Ready to rethink your home? Think KeyBank.

Whether you're refinancing, remodeling, or consolidating debt, we have the right mortgage or home equity loan. You'll find straightforward borrowing solutions and experienced Relationship Managers who are committed to your personal success. We offer:

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BoomerFest 2016

Resource Guide

Saturday, September 17, 2016
Cleveland Heights Community Center

In Cooperation with the City of Cleveland Heights



Cleveland's ONLY Mobility Resource Center!

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器Citizens Bank®

Thinking about making home improvements? There's practically nothing to it.

3% APR

Borrow \$1,000 at 3% APR with The EZ Home Improvement Loan

Remodeling a bathroom or kitchen? Need new carpets or flooring?

No matter what home improvement project you have in mind, Citizens Bank has an easy way to make it affordable. The EZ Home Improvement Loan. It offers:

- A low monthly payment just \$29.08 a month when you borrow \$1,000 at 3% APR for 36 months.
- · No fees or closing costs.
- Flexible income requirements. The EZ Home Improvement Loan is designed especially for low-to-moderate income homeowners.*
- · Take advantage of our 90-day payment deferral option.
- Have a larger home improvement project in mind? A 6.0% APR is available for loans up to \$10,000 at terms up to 7 years. For example, a \$3,000 loan at 6.0% APR with a 5 year term will result in 60 monthly payments of \$58.00.

The EZ Home Improvement Loan is just another way Citizens Bank is committed to helping build stronger communities.

Don't miss this great opportunity. To apply for an EZ Home Improvement Loan, just stop in to see us, or call 1-800-340-5626.

Member FDIC ← Equal Housing Leeder * This income amount may vary depending on place of recidence. Ask a Dispose Sank Earlier for detail. All socour's and loans are adjust to individual approach. All raises subject to ordering without notice. Parts effective as of 4227/2015. Gitzens Earlick is according to Grazins Sank, N.A., NMLS 104 453860) and Crizzes Bank of Pennsylvania (NMLS 104 522615). Dispose Earlick, N.A. and Crizzes Sank, Order Sank, N.A. and Crizzes Sank

Senior Repair Program

Homeowners age 62+ can get personalized assistance in assessing their repair and contracting needs. We also hold workshops specifically for seniors

Participants benefit from:

- 90-minute home inspections to assess and prioritize repair needs and "aging in place" issues
- help with reviewing contractor estimates
- inspection of completed work



workshops for seniors

We not only focus on home repairs, but also advise homeowners on how to recognize changing physical needs *AND* plan for aging-in-place. Thoughtful planning on adapting the physical environment can often

allow seniors to live at home longer-safely and independently.

Participation Fee

- Residents of Cleveland Heights, University Heights, Shaker Heights, and South Euclid are eligible to receive a 90-minute in-home repair consultation for a nominal fee.
- Residents of other communities are eligible for a 60-minute consultation here in our office for a nominal fee.

To ask questions or schedule an appointment, contact:

Wesley Walker @ 216-381-6100 ext. 22

Coordinator of Financial & Senior Programs



MCGREGOR PACE HELPS YOU MAINTAIN YOUR INDEPENDENCE AT HOME, AND AVOID GOING TO A NURSING HOME

FOR MORE INFORMATION CALL 216.791.3580



Supporting Seniors in Need and Those That Serve Them

Boomerfest 2016

Schedule of Events

10:00 am - 3:00 pm "Ask the Expert" Advice Tables

Considering a home repair or improvement? Looking to make your house more accessible? Need to know who can help you stay in your home? Ask questions of resource professionals and agencies that provide services to seniors.

10:00 am- 10:30 am: Coffee and Opening Remarks

10:30 am-11:00 am-Opening Address & Introduction of Sponsors

11:00 am-11:30 Keynote Speaker—Atty. Laurie Steiner will discuss proactively redefining your like to meet your desires.

11:30 am-12:00 pm: Workshop - "A Fair Housing Guide for Seniors: Housing Rights and Avoiding Housing Scams-Presented by Doris Hansa

12:15 am-1:00 pm: Lunch and Advice Tables

1:00 pm-1:45 pm: Workshop - Aging with Your Home: Making Accessible Renovations — A Designer's Perspective - Presented by Fred Cortrite-Maximum Accessibility & Design

1:45 pm-2:30 pm: Workshops—Aging with Your Home: Making-Accessible Renovations—A Builder's Perspective-Presented by Bill Bray-North Coast Accessible Homes

2:30 pm-3:00 pm—Table Closing

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It is illegal to treat someone unfairly based on their disability.

Call the Housing Center if you feel your housing rights have been violated based on your

Committed to fair housing for all.



www.thehousingcenter.org • 216-361-9861



'Senior' or 'Disabled' does NOT mean 'vulnerable target.' It means we've got enough wits about us to know we deserve treatment that's FAIR."

It is illegal to treat someone unfairly based on their disability. Some cities also prohibit discrimination based on age. Call the Housing Center if you feel your housing rights have been violated based on your disability or your age.

