

Raise the Roof!

Celebrating 40 years of keeping Cleveland Heights in good repair

June 17, 2012

HOME REPAIR RESOURCE CENTER

MISSION

Home Repair Resource Center maintains and strengthens the houses of Cleveland Heights to support the community's rich diversity.

CONGRATULATIONS

TO THE BOARD , STAFF AND VOLUNTEERS, BOTH PAST AND PRESENT, OF THE

HOME REPAIR RESOURCE CENTER

ON YOUR 40TH ANNIVERSARY

HRRC HAS HAD A TREMENDOUS IMPACT ON KEEPING HOUSING VIABLE IN EVERY NEIGHBORHOOD OF OUR COMMUNITY. YOUR ASSISTANCE TO THOUSANDS OF HOMEOWNERS THROUGH EDUCATION AND SUPPORT HAS MADE A DIFFERENCE.

THANK YOU FOR CONTINUING TO MAKE CLEVELAND HEIGHTS THE STRONG AND VITAL CITY IT IS TODAY.

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ACTING CITY MANAGER

HOME REPAIR RESOURCE CENTER

40 Years: A Remarkable Milestone

Letter from the Director and Board President

In the 1988 annual report of the Forest Hill Church Housing Corporation, board president Tom Bier observed, "The FHCHC is completing its 17th year, a pretty good trek in the world of nonprofit housing organizations." In September of 2011 this same organization, now called Home Repair Resource Center, marked 40 years as a community resource to maintain and strengthen the houses of Cleveland Heights to support the community's rich diversity.

Milestones like this present a valuable opportunity to honor our roots. In this case it is the visionary activists of Forest Hill Church, Presbyterian, who in 1971 translated their commitment to justice into a nonprofit organization that would "seek imaginative ways of improving the housing stock of the Cleveland Heights community." They undertook a concrete approach to making Cleveland Heights a pioneer integrated community.

The 40th anniversary of HRRC is also a chance to review and reflect on our history and progress, celebrate our accomplishments, recognize our partners and re-energize our organization and its stakeholders to go forward in pursuit of our mission with the passion that has brought us this far.

Please enjoy the 40th anniversary report. While it does not name all those who played a hand in making HRRC a vital resource for a vibrant community, we hope it conveys the kind of progress that can be made when creative, dedicated and generous citizens, volunteers, staff, lenders, religious congregations, city government, foundations and homeowners pull together in common purpose.

Our city is a better place to live because of Home Repair Resource Center. Thank you for being part of that important history; we hope you will be part of its exciting future.

Kathryn Lad, Executive Director

Alex Pesta, President

And the 2011-2012 Board of Directors

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40 Years of Challenge, Innovation and Investment

Home Repair Resource Center (HRRC) has its roots in the 1960s, a decade of social challenge and upheaval. At the time, Greater Cleveland was one of the most racially segregated metropolitan areas in the country. As African-Americans challenged barriers that kept them from owning suburban homes, community leaders in Shaker Heights and Cleveland Heights organized to prevent rapid resegregation by combating racial steering, block busting and disinvestment.

At Forest Hill Church, Presbyterian, located in a then-exclusionary neighborhood of Cleveland Heights, conflict among white parishioners over whether to take up racial justice issues led to an exodus of nearly half the congregation's members. But this rending of a family of faith led to a moment of inspiration and a practical commitment to progressive racial change.

In 1971, with the support of Rev. Ned Edwards and seed funding of $2,500 in church mission funds, a group of church members founded the nonprofit Forest Hill Church Housing Corporation (FHCHC) to address housing quality in Cleveland Heights, which the group saw as key to calming community fears and shaping a diverse community.

Initially a volunteer-run organization, FHCHC hired founding trustee Diana Woodbridge in 1977 as its first part-time Director. As this church mission project grew into an independent community-based organization with leadership drawn from across the city, it changed its name from Forest Hill Church Housing Corporation, to FHC Housing Corporation in 1984, and then to Home Repair Resource Center in 2000.



