Dear Applicant,

Thank you for your interest in Home Repair Resource Center’s Financial Assistance Program (FAP). This program is designed to help you complete important repairs to your home. HRRC will determine what financial assistance options are available and will help to guide you through the process, but you will make the key choices along the way about which financial products, programs, and contractors to use. Depending on the scope and complexity of your project, the process can take from several weeks to several months.

To begin the process, we need to obtain certain personal and financial information as part of your application. The information we ask for is required by HUD, but is also an important part of putting together an accurate and complete range of options for you and your project.

Included with this letter is a checklist of documents that you will need to review and provide to your HRRC counselor as part of the application process. Please review this checklist carefully and make sure you provide all of the documentation – if anything is missing, it may delay your application.

When you next meet with your HRRC counselor, they will review these documents with you and answer any questions you have about them.

Also included with this letter are the following:

1. An overview of the current programs, grants, and loans offered as part of the FAP – you may qualify for some of these. Your counselor will review your application and documents and help you to determine your eligibility. As part of that process, your counselor will explain the rules and conditions for each of the applicable programs so that you can make an informed choice.

2. A community resource guide. This is a list of other agencies, programs, and assistance that may be available to you. If HRRC does not offer programs and services to meet your needs, your counselor will help to connect you with other sources of assistance.

3. A model bid packet. Your counselor will help you determine your repair needs – once you know what needs to be done, you can begin seeking bids. HRRC will not provide you with a contractor, and we do not endorse or recommend particular contractors, but we do provide a range of information and resources to help you find experienced and professional contractors. The packet includes information on resources for finding contractors, as well as a list of what you need to request when getting a bid. Make sure you go through the bid checklist—your HRRC counselor will need copies of written bids, registrations, insurance and bonding information before we can green-light a project.
If you have been referred to us by the court, do not waste time. We cannot report to the court of your progress if there is none. Also, do not delay until the day before court to initiate the process. This is not a favorable way of proceeding in the eyes of the court.

Please let me know if you have questions. I am here M-F 10am-6pm 216-381-6100 x22.

Sincerely,

Wesley B. Walker
Senior & Financial Programs Coordinator
216-381-6100 x 22

HOME REPAIR RESOURCE CENTER PROGRAMS
216-381-6100 or www.hrrc-ch.org

Challenge Fund- Financing for homeowners who do not qualify for bank loans (due to credit problems or other reasons). HRRC backs bank loan to make financing possible. Maximum $5,000; secured by a mortgage

Assist 0% * - Grant covers the interest cost of bank financing; makes bank loan like a no-interest loan. Applies to the Challenge Fund or a Conventional Loan, through HRRC’s Financial Assistance Program.

Assist Incentive Grant* - $1000 grant combines with Assist 0% bank loan to reduce the cost of financing four major repairs (roof replacement, heating system, footer drains, full exterior paint and masonry tear down/rebuild).

Deferred Loan Match*- Deferred loan for half of the cost of, roof replacement, heating system, full exterior paint and masonry tear down/rebuild, footer drains, storm or sanitary sewer, or heating system; 0% interest; no monthly payment; loan secured by mortgage. Other half of the repair cost can be financed through the 0% Assist loan.

Senior Grant*- For community members who are 62 years or older.$1500 grant that is used with our other financial assistance programs that can be used towards the replacement of a roof or furnace.

Senior Home Stability Grant* - 50/50 Grant –Pays half of the cost of a repair up to $1000. For repairs that positively impact the health and safety of seniors. HUD Guidelines apply.

Classes & Advice - Hands-on Classes that build do-self repair skills and repair advice

Tool Library*- Ladders, chain saws, electric snakes and many other hand & power tools to borrow.

Resource Library - How to books, DVD’s & videos and handouts; contractor evaluations and contract specifications for specific repairs.

CITY OF CLEVELAND HEIGHTS PROGRAMS
Information available through HRRC

No Interest Loan* - Loan of $8500- $35,000; 0% interest; 15 year term; low monthly payment; no prepayment penalty; loan secured by mortgage

Emergency/Short Term Deferred Loan*- Loan of up to $7500 for emergency repairs to correct health/safety violations; no payment for up to 2 years while 5% simple interest accrues; Must have owned the home for 3 years.
**Lead Safe Grant**- Grant of up to $9,500 to remove lead hazards; household must include a child 5 years old or younger; no repayment required. *Clients are able to apply for this program at HRRC.*

**For Seniors (age 62 or older) or Disabled Homeowners:**

**CITY OF CLEVELAND HEIGHTS PROGRAMS – Cont.**

Information available through HRRC

**Exterior Paint Grant** - Grant of $3500 towards the cost of painting; lead-licensed contractor must do painting; applicant must pay costs above the grant (can finance through other programs)

**Deferred Loan** - Loan with payment deferred until house is sold or title transferred; no monthly payment; loan maximum is $35,000; 5% interest for first 5 years only; secured by a mortgage

