

# Nuts & Bolts

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a newsletter from Home Repair Resource Center

A gas-powered pressure washer can be used to wash off dirt and grime – but *don't* plan to use it to remove peeling paint. Make sure you rent one that can be adjusted to spray water at 1000 to 1500 psi. If you want to use detergent and/or an extension wand, check that the unit has those capabilities.

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## Spring Housecleaning

Most people schedule an annual “spring cleaning” inside their house. However, it’s also important to clean the exterior of your house, to remove dirt, grit, and other abrasives that can damage siding or masonry.

Before you start the cleaning process, cover the lawn and plantings around your house with plastic sheeting. Seal up all vents, electrical outlets, and exterior light fixtures. Move lawn furniture away from the house, and make sure all windows and doors are closed.

Next, clean by hand any areas stained by rust, mildew, or heavy grime. In many cases, detergent and a scrub brush will be sufficient.



Remove rust stains with a solution of **oxalic acid**. (Follow up with a **rust-inhibiting primer**, or the stain will reappear.) A **bleach** solution will kill mildew spores. Organic stains can be removed with a solution of **ammonium sulfamate** powder. White, powdery deposits of crystallized salts (“efflorescence,”) commonly found on masonry surfaces, can be removed with a solution of **muritic acid** applied with  
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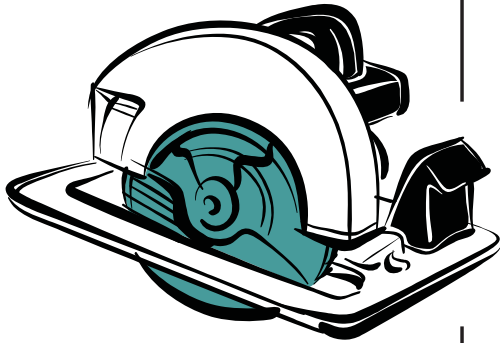
## Check out HRRC's Financial Assistance Programs!

Our grants and loans can make your repair more affordable – and our Challenge Fund helps homeowners get bank loans for repairs, even with past credit issues.



# HRRC Annual Meeting

All are invited to the Annual Meeting of Home Repair Resource Center on Wednesday, June 9th, at 7 p.m. at the Cleveland Heights Community Center. Our speaker will be John Lentz, pastor of Forest Hill Church, Presbyterian, here in Cleveland Heights, who will speak about grass roots efforts for sustainability in our community. Additional information will be available on our website later this spring.



## Holiday Closings:

Home Repair Resource Center will be closed on Memorial Day, May 31<sup>st</sup>.

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

## New discount card

Your orange PR discount card expires on June 1<sup>st</sup>. To get a new green 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 & Home Repair
- 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 29<sup>th</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.

# Spring Housecleaning

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a wire brush. Rinse off all these products with clear water, and remember to wear protective clothing and goggles.

After you have tackled the “trouble spots,” it’s time to begin the general cleaning of the house surface. For light cleaning, an automobile brush that threads onto the end of an ordinary garden hose will work well. (You can attach an extension wand to reach higher areas.) Many brush units have a reservoir for detergent, if you need it to remove the dirt.

Over time, most siding materials can be damaged when wind moves dirt particles across the surface. Even brick can be affected by this abrasion, as well as by the accumulation of salt and other chemicals used to melt ice during the winter.

For houses that are more heavily soiled, use a gas-powered pressure washer. Make sure you rent one that can be adjusted to spray water at 1000 to 1500 psi. (Water delivered at a higher pressure can remove paint chips from your house. If your house was built before 1978, this process can contaminate the soil with lead-based paint. So, a pressure washer should *not* be used to remove peeling paint from older homes – just to wash off dirt and grime.) If you want to use detergent and/or an extension wand, check that the unit has those capabilities.

Follow all safety precautions when using a pressure washer, as it can cause injury to you or damage to the house if not handled properly. Work from top to bottom, cleaning overlapping sections about 5 feet wide. Do not spray directly at windows, as the water pressure can break them, and angle the spray down to avoid penetrating under lap siding or shingles.

Cleaning your house this way every year or two will not only make it more attractive, but also help preserve the condition of the siding. Over time, most siding materials – whether wood, vinyl, or metal – can be damaged when wind moves dirt particles across the surface. Even brick can be affected by this abrasion, as well as by the accumulation of salt and other chemicals used to melt ice during the winter. So, take your “spring housecleaning” outside and wash away potential problems.

