



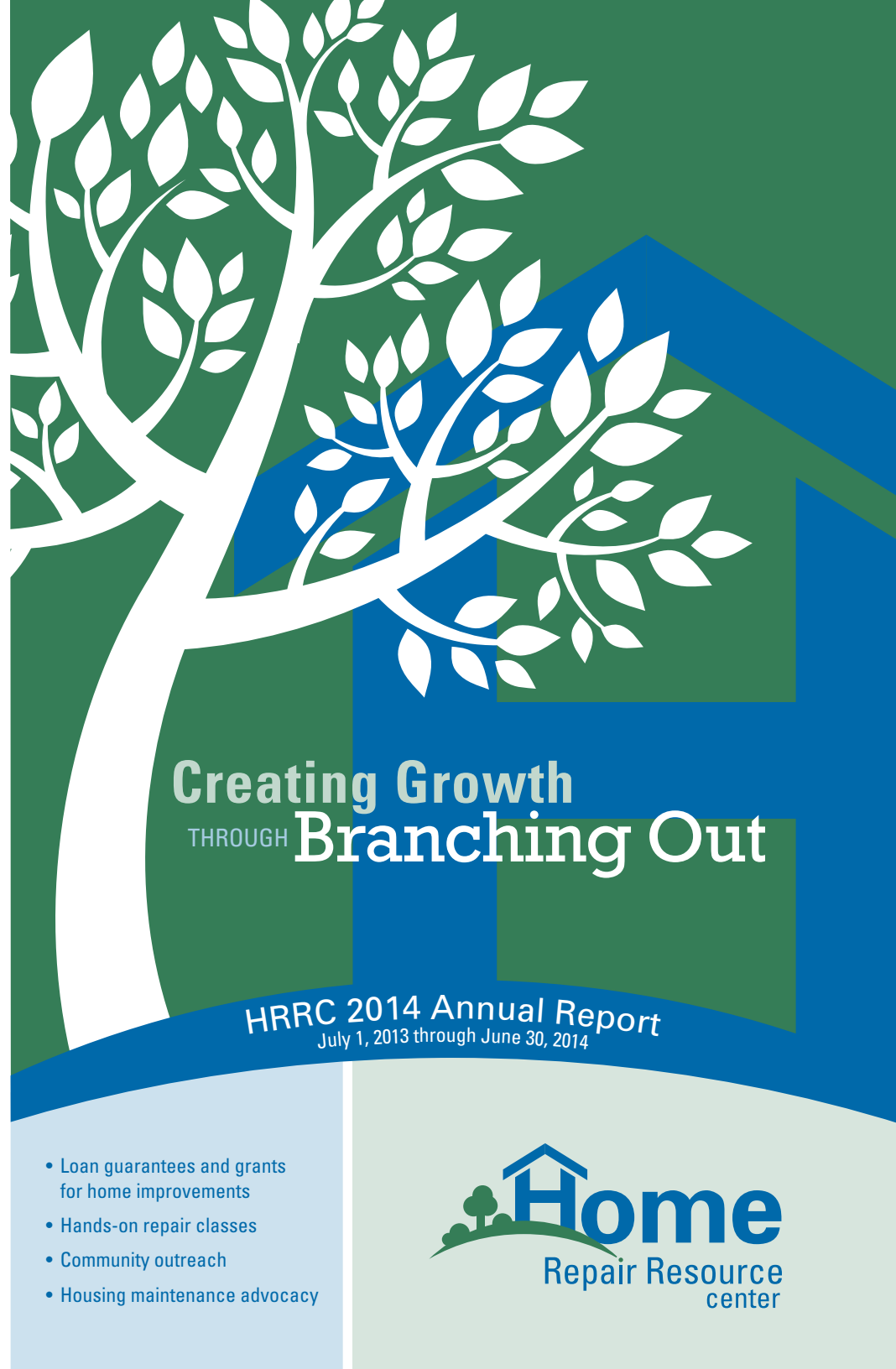
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14 Annual Report

Operating support for HRRRC is provided by individual donations; grants from foundations, businesses, community organizations, and city governments; and HUD Community Development Block Grant funds through the City of Cleveland Heights.