Committed to fair housing for all.





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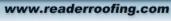
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YOU ARE NOT ALONE

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was organized to bring together persons who have sustained a stroke or brain injury and their caregivers for the purpose of mutual help, fellowship, education, resources, service to others and SUPPORT.

Call about our meetings. Share your story. You will be glad you did. You are not alone.

Geri Pitts, Executive Director 330-975-4320 or visit our website: www.clevelandstrokeclub.wordpress.com

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NOTES



YOUR ENERGY & CREATIVITY IS WELCOME!

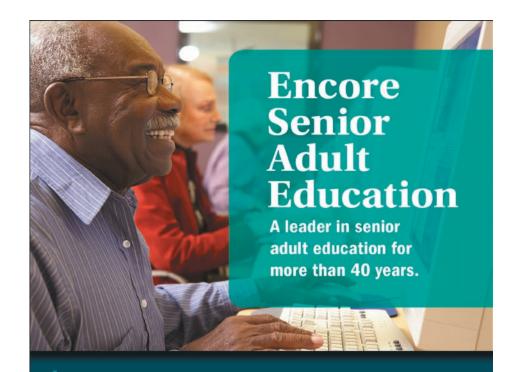
A group of residents living in the Heights Area is in the process of developing a "virtual village", offering friendship, support, and education to adults age 65 +. As a non-profit membership organization run by volunteers, our goal is meet our members' needs by providing such services as:

- Transportation
- Minor Home Repairs & Maintenance
- Social, Recreational, & Cultural Programs

A national trend, the Village Movement is *EMPOWERING*. People in Villages *collaborate* to stay in our homes as we age, despite scattered families, limited resources, and declining physical abilities. Let's take our future into our own hands and savor the later part of our lives with less isolation and more mutual support.

Join us as we prepare for operation. Call 216-906-6240 or e-mail villageinthe-heights@gmail.com.

In Your Home



Fall session begins September 2016

ENCORE CAMPUS

Take up to six classes for one low registration fee. These seven-week sessions are held Fridays at Tri-C°'s Eastern and Western Campuses for adults ages 55 and older.

ENCORE NEIGHBORHOOD SCHOLARS

Enjoy Tri-C senior adult education classes at locations across Greater Cleveland, from cultural excursions at area museums to presentations on a wide variety of subjects.

FOR MORE INFORMATION:

encore@tri-c.edu www.tri-c.edu/encore | 216-987-2274

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www.tri-c.edu/community 216-987-2333



16-0909

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"Improving lives through programs and services that support independence, community involvement & well-being"

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 - · Lunches & Programs · Homemaking
 - · Travel Opportunities and more!

Coming to Lyndhurst Community Center on Saturday, November 5 The CPA 5 City 5 Alarm Chili Cook-Off!



Call our Main Office: 216-291-3902 www.communitypartnershiponaging.org



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GET YOUR HOME READY FOR WINTER

- Potential savings on energy bills
 Fewer drafts and more comfortable rooms



Let the savings begin.

Call 877.287.3416 to schedule your home energy assessment, or visit deohpwes.com for details and eligibility requirements.





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Are Your Finances Out of Control? HRRC Can Help



Are you a senior whose finances have changed due to retirement, death of a spouse, divorce or other life changing circumstances?

Are you concerned about budgeting, debt, or credit problems?

Are you worried about managing your assets so you don't run out of money?

Home Repair Resources can help! There are no fees for our services and we are a trusted, local non-profit organization that has been serving the community since 1970. Our counselors will arrange a confidential, one-on-one appointment to answer your questions and help you take control of your financial situation.

As a HUD approved counseling agency, we can help you sort through a variety of financial issues:

- Budget and Finances If there are too many bills and not enough money, we'll help you get a handle on your debt obligations, understand your credit report and develop a plan for improving your personal "balance sheet."
- Downsizing into a new home We'll help you plan for the home-buying process, understand the types of mortgages available and determine a payment that fits your budget,
- Questions about your existing mortgage We'll review your documents and help you understand terms and options, such as whether the rate is fixed or adjustable and if there is a balloon payments and/or prepayment penalty.
- Refinancing, home equity lines of credit, or reverse mortgage We'll help you navigate your choices and come up with the options that are right for your situation
- Foreclosure We offer foreclosure intervention as well as help with sorting out solutions for issues on back property taxes

For more information and to talk with one of our counselors call 216-381-6100.

You're ready to age in place. Is your home?

We can help.

Let Maximum Accessible Housing of Ohio show you how to prepare your home more for aging in place. We offer a variety of free services for seniors, caregivers, and others interested in accessible housing. Contact us today to schedule a tour of our accessible Demonstration Unit, register for a workshop, or talk to an accessibility expert.



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ART HOUSE THEATER DAY

Saturday, September 24th
Show your love for great movies and your favorite independent cinemas!

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*Enter in person at Cedar Lee Theatre or Capitol Theatre on September 24th.
One winner will be selected to win a Cleveland Cinemas annual pass.