*Note: HRRC’s Tool Loan has ladders and power washers that low- and moderate-income homeowners can borrow for exterior house cleaning. Call 381-9560.*

# 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!
- 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.
- Our Assist Grant for Seniors provides a **\$1,500 grant** towards the cost of replacing a roof or furnace for homeowners age 62 and older. This grant must also be used with one of HRRC's 0% loan programs, and will reduce the amount that must be borrowed – and the monthly payment.

## Low-Moderate Income Guidelines

*We have not yet received the new guidelines from HUD for 2010, but the guidelines for 2009 are listed below. Amounts refer to the maximum anticipated total gross income for all adults in the household for the next twelve months.*

family of 1 – \$36,300	5 – \$56,000
2 – \$41,500	6 – \$60,150
3 – \$46,650	7 – \$65,300
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 more 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 in the City's Housing Preservation Office at 291-4869.



# Workshop Schedule

In May, our Project Repair workshops will continue to prepare homeowners for common projects that are frequently undertaken during the summer. Then, starting in June, our workshops will be held “on site” at the homes of PR participants who have volunteered an exterior repair as a class project. (Note the earlier time for our on-site classes.) The address for each workshop will be provided to those who register.

All classes are open to Cleveland Heights residents, and payment of a modest **materials fee** is now required. (*See our website for details, or call us for more information.*) Don’t forget that multi-class punch cards cannot be purchased at workshops held away from our Teaching Center; mail your payment or stop by our office before the night of the class.

## May

### **Flat Roof Replacement**

Monday, May 3rd, 7 - 9 p.m.

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

### **Porch Railings**

Monday, May 10th, 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 leaks.

### **Shingled Roofs & Flashing**

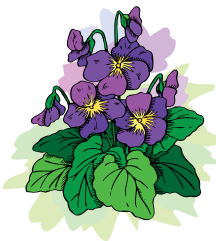
Monday, May 17th, 7 - 9 p.m.

Learn the right way to replace a shingled roof – minimizing leaking and ice-build-up – and replace torn or missing shingles.

### **Gutters & Downspouts**

Tuesday, May 25th, 7 - 9 p.m.

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.

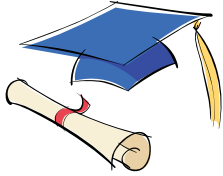


## June

### Gutter & Fascia Board Repair

Monday, June 7th, 6:30 - 8:30 p.m.

We'll replace a short run of gutter along a porch roof and the damaged fascia behind it, reinforce deteriorated rafter ends to secure gutter and fascia, and replace some tongue-and-groove boards on the underside of the porch roof.



### Storm Door Replacement

Monday, June 14th, 6:30 - 8:30 p.m.

You'll learn to install a new storm door – how to attach the door casing, hinges, handle and closing mechanism. We'll also talk about choosing a good quality door.

### Straightening a Garage

Monday, June 21st, 6:30 - 8:30 p.m.

At this class, you'll learn to use a come-along (cable hoist) to straighten a leaning wood-frame garage. We'll show you how to pull the framework into alignment and how to reinforce your garage to keep it standing straight for years to come.

### Re-Roofing a Garage

Monday, June 28th, 6:30 - 8:30 p.m.

Get hands-on practice installing cold process **modified bitumen roofing** on a “flat” roof of a shed-type garage. This long-lasting material can also be used on “flat” porch roofs.



## Free to a good home:

The following items – used, but in good condition – have been offered to Project Repair participants who can use them (priority given to low- and moderate-income homeowners):

- 4-bulb chandelier, polished brass finish with small round bulbs and hanging glass panels
- 5-bulb chandelier, brushed nickel finish with schoolhouse globes
- 2-bulb hanging ceiling light, carriage-house lantern style, with “etched glass” panels, uses candelabra bulbs. Finish is tarnished, but fixture is usable
- Ceiling-mount light fixtures, polished brass finish with beveled glass panels (four fixtures available)

Call 381-9560 if you are interested.