# Creating Growth THROUGH Branching Out

HRRC 2014 Annual Report  
July 1, 2013 through June 30, 2014

- Loan guarantees and grants for home improvements
- Hands-on repair classes
- Community outreach
- Housing maintenance advocacy



## Vision

Home Repair Resource Center's innovative programs successfully address the housing challenges of our community and support its rich diversity. As the premier resource for our homes and residents, HRRC is a respected and vital organization whose creative approaches to preserving housing serve as a national model for older, first-ring suburbs.

## Mission

Home Repair Resource Center empowers homeowners to maintain their homes for sustainable and diverse communities.

“The classes and information are already invaluable. The knowledge I gained definitely helped me make smarter decisions about getting repairs taken care of correctly.”  
~ Home How-To Program participant

# Creating Growth THROUGH Branching Out

## Letter from the Director

The 2013-2014 fiscal year was one of significant growth and transition for Home Repair Resource Center – but also one of great excitement and opportunity. After expanding our mission in 2012 and opening many of our services to residents of communities beyond Cleveland Heights, we continued to explore what that role as a regional resource might mean for the organization.

We saw significant growth in 2014 in our new Senior Repair Program, as well as enhancements to our Housing Counseling services and the addition of the Cleveland Heights Down Payment Assistance Program to our program offerings. This past year also marked the start of a new relationship with the City of Shaker Heights and expansion of our annual Clam Bake fundraiser. On the other hand, 2014 marked the end of Ohio's Hardest Hit Fund program, Save the Dream Ohio, and the beginning of a wind-down of HRRC's work in foreclosure prevention.

Perhaps the greatest shift of 2014, however, was the retirement of Executive Director Kathryn Lad after eight years of service to the organization and the ensuing search for new leadership. Though HRRC is now in its 44th year of existence, this was only the second leadership transition in our history – the first following the retirement of our founding Executive Director Diana Woodbridge after 35 years at the helm of the organization. This long-term stability in leadership reflects the depth of our mission and values and the dedication with which HRRC has served the community.

I joined HRRC in fall 2014 with much excitement for the future and a deep sense of appreciation for the organization's powerful legacy. Since then, I've spent

a good deal of time getting to know the board, staff, programs and many supporters who have played key roles throughout HRRC's long history. I have great enthusiasm for the future of Home Repair Resource Center and confidence that the next several years will consist of growth and evolution as we continue to branch out the ways we implement our mission – empowering homeowners to maintain their homes for sustainable and diverse communities.