Well into its fourth decade, HRRC faced the retirement of its founding Director. In 2006 Kathryn Lad was hired to move HRRC forward, ready to confront the challenges and opportunities that the foreclosure crisis and the Great Recession brought to the community. HRRC's success stems from strong leadership, committed residents, a supportive city government, powerful partnerships and carefully designed programs. Its history can be tracked through four "big ideas" developed in response to changing community needs and opportunities. To date, HRRC has enabled over $14.4 million in repairs by Cleveland Heights residents!

Idea #1: Help in Financing Home Repairs

FHCHC's first project was to renovate and sell a two-family home on N. Taylor Road, the first of a projected ten rehab projects. Changes in federal housing programs eliminated that plan. So, FHCHC turned its attention to helping homeowners maintain the older homes that characterize the community's housing stock, something especially important in light of the City's new code enforcement program.

In 1973 FHCHC created a loan guarantee program called the Challenge Fund to ensure homeowner access to repair financing. The fund grew from the initial $500 in seed money from Forest Hill Church to more than $160,000 with individual donations and grants from the Cleveland Foundation. In 1981 the City of Cleveland Heights added its support by approving the use of federal Block Grant funds to reduce interest costs, making loans more manageable for low- and moderate-income owners.

By guaranteeing repayment of home improvement loans for homeowners initially judged by lenders to be poor credit risks or lacking the necessary equity for the loan, the Fund leverages increased bank investment in Cleveland Heights. The Challenge Fund remains an essential tool for helping Cleveland Heights residents stay in their homes and maintain them at community standards.

Relationships are critical to the success of the program. Personal connections develop between staff and resident as they work together on budgeting, prioritizing repair needs, developing repair specifications and preparing to interview contractors. These efforts have paid off in an impressively low rate of default by borrowers who were all initially turned down for conventional financing.

- Financial Assistance Program: Over 40 years, HRRC has made 1206 repair loans that enabled over $5.5 million in home repairs. Of those 1206 loans, 980 of them were through the Challenge Fund, with only 54 defaults.

Idea #2: Hands-On Help for Older Homes

In 1982, FHCHC created Project Repair to facilitate improvement work performed by the homeowner. A tool loan program, hands-on home repair workshops and a library of home repair information and videos, developed with grant funds from the Gund and Murch Foundations, gave homeowners cost-saving solutions to home repairs.



1971 Forest Hill Church Housing Corporation incorporated

1972 First rehab of two-family home on North Taylor Road

1973 Challenge Fund established

1976 Office opened in the Heights Rockefeller Building

1977 Diana Woodbridge hired as Director

1978 First Block Grant award

1982 First issue of *Nuts & Bolts* published

1982 "Project Repair" begins teaching hands-on repair skills

1983 Tool Loan program begins

1984 Name change to FHC Housing Corporation

1988 "Neighborhood Project Repair" begins

1990 Move to current Noble Road location

Project Repair's services empowered homeowners in entirely new segments of the community.

Initial classes were held in the cramped basement room of the organization's office in the Heights Rockefeller Building. FHCHC launched a capital campaign for a more spacious and permanent home for the growing organization. The City of Cleveland Heights acquired the building the organization chose and offered a lease-



purchase arrangement so FHCHC could move before all the necessary money was raised. The organization moved into its new facility at 2520 Noble Road in 1990 and completed the purchase in 1995. A grant from the Bruening Foundation funded the addition of a teaching center to the new headquarters.

With the added instructional space, home repair classes became a core offering. Home How-To for Women was added in 1997 to empower low-income women heads of household to solve their home improvement needs. To ensure the sustainability of this important initiative, the Rhea and Gayle Richey Endowment Fund was developed between 1999 and 2005 with gifts from the Bruening, Gerson, Wean, Gund and St. Ann Foundations, numerous individuals and a final generous gift from J.B. Richey.

- Project Repair: Over 1,400 hands-on repair workshops and 11,000 tool loan transactions have resulted in over $5.1 million in repairs
- Home How-To: 212 graduates have accomplished nearly $550,000 in home repairs

Idea #3: Programs within the Community

With its office-based services firmly in place, the organization undertook new projects to find and help those who most needed its services, and to meet the needs of a broader cross-section of Heights homeowners. These efforts support a mixed-income, racially diverse Cleveland Heights community with attractive, well-maintained homes.