*Free advice  
from the experts . . .*

information sessions presented by

## **Home Repair Resource Center**

*a community nonprofit organization*

### **Designing & Installing a Deck or Patio**

*Michael Beightol, ASLA, LEED-AP*

*John Wagner, AIA, LEED-AP*

*Alex Pesta, AIA, LEED-AP*

If you are thinking of adding a new deck or patio to your home, learn from several architects about options in design, materials, and installation.

**Tuesday, April 27<sup>th</sup>, 2010 - 7 pm**

### **Lawns on a Budget**

*Larry Cirillo*

Learn how to make a beautiful lawn the easy, inexpensive way. A long-time master gardener will share his knowledge about fertilization, mowing and watering, as well as how to control weeds, insects and fungus in your lawn.

**Wednesday, May 26<sup>th</sup>, 2010 - 7 pm**

*these HouseMender University sessions will be  
held at*

**Cleveland Heights - University Heights  
Public Library**

**2345 Lee Road**

Reservations requested –  
call (216) 381-9560



**HOME  
REPAIR  
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# Filling Your Toolbox

Start with a strong, durable toolbox that can be locked. Then, add these **basic tools** that we suggest every homeowner have:

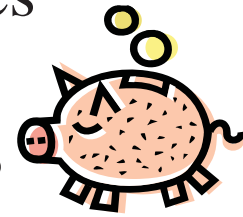
- |                                  |                                     |
|----------------------------------|-------------------------------------|
| claw hammer, 16 to 20 oz.        | 24" level                           |
| slip joint pliers                | tape measure, 3/4" x 16'            |
| large slotted screwdriver        | 2" putty knife                      |
| medium slotted screwdriver       | utility knife w/ replacement blades |
| small slotted screwdriver        | 14" pipe wrench                     |
| medium Phillips screwdriver (#2) | 10" adjustable (Crescent™) wrench   |
| small Phillips screwdriver (#1)  | circuit tester                      |
| handsaw, 8 or 10 point crosscut  | wire cutter-stripper tool           |
| caulking gun                     | flat pry bar (WonderBar™)           |

## Optional tools to add later:

- |                                                            |                                 |
|------------------------------------------------------------|---------------------------------|
| 7-1/4" circular saw with fine-cut blade and crosscut blade | 18" pipe wrench                 |
| 3/8" electric drill with                                   | adjustable pliers (Channelock™) |
| 1 set metal drill bits and                                 | vise-grip pliers                |
| 1 set wood drill bits and                                  | keyhole saw                     |
| #2 Phillips driver bits                                    | 24" framing square              |
| 14 ga. 50' heavy-duty extension cord                       | tin snips                       |
| staple gun                                                 | chalk line                      |
| surform plane                                              | 24" crow bar                    |
|                                                            | set of wood chisels             |

# 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.):

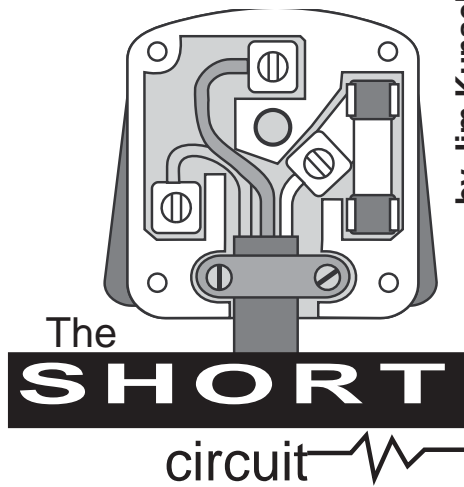


## May *Classes to be held at the CH-UH Main Library, 2345 Lee Road*

- |    |         |                                       |
|----|---------|---------------------------------------|
| 4  | Tuesday | Power of a Personal Budget            |
| 11 | Tuesday | Creditworthy Equals Choices           |
| 18 | Tuesday | Understanding Mortgages & Refinancing |
| 25 | Tuesday | Avoiding Mortgage Delinquency         |

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

- |    |         |                                       |
|----|---------|---------------------------------------|
| 1  | Tuesday | Power of a Personal Budget            |
| 8  | Tuesday | Creditworthy Equals Choices           |
| 15 | Tuesday | Understanding Mortgages & Refinancing |
| 22 | Tuesday | Avoiding Mortgage Delinquency         |
| 29 | Tuesday | Home Maintenance for Home Buyers      |



by Jim Kunselman

Some years ago, an acquaintance of mine called and told me that she lost her chimney. Being unable to pass up making a corny joke, I said she should file a missing chimney report with the police. After repeated apologies to my now-angry friend, I heard that her chimney collapsed in a storm, damaging her roof as well as the next-door neighbors' new pickup truck. When I went over to see the damage, it was apparent that the chimney had never been maintained. The century-old mortar had all powdered away, leaving the bricks piled neatly atop the roof until the storm came along to knock them over.