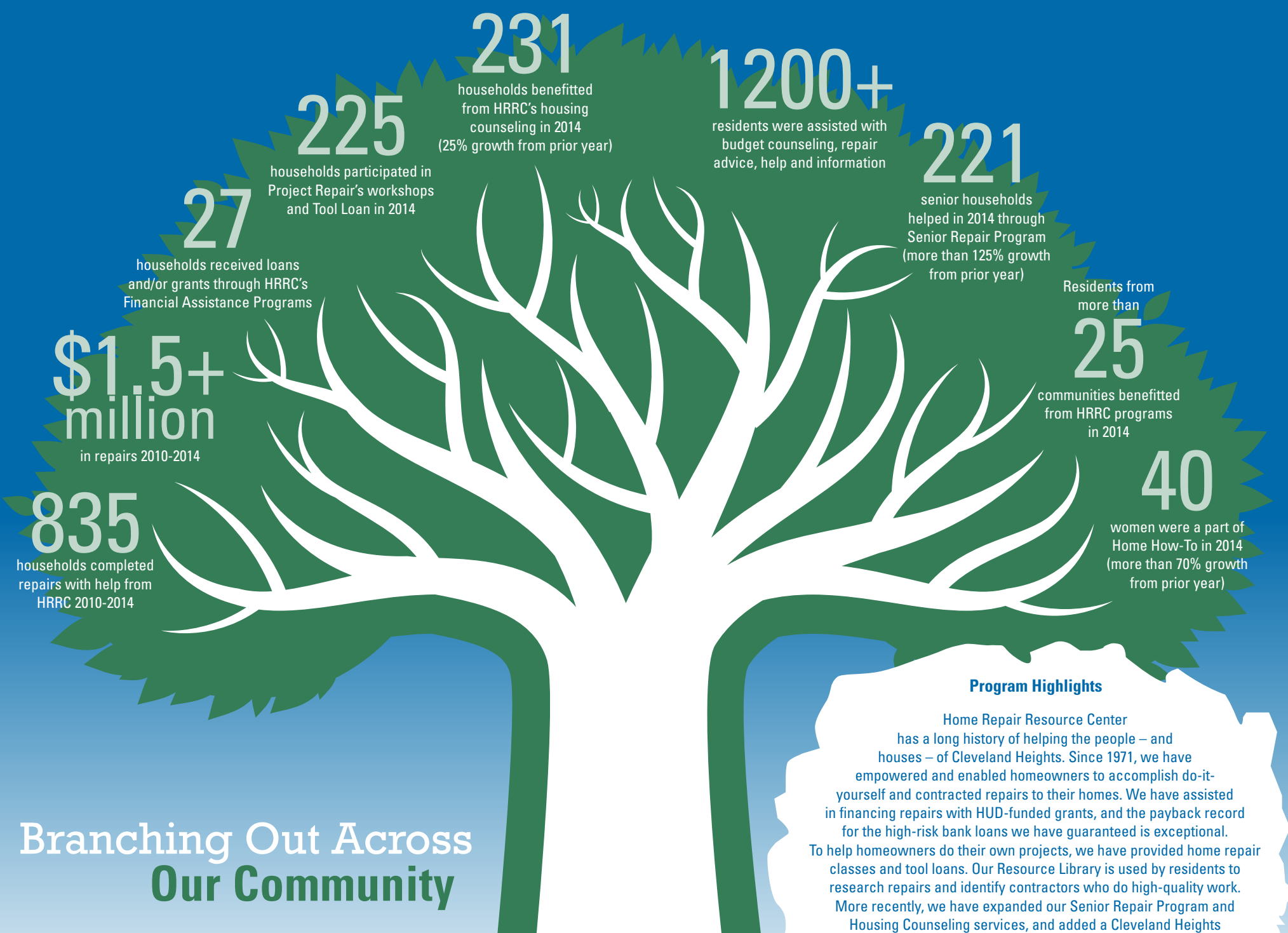
But we cannot do it alone. Your energy, generosity and good will is as important now as ever. With your continued support, HRRC will grow and realize its potential to serve both Cleveland Heights and the greater region.



A handwritten signature in black ink, appearing to read 'Benjamin D. Faller'.

**Benjamin D. Faller**  
Executive Director

May 2015



231

households benefitted from HRRC's housing counseling in 2014 (25% growth from prior year)

1200+

residents were assisted with budget counseling, repair advice, help and information

225

households participated in Project Repair's workshops and Tool Loan in 2014

221

senior households helped in 2014 through Senior Repair Program (more than 125% growth from prior year)

27

households received loans and/or grants through HRRC's Financial Assistance Programs

Residents from more than

25

communities benefitted from HRRC programs in 2014

\$1.5+ million

in repairs 2010-2014

40

women were a part of Home How-To in 2014 (more than 70% growth from prior year)

835

households completed repairs with help from HRRC 2010-2014

### Program Highlights

Home Repair Resource Center has a long history of helping the people – and houses – of Cleveland Heights. Since 1971, we have empowered and enabled homeowners to accomplish do-it-yourself and contracted repairs to their homes. We have assisted in financing repairs with HUD-funded grants, and the payback record for the high-risk bank loans we have guaranteed is exceptional. To help homeowners do their own projects, we have provided home repair classes and tool loans. Our Resource Library is used by residents to research repairs and identify contractors who do high-quality work. More recently, we have expanded our Senior Repair Program and Housing Counseling services, and added a Cleveland Heights Down Payment Assistance Program.

## Branching Out Across Our Community





## New Cleveland Heights Down Payment Assistance Program

Through an agreement with the City of Cleveland Heights, Home Repair Resource Center was authorized in 2014 to facilitate applications for the City's Down Payment Assistance Program. The program provides up to \$10,000 to income-eligible buyers of one- and two-family homes throughout Cleveland Heights.

Applicants must complete pre-purchase and home maintenance counseling from a HUD-approved agency. HRRC's Home Buyer classes meet that requirement. Applications are submitted through the client's first mortgage lender.