Neighborhood Project Repair, 1988 - 2010, utilized committed volunteers to blanket selected streets, publicizing repair grants, on-site consultations and free use of tools for low- and moderate-income homeowners. The program targeted a different neighborhood each year.

For added impact on northern Cleveland Heights, the organization returned to its initial buy-rehab-sell idea. Between 1992 and 2006, six HUD-owned foreclosed houses were renovated using a combination of volunteer and contracted labor. Each house went from being the eyesore of its block to a beacon for its neighbors and a new home for a family. In 2008 HRRC created a subsidiary, Home in the Heights, to manage the renovation and sale of City-owned foreclosed properties, and completed and sold three more houses by 2012.

FHCHC and the City's Housing Preservation Office organized the first Home Remodeling Fair in 1995. This annual event brings homeowners and contractors together to explore a wide range of home improvements.

HouseMender University presentations, open to all, were started in 2007 to educate people contemplating major improvement projects. A new lecture series on "Practical Sustainability" is HRRC's newest offering for the community.

- Purchase & Renovation Projects: Nine vacant and uninhabitable houses have been restored, basement to roof, using high quality materials and superb finish detail and resold to community residents.



Idea #4: Advocacy and Counseling

HRRC counseling staff began to hear stories of exploitative, risky terms and conditions from Challenge Fund clients as early as 2000. A wave of unscrupulous lending and the subsequent foreclosure crisis threatened to undo many of the stabilization efforts that HRRC's programs had accomplished over three decades. After sounding the alarm about predatory lending and advocating for state policy to protect homeowners, HRRC applied its considerable experience in financial counseling to working one-on-one with residents facing foreclosure.



Consumer education about all aspects of home ownership is a growing part of HRRC's support for housing. The first step was the addition of housing counseling and financial literacy education. In 2010 HRRC added a workshop series that prepares prospective home buyers for this significant responsibility, explaining the terms and conditions of mortgages and other important aspects of responsible borrowing.

In 2007 HRRC became a HUD-approved housing counseling agency and, with funds from state and local

1992
- First How-To Videos produced
- Rehab of 3428 Spangler Road

1995
- First "Home Remodeling Fair"
- Noble Road office paid off

1996
- 25th Anniversary

1997
- "Home How-To for Women" begins
- Rehab of 3748 Lowell Road

1998
- Rehab of Woodview Road

1999
- Rehab of 1107 Castleton Road

2000
- Home Repair Resource Center rebranded

2003
- Rehab of 3279 Woodridge Road

2004
- Community Impact Award from Dominion East Ohio

initiatives, added staff to meet the growing wave of mortgage-delinquent homeowners, for the first time serving qualified clients from anywhere in Cuyahoga County. Staff supports owners with foreclosure intervention and financial counseling. These services advance HRRC's commitment to equipping all homeowners to maintain their homes.

- Financial Education/Home Buyer Education: 161 workshops and 875 counseling sessions have served 992 households.

[a] Foreclosure Intervention: 568 households have been counseled about mortgage delinquency and131 houses have been saved through loan modifications or mortgages brought current

Looking Forward

What lies ahead in Home Repair Resource Center's fifth decade? Our future is borne in concepts heard often in civic discussion – regionalism and sustainability.

Partnerships and program adaptations are transforming Cleveland Heights' "best kept secret" into a regional asset. While HRRC's focus continues to be Cleveland Heights, offering our resources to all of Cuyahoga County will strengthen housing in surrounding communities while broadening HRRC's base for support and continuity. Via Heights Libraries and Clevenet, HRRC's growing inventory of handouts and videos have become more widely accessible. Our repair classes are open to homeowners from other communities (with a slightly higher fee for those outside Cleveland Heights), and we are attracting participants from all over the county – and beyond.

Success for our city and region hinges on homeowners staying in their houses, being able to undertake needed maintenance and taking pride in their properties. Community preservation must include sustainability – energy conservation and "green" remodeling and repair practices. HRRC is committed to sustainability in programming and in the information we provide to homeowners. The "greenest" house is the one that already exists, and its future depends on our efforts.



