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An Information Guide For Cleveland's SENIOR HOMEOWNERS

CONSUMER TIPS FOR Your Home

- Energy efficiency
- Home improvement
- Housing rehabilitation assistance programs
- Getting a fair loan
- Resources



CITY OF CLEVELAND
Mayor Frank G. Jackson

**IMPORTANT SENIOR
HOMEOWNER
INFORMATION ENCLOSED**

TIPS FOR Energy Efficiency

- Conduct a Home Energy Audit
 - Identify places in your home where you lose the most energy.
 - Develop an energy plan for making improvements to your home.
 - Begin making changes around your house.
- Minimize the use of your fireplace. Warm air escapes through the chimney.
- Keep your refrigerator or freezer away from direct sunlight or warm air from a heat duct or dishwasher so the refrigerator does not have to use extra energy to remain cold.
- Unblock heating registers, air supplies and return vents.
- Leave the bathroom door open after a shower to let the steamy air circulate into the house.
- Do not use the toilet as a trash can. Each flush uses six gallons of water.
- Only run the washing machine using full loads of laundry to maximize the use of electricity or natural gas.
- Whenever possible, wash clothes using cold or warm water, instead of hot water.
- Have your furnace inspected and tuned up yearly.
- In the winter, those with older windows can buy kits that create temporary storm windows.
- Use fluorescent bulbs for home lighting. They last much longer and use 25-75% less energy.
- Unplug AC adapters for cell phones and digital cameras when not recharging.

The energy efficiency information provided was reproduced, in part, from the pamphlet "\$mart Energy Tips" published by the Office of the Ohio Consumers' Counsel Residential Utility Consumer Advocate, 10 W Broad Street, 18th Floor, Columbus Ohio 43215, (1-877-742-5622).

For more information on saving energy, contact the Ohio Department of Development Office of Energy Efficiency toll free at 1-866-728-6749.

TIPS FOR Home Improvement

Finding a competent and reliable contractor is the first step to a successful and satisfying home improvement project. Your home is one of your most valuable assets. That is why it is important to be cautious when you hire someone to work on it. Not all contractors operate within the law.

Here are some tips to consider when hiring a contractor.

Beware of the following:

- A contractor who solicits door to door
- A contractor who just happens to have materials left from a previous job
- A contractor who asks you to get the required building permits
- A contractor who asks you to pay for the entire job upfront
- A contractor who only accepts cash
- A contractor who offers you discounts for finding other customers
- A contractor who pressures you for an immediate decision
- A contractor who suggests that you borrow money from a lender he/she knows
- A contractor who is not registered with the Department of Building and Housing. To check contractor registration, call 216-664-2884.

City of Cleveland
Department of Aging
75 Erieview Plaza, 2nd Fl.
Cleveland, Ohio 44114



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Housing Rehabilitation Assistance Programs

Senior Homeowner Assistance Program (SHAP) Small grants are available through the Department of Aging for low income elderly (60+) and adults with disabilities, who reside in and own single or two family homes in need of critical, health and safety maintenance repairs. Call (216) 664-2833.

Home Weatherization Assistance Program (HWAP) Grants of approximately \$6500 per unit are available through the State of Ohio for homeowners and tenants who meet the income guidelines listed below. Call (216) 664-4052 or (216) 664-2045.

Paint Refund Program Refunds of up to \$400 to cover the cost of paint and materials are available to homeowners and tenants who paint the exterior of their homes. Applicants must meet the income guidelines listed below for this program. Call (216) 664-2045.

Repair-A-Home (RAH) – Loans ranging from 0% to 3% interest are available to owner occupants of 1-2 family dwellings who meet income guidelines listed below.

Exterior Loan – Loans ranging from 0-3% interest are available to owner occupants of 1-2 family dwellings who meet the guidelines listed below and who have received exterior code violations identified by the Department of Building and Housing.

The following table outlines the eligibility for the programs described above.

MAXIMUM HOUSEHOLD INCOME			
Household Size	RAH	SHAP	HWAP
	Exterior & Paint		
1	\$36,300	\$15,900	\$21,660
2	\$41,500	\$18,100	\$29,140
3	\$46,650	\$20,400	\$36,620
4	\$51,850	\$22,700	\$44,100
5	\$56,000	\$24,500	\$51,580
6	\$60,150	\$26,300	\$59,060
7	\$64,300	\$28,100	\$66,540
8	\$68,450	\$29,900	\$74,020

Getting a Fair Loan

Follow these guidelines to get a fair loan:

- Get a copy of your credit report and understand your credit “score.” It is a big factor in getting a low interest rate.
- Shop around. Get at least three written quotes detailing up-front costs, interest rates, terms and monthly payments.
- Walk away from, or hang up on, high-pressure sales people.
- Consult an attorney or other professional before signing the contract.
- Get verbal promises in writing before signing the contract.
- Read all the loan documents carefully and question anything you don't understand.
- Don't be rushed into signing the paperwork, take your time.
- Never sign any loan documents that are not completely filled out.
- Ask for copies of all documents you have signed.
- In most cases, you can cancel a home loan within three business days of signing the contract (including Saturdays).

Loan Programs

Cleveland Action to Support Housing (CASH) A low interest loan available for property owners of single family structures and apartment buildings. Call 216-621-7350 Ext. 20.

Cleveland Restoration Society Helps owners of older and historic homes with maintenance, home improvement and preservation issues. Call 216-426-1000.

Housing Enhancement Loan Program (HELP) A low interest loan administered by Cuyahoga County and is available through the following participating lenders: Fifth Third Bank, Huntington Bank, Key Bank, National City Bank, and US Bank. Call 216-443-2149.

Neighborhood Housing Services (NHS) A low interest loan available for owner occupied 1-4 units. Call 216-458-4663 Ext. 36.

Resources, Credit and Housing Counselors

Dial 211 First Call for Help or 216-436-2000 and the staff will direct you to one of the following non-profit agencies for counseling assistance:

Cleveland Housing Network
 Consumer Credit Counseling Service
 Consumer Protection Agency
 Community Housing Solutions
 East Side Organizing Project
 Housing Advocates
 Legal Aid Society of Cleveland
 Neighborhood Housing Services
 Spanish American Committee

CITY OF CLEVELAND

Department of Consumer Affairs
 216-664-4529

Para preguntas en español llame al:
 216-664-2801

Department of Aging
 216-664-2833



Department of Public Health
 216-664-2300

Department of Building & Housing
 216-664-2007

Cleveland residents can also contact their local community development corporation.

PLACE THIS SIGN ON YOUR FRONT DOOR WINDOW.

NO SOLICITATION