The program is still in its early stages, but several applications are currently in process.

“It’s amazing to know all of the things I learned about buying a home in this class. I thought that this was just going to waste my time, but I learned so much that I am thankful I took these classes before I purchased my home.”  
~ Home Buyer Education Program participant





## Project Repair Workshops Offered Region-Wide

In 2012, Home Repair Resource Center began offering our hands-on repair workshops to residents of all communities. Regional participation has been increasing steadily; in 2014, 59% of our workshop attendees came from communities beyond Cleveland Heights. The majority were residents of Cleveland, Shaker Heights and South Euclid, although other nearby communities have also been well represented. In mid-2014, an arrangement between HRRC and the City of Shaker Heights allowed residents of that community to attend all workshops for a discounted fee. In addition, HRRC offers a special promotional rate each month to one or more communities.

The focus of the classes continues to be on repairs to older homes. Workshop participants learn about the original materials they will most likely find in an older home, as well as materials – old and new – that can be used for a repair or update. They are able to practice using the tools and techniques needed to complete each project.

With this expansion of our repair workshops, HRRC now serves as a regional resource, sharing our expertise in the repair and maintenance of older housing. The repairs completed by workshop attendees will have a direct impact on the health and viability of communities throughout Greater Cleveland.



“I like both the opportunity to ask questions and the hands-on experience. I wish I had taken these classes long ago!”  
~ Project Repair workshop attendee

## Senior Repair Program Continues to Grow

With grants from the McGregor Foundation and the United Black Fund, Home Repair Resource Center has developed a special program that provides education and support to help elderly homeowners meet their home maintenance needs. Senior Repair Program services include educational presentations focusing on topics of special concern to seniors; help with identifying and prioritizing repair needs; assistance with obtaining and reviewing contractor bids; and assessment of completed work.

Free workshops on topics such as contracting repairs, aging in place and home emergency preparedness are scheduled on a regular basis. Personalized repair advice is offered to seniors in HRRC's office and, for a modest fee, on-site in the homes of residents of Cleveland Heights and nearby communities.

Since its inception in 2012, the program has grown exponentially. The typical client is a non-white female head of house with a low- or moderate income (LMI). Although most of the participants are residents of Cleveland Heights, residents of other communities have called for information and advice.

One of the program's advantages is the seamless integration between the Senior Repair Program and Financial Assistance Program. LMI homeowner-occupants from Cleveland Heights who lack sufficient funds to complete needed repairs can access HRRC's loans and grants.



“I’m getting older and I’ve had so many questions about whether I should keep my condo or not. I really got the information I needed to make decisions that I feel comfortable about. I feel way more confident.”

~ Financial Education Program participant







## Redesigned Women's Repair Program Attracts Participants

Several years ago, Home Repair Resource Center gave our Home How-To for Women program a totally new look. Still designed to empower women homeowners to take charge of the maintenance needs of their homes, the course is now open to all women, from Cleveland Heights and other communities.

The curriculum encompasses four modules – Home Maintenance 101, Carpentry, Electrical, and Plumbing & Heating – each made up of eight two-hour classes, tailored to the needs and interests of women. The modules can be taken in sequence or individually. In 2014, 40 women enrolled in one or more modules – 14 from Cleveland Heights and 26 from other communities.

Many of the women who participate in the program are single heads of house, but others are not. Although some have tackled home repairs previously, quite a few have no experience whatsoever. The program gives participants ample opportunity to practice using the tools and techniques involved in many common home repairs. Each woman benefits from personal attention and hands-on experience in a supportive and nurturing atmosphere. And, as the women work and learn together, a real mutual support system develops that often continues outside the classroom.

Although one result of Home How-To is the work completed by program participants, there are other less-tangible effects that also positively impact the community. As they gain confidence and experience in home repairs, the women serve as role models,

proving that they can successfully handle their home's repair needs. Not only can they complete basic repairs on a do-it-yourself basis, but they also feel more knowledgeable and competent to discuss larger projects with contractors. This "ripple effect" spreads the benefits of Home How-To into neighborhoods throughout the region.