Over the last forty years, HRRC has adapted to changing needs. Entering the next forty, we will continue to update, so we remain strong, fresh and able to attract leadership, funding and other support. Our vision reflects Cleveland Heights' values and its people – still reaching beyond boundaries, race and income levels, taking our mission of "maintaining and strengthening the houses of Cleveland Heights to support the community's rich diversity" to the larger region.

Vision

Home Repair Resource Center's innovative programs successfully address the housing challenges of Cleveland Heights and support the community's 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.

Founders

Charles R. Ault
David Hunter
James Murphy
Dan Phillips
Marjory Phillips
Diana Woodbridge

Board Presidents

1971 – 1975, Charles Ault
1976 – 1979, Diana Woodbridge
1980 – 1983, Richard Obermanns
1984 – 1989, Tom Bier
1990 – 1992, Dean Sieck
1993 – 1994, Margaret Terry
1995 – 2000, Jonathan Buchter
2001 – 2003, Dennis Friedman
2004 – 2005, Faye Seggelink
2006 – 2008, Louisa Oliver
2008 – 2009, Kelly Stukus
2009 – 2011, Mike Gaynier
2011 – present, Alex Pesta

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Milt Borousch
Denise Black
Kimberly Dominique
Rami Gadelsayed
Corena Gamble Larimer
Gail Jackson
Darren Jeffries
JoAnn King
Jim Kunselman
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Carolyn Weaver
Doborah Weinstein
Valerie Westley
Harold Williams
Joseph T. Williams
James Wirt
Diana Woodbridge
Dick Yates
Robert Young

2005 2006

Rhea & Gayle Richey Fund to endow "Home How-To for Women" reaches goal

Founding Director Diana Woodbridge retires; Kathryn Lad hired

Rehab of 3795 Northampton Road

2007

HRRC becomes a HUD-approved housing counseling agency

HouseMender University series begins

2009 2010

Rehab of 1429 Westover Road

Home buyer classes & Home Buyer Fair begin

Rehab of 3519 Edison Road

2011

Rehab of 3795 Berkeley Road

Board approves staff reduction and program innovations in response to cuts in Block Grant funding

Partnerships to Celebrate

Home Repair Resource Center has marshaled critical partners in a powerful collaborative effort to strengthen Cleveland Heights and its housing. Each piece of the puzzle has added value to the community:

The founding leaders from **Forest Hill Church**, whose vision, courage and commitment to a diverse community created this enduring organization; and the continued moral, volunteer and financial support from the Forest Hill Church community.

Key Bank, our partner since 1972, who as Cleveland Trust Company took a leap of faith with a fledgling organization and invested in Cleveland Heights as the lead lender in the Challenge Fund. This enduring partnership has enabled homeowners, who otherwise would have been denied access to conventional loans, to finance their repairs.

The **City of Cleveland Heights**, whose early and sustained commitment of Block Grant funds has enabled HRRC to develop effective initiatives and help homeowners in the greatest need. The City's confidence and trust in a community-based housing agency has provided credibility with funders and encouraged citizen commitment to HRRC's efforts.

Members of the **HRRC board of directors**, whose commitment, expertise, creativity and leadership have kept the organization focused, responsive and true to its mission.

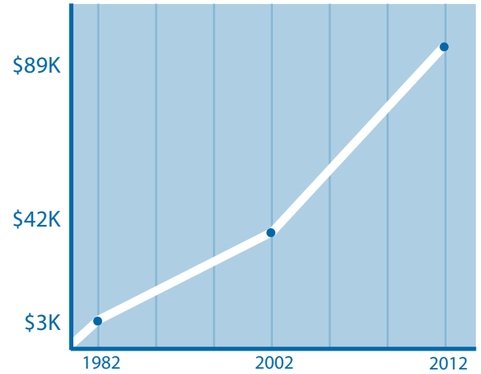
Mission-driven **HRRC staff members**, who have created and implemented programs with skill, knowledge, insight and compassion.