The way the roof was constructed and the closeness of the neighboring houses made it almost impossible to see the chimney from her property. You would have had to stand in the street in order to view it. But my point here is that most folks simply don't look up.

Chimneys are not the only items commonly neglected; tree limbs, gutters, and flat roofs are forgotten, as well. As old the old saying goes, "out of sight – out of mind." Now, you don't necessarily need to climb a ladder to see the condition of most things that are high up. (Being of the age when I no longer bounce when I fall, I like to stay off of ladders as much as possible.) However, a pair of small binoculars will give you a close-up view of the majority of things on your roof.

In the spring, you can easily see which limbs have leaf buds and which limbs are dead. Dead limbs should cut down and removed before a storm brings them down onto the roof. (If you see squirrels popping out of holes in a large limb or a woodpecker repeatedly visiting your tree, it's a sure sign that there is a problem.)

The hardest thing is to force yourself to schedule times to inspect and maintain those hard-to-reach places. Chimneys, for example, should be inspected inside and out before each heating season, and cleaned if needed. A chimney sweep would be the best person to do that job for you, as most of them do repairs as well as cleaning. Sticks, leaves, and occasionally critters can block the flow of exhaust gases from the furnace and water heater. I found a dead pigeon blocking the flue at my previous house, and had to chase three raccoons out of the chimney here at HRRC.

Gutters should be cleaned and inspected in both spring and fall. I try to get out to look at my gutters when it's raining to spot any leaking seams. You'll want

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# The Short Circuit

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to ensure that water flows to the downspout and locate any leaking seams that should be caulked. While you're up there caulking your gutters, inspect your flat roofs, too. Flat roofs take quite a beating from heavy snows and from hot sunny weather.

As another part of your regular spring maintenance, trim tree limbs so they do not rub against the siding or roofs of your buildings. Over the years, I've seen wind-driven limbs cut through roof shingles, damage wood siding, and even scar brick and stone. In the spring, you can easily see which limbs have leaf buds and which limbs are dead. Dead limbs should be cut down and removed before a storm brings them down onto the roof. (If you see squirrels popping out of holes in a large limb or a woodpecker repeatedly visiting your tree, it's a sure sign that there is a problem.) Our City Forester suggests that you have a tree-care professional check your mature trees every two years or so. A healthy looking tree may actually be rotted away inside.

Chimneys should be inspected inside and out before each heating season, and cleaned if needed. A chimney sweep would be the best person to do that job for you, as most of them do repairs as well as cleaning. Sticks, leaves, and occasionally critters can block the flow of exhaust gases from the furnace and water heater.

We all know that spring weather will include both "April showers" and "May flowers," and if you take advantage of both, you can prevent expensive repairs. Of course, while you're out wandering in the yard in the rain, appearing to stare up at the sky, it will also give your neighbors a chance to wonder if you've lost your mind....

\*\*\*\*\*



## Dealing with dead trees?

The contractor evaluation books in HRRC's Resource Library contain write-ups of companies that trim and remove trees. Check out what your neighbors have had to say about a company before you call them for a bid. And, we always appreciate it when people take the time to send us an evaluation of a company they have used.

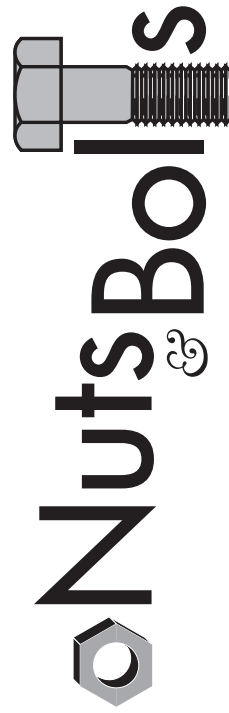


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