**"I never thought that I would feel comfortable with power tools. This course has given me courage to tackle household jobs I previously would never have considered."**  
~ Home How-To Carpentry module participant



HRRC's programs offer the tools, training, education, advice and modest financial assistance that empower and enable homeowners to maintain the older housing of our community.

## Services

### Help with Borrowing for Repairs\*

- loan guarantees for homeowners who can afford a monthly payment but cannot qualify for bank financing
- grants and deferred payments to reduce the amount a low- and moderate-income (LMI) homeowner must finance

### Help with DIY Repairs

- hands-on repair classes
- tool loan\*
- information on tools and materials
- basic repair course for women heads of house

### Educational Resources

- how-to videos and handouts
- advice and information on contracting repairs
- specifications for contracted repairs (can serve as a contract addendum)

### Financial Empowerment

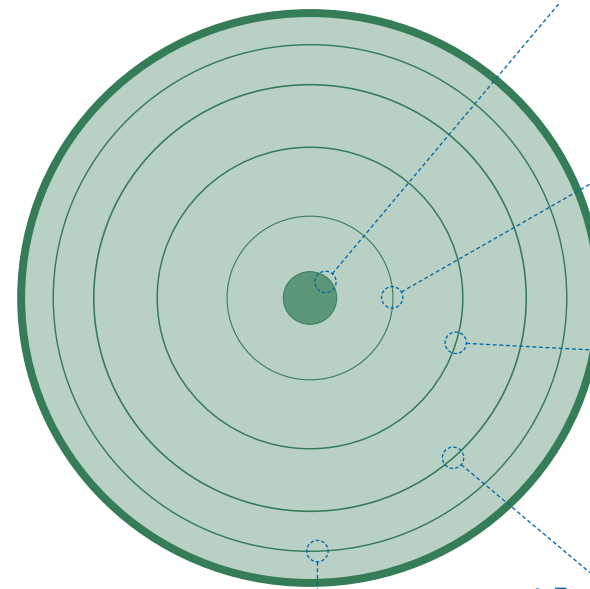
- individual financial counseling on budgeting, managing debt, maintaining credit and financing options (including refinancing or home purchase)
- interactive workshop series providing financial and home buyer education

### Foreclosure Intervention & Prevention

- individual financial counseling to explore homeowners' options at various stages of the foreclosure process and, if possible, keep them in their homes
- interactive classes on foreclosure prevention and understanding refinancing

\*Cleveland Heights only

## HRRC Goals



1. To guarantee bank loans for homeowners who need assistance in qualifying for financing and to provide financial help to homeowners of low and moderate income so that homes are repaired in a timely and appropriate manner.

2. To provide tools, instruction and other resources that will enable homeowners to repair and maintain their homes economically.

3. To promote community recognition of the need to preserve, maintain and upgrade the region's older housing so that it remains competitive.

4. To strengthen the financial management skills of residents so they will be able to understand budgeting and credit, borrow funds to purchase and/or maintain a home, and serve as responsible members of the community.

5. To address forces that negatively impact maintenance of our region's housing stock through education, advocacy and programming.





# Thank You

## Nurturing Growth for a Successful Future

### Community Support

**Financial Programs Partner** • For collaborating with HRRC on its financial assistance programs • KeyBank • For providing supplemental repair funding to HRRC clients • Cleveland Housing Network • Community Housing Solutions • **Organizational Participation and Support** • City of Cleveland Heights • City of Shaker Heights • Cleveland Heights Citizen Advisory Committee • Cleveland Heights City Council • Cleveland Heights Office on Aging • Northeast Ohio Media Group • Heights Libraries • Heights Observer •

### Senior Expo Presenters

• Maggie Calkins, Ideas Consulting Inc. • Darlene English, Housing Research & Advocacy Center • Judith Eugene, The Loving Hands Group • Linda Johnston, Howard Hanna Realty • Bill Lewis, McGregor PACE • Mike Neimeier, Fast Appraisals • Alison Perry, KeyBank Severance Town Center •