Foundations and corporations, which have provided seed funds for new initiatives and invested in capacity building and strategic planning, allowing HRRC to grow and remain relevant.



Local businesses and **construction experts**, who have supported homeowners with discounts and expertise, and HRRC with fundraising opportunities, and the many community volunteers and supportive congregations who have shared generous gifts of time and talents to further HRRC's mission.

Individual donors who, year after year, have provided credibility and operating funding – more than $1.1 million since 1982 – that have made HRRC an enduring community-supported resource for strong housing (see chart below).



Responsible and determined **homeowners** – the ultimate resource – who have made their homes a priority and well-maintained houses a reality.

Raise The Roof Sponsors

Roof Raiser – Lead Sponsor – $5,000+
Forest Hill Church, Presbyterian

Roof Builder – $2,500+
Howard Hanna – Cleveland Heights/University Circle
Key Bank

Roof Mender – $1,000+
City of Cleveland Heights
Huntington Bank
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Friends – $250+
The Church of the Covenant
Cleveland Heights-University Heights School District
Heights Libraries
Heights Hardware
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Ohio Commerce Bank
Pinkerton Insurance
The Tile Shop

A message from the "Raise the Roof" Committee

Heartfelt thanks to all of you for celebrating HRRC's first 40 years with us. Your steadfast support has made Home Repair Resource Center a national example of a community coming together and making good things happen. We look forward to your continued support as we embark on the next 40 years of "keeping Cleveland Heights in good repair."

2012 Raise the Roof 40th Anniversary Celebration

Project Repair classes open to residents outside Cleveland Heights

HRRC's library materials move to Heights Libraries Lee Road branch, with handouts digitized for on-line access

Practical Sustainability series initiated

Shouresh Amir-Tahmasseb
Pam Barr
Nancy Dietrich
Mike Gaynier
Susie Kaeser
Kathryn Lad
Krista Miller
Vikki Nowak
Dick Obermanns
Alex Pesta
Jessica Schreiber
Diana Woodbridge



hats off

Your dedication makes all the difference.

We have a special appreciation for success in our community. Thanks to your efforts, our community is a better place.

KeyBank congratulates the Home Repair Resource Center on its 40th Anniversary and wishes the organization continued success.

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Happy 40th Anniversary



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D	M	**E**	F	**Z**	T	**R**	Q
S	T	K	K	**A**	J	**M**	M
C	**M**	K	J	**R**	I	**S**	K
F	**L**	**O**	**O**	**D**	K	X	B
B	**I**	W	**K**	**S**	M	C	F
D	**A**	T	M	**E**	U	L	R
B	**B**	S	J	H	V	N	S
Q	**I**	**N**	**J**	**U**	**R**	**Y**	H
H	**L**	G	L	R	G	Y	F
H	**I**	J	D	M	N	Q	V
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Congratulations
to the
Home Repair Resource Center

Thank you for forty years of supporting community in Cleveland Heights one house, one neighborhood, one community at a time!

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The Church of the Covenant in the Circle



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Over the years, Howard Hanna has partnered with Home Repair Resource Center to support housing in Cleveland Heights.

Congratulations to the Home Repair Resource Center as you celebrate 40 years of service to the community.

Ernie Cahoon
Betsy Andrews
Howard Hanna
Linda Johnston
Richard Block
Helen Barnett
Char D'Errico
Dennis Friedman
Scott Haigh
Claudine Hartland
Dave Sturgeon

Howard Hanna

Real Estate • Mortgage • Title • Insurance

Congratulations to HRRC on 40 years of building vibrant community in Cleveland Heights!

"Seek the welfare of any city to which I have carried you off, and pray to the Lord for it; on its welfare your welfare will depend."
— Jeremiah 29:7

We celebrate the faith-in-action journey that has taken this organization from a "mustard seed" idea at Forest Hill Church to an enduring and essential presence in the streets of our city. We join with you in shared mission to keep our neighborhoods welcoming, inclusive, and strong. Here's to many more years of building love and justice in the Heights and beyond!

— With our prayers and blessings, Forest Hill Church, Presbyterian

Forest Hill Church
PRESBYTERIAN

www.fhcpresb.org