial counselor will be available for 15-20 minute sessions to answer individual questions about foreclosure, credit or other financial concerns. In-depth counseling appointments can be scheduled to follow up.



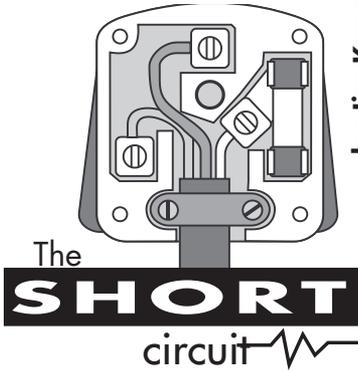
Re-wiring a kitchen

Do-it-yourself kitchen remodeling can save money, but remember that your wiring must be brought up to the most recent electrical code as part of the project. Here are some things to consider:



1. Use 12-2 Romex wire with ground. All new kitchen work should be grounded 20-amp circuits.
2. All Romex must be concealed in the wall. It cannot be run openly in the room.
3. Each piece of Romex must pass through its own hole in a stud; two or more pieces cannot share a hole.
4. When passing Romex wire through a wall stud, the wire must be at least 1-1/2" away from the surface of the stud. If the wire is not that deep, you must cover it with a protective metal plate to prevent nails from accidentally being driven into it.
5. For ease in connecting wires, use large junction boxes whenever possible. Boxes with plaster rings will allow you to adjust the depth of the box in the wall.
6. All new electrical work must be grounded.
7. All outlets above the countertop must be protected by ground fault circuit interrupters. (One GFCI can protect multiple outlets, depending on how the circuit is run.)
8. An electric stove must have its own 240-volt circuit. The refrigerator, dishwasher, and garbage disposal must each have its own 120-volt circuit. It is recommended, but not mandatory, that a microwave also have its own 120-volt circuit.
9. Outlets must be placed within a 2-foot reach all along the counter.
10. Lighting should be on a separate circuit from the outlets. The kitchen must contain at least two countertop appliance circuits. Where two outlets are installed next to each other, put each on a different circuit. If you install only one outlet, put the top plug on one circuit, and the bottom one on another circuit.
11. For safety, plan your lighting so that it shines directly down on the counter and illuminates your work areas. Light from behind you will cast shadows on your work.

Note: In addition to the Kitchen Wiring class listed on page 7, Project Repair will be offering a series of electrical workshops in January that will provide more in-depth information on wiring in older houses.



by Jim Kunselman

I've had a long history of dodging lightning, and sometimes I get the feeling that someone up there is using me for target practice. Back in the mid-70's, while sitting in my car at a service station in Tampa, FL, a iron post about ten feet from my front bumper was struck by lightning. I was so surprised that I jerked violently, bent the steering wheel, and rocked the car. The pump-jockey laughed and said, "Best get used to that around here, man." That was not the first – and certainly not the last – close call I've had with lightning.

During a storm about seven years ago, the service pole at the end of my property was struck by lightning. Because my electrical service is grounded to two rods in the earth next to the house, the surge did not affect the house wiring or appliances. But unfortunately, there was an ineffective connection (a corroded clamp on an outdoor hose spigot) to the ground for the phone system. Because of that, the lightning was able to enter my house by way of the phone line, taking out the computer modem, answering machine, and three of my four telephones.



Because electrical, cable, and phone services all come in on overhead wires, they can act as an antenna for lightning. So, it important to have adequate grounding capacity to dissipate the surge into the earth. If you have had a new service panel installed in the past ten years, you should have two grounding rods installed outside. Older panels may only be grounded by one rod – or have no outside rod at all – so you may want to add additional rods for protection.

Inside the telephone interface box, there is a lightning arrester on the company access side. To protect your phone lines, connect a 10-gauge or heavier wire from the arrester to the ground rods for your electrical service panel. (You may have to contact your phone provider to get into that side of the box.)

And, while you're at it, install a coax grounding connector on the TV cable on the outside of the house and route a wire to the ground rods. The whole idea here is to divert any surges directly to the earth instead of allowing them to come into the house.



Finally, you might consider a whole-house surge suppression unit that mounts into the service panel. They are designed to protect all of your household

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The Short Circuit

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appliances and electronics from all voltage spikes besides lightning. These units retail for \$120 to \$150. Not a bad idea, considering what it could cost to replace all your appliances.

Don't get scammed!

Home Repair Resource Center and the Ohio Attorney General's Office are sounding a warning about the rise in foreclosure rescue scams. If you are having trouble making your mortgage payment or fear you may lose your house to foreclosure, make sure you don't get "taken" by a scammer.

Scammers are often connected to the old subprime mortgage industry that got many homeowners into problem loans in the first place. They have developed several new tactics to get your money:

- Scammers will ask you to give them cash so they can "negotiate" a loan modification for you, and advise you to ignore your lender's phone calls. In reality, they do not work with your lender, and you can lose your home.
- Scammers will suggest that you deed the house to them. They'll promise to pay your mortgage and let you rent the house back from them until you are able to buy it back. In reality, they will either fail to pay the mortgage, so you end up getting evicted when the foreclosure case ends, or pay the mortgage, raise your rent, and evict you themselves. Either way, you can lose your home.
- Scammers will tell you that they work for the government, and that they can help you access "special bailout funds." (What they don't tell you is that government money goes only to nonprofit housing counseling agencies.) In reality, they take your money, do nothing, and you can lose your home.
- Scammers will charge you exorbitant fees to attend loan modification seminars, or thousands of dollars for "loan audits" to discover legal defects in the mortgage (which usually don't exist or are too old to matter.)

What can you do to protect yourself? Get promises in writing, read the fine print, and understand what you sign. NEVER pay a fee, NEVER sign over the deed to your home (unless you are selling it, and NEVER sign anything containing blank lines or spaces.

Remember that HUD-certified housing counseling agencies – like HRRC – **do not charge** to help you! For information on our foreclosure intervention services, **call HRRC at 381-6100.**



**HOME
REPAIR
RESOURCE
CENTER**

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