### Senior Expo Advice Table Participants

• Benjamin Rose Institute on Aging • Better Business Bureau • Care Patrol of Northeast Ohio • CleanKeepers, Transition Care LLC\* • Cleveland Restoration Society • Community Partnership on Aging • Creative Bath Systems • Home Instead Senior Care • Housing Research & Advocacy Center • KeyBank • Maximum Accessible Housing Ohio • Revived Housing Developers • Senior Expo Food Donors • Bialy's Bagels • Zagara's Marketplace • Awanda King, MacDonald's Corporation • **Senior Expo Volunteers** • Pat Dillard • Diane Kovach

### HouseMender University Presenters

• David Graham & Seth Smith, Scott Electrical Services • Matt Jenkins, Jenkins Painting Co. • Max Mammana, Countertop Solutions • Dan McConaughy & Michael Carr, H.A.M. Landscaping • Jeff Platt, Herb's Plumbing • Britt Raburn, Lyndhurst Lumber • John Uston & Eric Holler, Uston Roofing • Mark Westbrooks, Apex Property Management • **Home Remodeling Fair Presenters** • Art Engleman, Western Window Service • Chris Kamis, Absolute Roofing • Mary Ogle, Cleveland Restoration Society • **Home Remodeling Fair Advice Table Participants** • Absolute Roofing • Better Business Bureau • Calvetta Brothers Floor Show • Cleveland Restoration Society • Fred Cortright • Dunn Hardware • Environmental Health Watch • Heights Community Garden Network • KeyBank • Kilroy Home Insulation, Inc. • Lally Garage Builders • PNC Blank • Prism Painting & Wallcovering, Inc. • Reader Roofing, Heating & Cooling, Inc. • Renew Contracting • Romanin Concrete, Inc. • Vagner Masonry, Inc. • Western Window Service • WyattWorks Plumbing • **Partner Merchants** • For offering discounts to program participants & donors • Bremec Garden Center • Cedar Center Hardware • Dunn Hardware & Home Repair • Heights Hardware • Sherwin Williams Co. • South Euclid Hardware • The Tile Shop

### Also, thanks to...

Paul Bellamy, Cuyahoga County Foreclosure Prevention Program • Bob Bremec & Arthur Richwine, Bremec on the Heights Garden Center • David Clark, Gwen Dyer, Valerie Thompson, and Chonchita Wimberly • Chris Harvan • City Architecture volunteers: Alex Pesta, Kat Keller, Katie Veasey, John Wagner • KeyBank volunteers: Frank Bates, Maris Campbell, Carl Johnson, Cynthia Kelly, Cathy Smith • Joe Koelliker, Koelliker & Associates • Lowe's Bedford Heights store • Jim Roop, Roop & Co. • Rick Wagner, City of Cleveland Heights • Julie Washington, The Plain Dealer • The Wine Spot

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Joe Shapiro  
*Maintenance Associate*

Special thanks to the citizens of Cleveland Heights and surrounding communities who donated tools and supplies to HRRC's Teaching Center and to our garage sale and open house.

# Thank You

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First Federal of Lakewood • Third Federal Savings & Loan • Wells Fargo • Bremec on the Heights Garden Center • Dollar Bank • PNC Bank • Dominion East Ohio Home Performance Program (GoodCents) • Peoples Bank • Pinkerton Insurance Agency

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## Thank You to Our Project Repair and Home How-to Instructors

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Bill Audrick, Renew Contracting  
Brian Baumgartner, Cochran Plumbing  
Brian Baumgartner Painting & Plaster Repair  
Martin Berry, Berry Insulation  
Ken Brown, general contractor  
Johnnie Cochran, Cochran Plumbing  
Fred Cortright  
Mark Derrickson, Ardmore Tree Service  
Jim Ellia, Efficient Heating & Cooling  
Art Engleman & Bill Engleman, Western Window Service  
Ernie Fisco, AAA Flexible Pipe  
Andy Gathy, Heights Hardware  
Lenny Goldfarb, Cedar Center Hardware  
Carl Goldstein  
Vince Horvath, Artistic Tile & Marble  
Chris Kamis, Absolute Roofing  
Charles Kelley  
Bill Knop, City of Cleveland Heights  
Anthony Malcolm, Green Integrated Services, Inc.  
Susie Mone, HomeWorks  
Walter Money, Whole House Energy Solutions  
Jim Nemastil, Nemastil, Inc.  
Jeff Platt, Herb's Plumbing  
Britt Raburn, Lyndhurst Lumber  
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**Entertainment/Musicians**  
Shelton Moore, DJ  
Kevin Richards, guitar  
Bob McGuire, guitar  
Gene Epstein, bass

**Event Venue**  
LeeAnn O'Brien, McGregor Home



### Balance Sheet

June 30, 2014

<b>ASSETS</b>	
<b>CURRENT ASSETS</b>	
Cash and Cash Equivalents	\$ 149,463
Certificates of Deposit	\$ 100,637
Grants Receivable	\$ 32,873
Accounts Receivable	\$ 3,482
Prepaid Expenses	\$ 2,769
<b>Total Current Assets</b>	<b>\$ 289,224</b>
<b>PROPERTY AND EQUIPMENT</b>	
Vehicle	\$ 18,201
Office Equipment	\$ 8,953
Building	\$ 61,500
Building Improvements	\$ 213,528
Less: Accumulated Depreciation	\$(178,947)
<b>Net Property and Equipment</b>	<b>\$ 123,235</b>
<b>OTHER ASSETS</b>	
Investments	\$ 310,450
Money Market Accounts	\$ 1,507
Land	\$ 41,000
<b>Total Other Assets</b>	<b>\$ 352,957</b>
<b>TOTAL ASSETS</b>	<b>\$ 765,416</b>
<b>LIABILITIES &amp; NET ASSETS</b>	
<b>CURRENT LIABILITIES</b>	
Accounts Payable	\$ 1,394
Credit Cards	\$ 218
Loans Due Clients	\$ 21,372
<b>Total Current Liabilities</b>	<b>\$ 22,984</b>
<b>LONG-TERM LIABILITIES</b>	
<b>Total Liabilities</b>	<b>\$ 22,984</b>
<b>Net Assets</b>	
Unrestricted	\$ 402,730
Temporarily Restricted	\$ 144,038
Permanently Restricted	\$ 195,664
<b>Total Net Assets</b>	<b>\$ 742,432</b>
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$ 765,416</b>

### Statement of Support, Revenue and Expenses

Year Ended June 30, 2014

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
<b>REVENUE AND SUPPORT</b>				
Grants and Contributions		\$ 215,397	\$ -	\$ 215,397
Contributions	\$ 89,456	\$ -	\$ -	\$ 89,456
Program Revenue	\$ 31,512	\$ -	\$ -	\$ 31,512
Miscellaneous	1,354	\$ -	\$ -	\$ 1,354
Interest Income	\$ 3,761	\$ -	\$ -	\$ 3,761
Special Events	\$ 15,271	\$ -	\$ -	\$ 15,271
Investment Income	\$ 14,094	\$ 15,591	\$ 959	\$ 30,644
Released from Restrictions	\$ 242,087	\$(242,087)	\$ -	\$ -
<b>TOTAL REVENUE AND SUPPORT</b>	<b>\$ 397,535</b>	<b>\$ (11,099)</b>	<b>\$ 959</b>	<b>\$ 387,395</b>
<b>EXPENSES</b>				
<b>Program</b>				
Financial Assistance Program	\$ 157,361	\$ -	\$ -	\$ 157,361
Homeowner Counseling/Foreclosure	\$ 158,574	\$ -	\$ -	\$ 158,574
Home How-To	\$ 12,992	\$ -	\$ -	\$ 12,992
<b>Total Program Expenses</b>	<b>\$ 328,927</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 328,927</b>
Management Expenses	\$ 21,662	\$ -	\$ -	\$ 21,662
Fundraising Expenses	\$ 33,112	\$ -	\$ -	\$ 33,112
<b>TOTAL EXPENSES</b>	<b>\$ 383,701</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 383,701</b>
Increase (Decrease) in Net Assets	\$ 13,834	\$ (11,099)	\$ 959	\$ 3,694
Net Assets at the Beginning of Year	\$ 388,896	\$ 155,137	\$ 194,705	\$ 738,738
<b>Net Assets - Year Ending</b>	<b>\$ 402,730</b>	<b>\$ 144,038</b>	<b>\$ 195,664</b>	<b>\$ 742,432</b>

“You really came through for me.  
I am so happy to live in a city  
with these services.”  
~ Financial Assistance Program participant