**Violation Repair Program Grant** - Grants of up to $1000 ($3000 lifetime maximum) for most exterior violations; reimburses seniors for pre-approved repairs (before contracting the repair)

Below are the current income guidelines. You must at or be below the maximum income for your household size. All adults living in the home that receive Wages, Government Benefits, and Unemployment Etc. must be counted. Adults in the household that have no income will be required to provide a notarized statement to that fact.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Very Low Income 30% of Median</th>
<th>Low Income 50% of Median</th>
<th>Moderate Income 80% of Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$14,850</td>
<td>$24,750</td>
<td>$39,600</td>
</tr>
<tr>
<td>2</td>
<td>$17,000</td>
<td>$28,300</td>
<td>$45,250</td>
</tr>
<tr>
<td>3</td>
<td>$20,780</td>
<td>$31,850</td>
<td>$50,900</td>
</tr>
<tr>
<td>4</td>
<td>$25,100</td>
<td>$35,350</td>
<td>$56,550</td>
</tr>
<tr>
<td>5</td>
<td>$29,420</td>
<td>$38,200</td>
<td>$61,100</td>
</tr>
<tr>
<td>6</td>
<td>$33,740</td>
<td>$41,050</td>
<td>$65,600</td>
</tr>
<tr>
<td>7</td>
<td>$38,060</td>
<td>$43,850</td>
<td>$70,150</td>
</tr>
<tr>
<td>8</td>
<td>$42,380</td>
<td>$46,700</td>
<td>$74,650</td>
</tr>
<tr>
<td>9</td>
<td>$46,560</td>
<td>$49,500</td>
<td>$79,150</td>
</tr>
<tr>
<td>10</td>
<td>$50,740</td>
<td>$52,350</td>
<td>$83,700</td>
</tr>
<tr>
<td>11</td>
<td>$54,920</td>
<td>$55,150</td>
<td>$88,200</td>
</tr>
<tr>
<td>12</td>
<td>$58,000</td>
<td>$58,000</td>
<td>$92,750</td>
</tr>
</tbody>
</table>
FAP/SRP Application

Document Checklist

Income Documents

- Two months of paystubs for every working household member, or
  - Most recent benefit award letter (Social Security, etc...), or
  - Pension statement & continuation letter (Ask your Pension Administrator for this)

- Copies of 2 most recent Federal Income Tax Returns and all W-2 and 1099 forms for those years (if you are not required to file, contact your HRRC counselor for a IRS form 4506T)

Expense Documents

- Most recent mortgage statement(s) and payment statement(s) for all mortgages
- Two months of bank statements (all accounts)

Insurance Documents

- A copy of your current homeowner’s insurance declaration page (This is sent once a year telling you about your coverage; you can obtain a copy from your insurance agent) This also applies to any rental or other real property owned.

Application Forms

- **Budget worksheet.** When completing the budget worksheet make sure you include everything and are as exact as possible. The more accurate the budget is, the faster we can process the application.

- **Counseling Authorization.** This document explains the terms of counseling, and provides authorization for HRRC to begin counseling services. Please review this form. Your HRRC counselor will answer any questions you have about it. You will need to sign this document to receive HRRC counseling services.

- **Privacy Policy** – This document explains HRRC’s privacy policy.

- **Lead Form** – This form confirms that you have been made aware of the hazards of lead based paint. And have been given a lead booklet which also describes the hazard and remediation methods.

- **Third party Authorization** - This form allows for open communication between the lender and your counselor when necessary, for the completion of a project where bank financing is included in the work plan.
INFORMATION SHEET **Referred By: __________________________ Date: ____________

Household/Home Information ___  LMI  ___  AMI

Last Name: ______________________ First Name(s): ______________________ / ______________________
Address: __________________________________ Single ___ Double ___ Year Built ______
Phone: (home) __________________ (work) __________________ / _______________________ Note: ______________________
Email address: __________________________________
Ages: _____/_____ Date of Birth: __________/___________ Soc. Sec. #: ___________/___________
Marital Status: ______________________ # of Dependents ___ Ages: ____________________________
Others in Home (do they contribute?): __________________________

Repair Work  (explain MPS process)
Cited? ___ yes ___ no  If violations remain, status: ___ Inspections ___ Housing Court

Work to be Done (if ASSIST-need contractor ID #)  Cited?  Contractor Selected  Cost
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______
______________________________________________  ________________________________  _______

Other Bids:
______________________________________________  ___________________________________________
______________________________________________  ___________________________________________

Purchase/Financing/Value

Years Owned: ___________  Type Purchase: __________________________________________
Purchase Price $_____________  Amount Down $ ___________  Amount Financed $_____________
Current Mortgage Holder: ___________________________  Interest Rate ___ % (fixed ___ variable ___)
   If refinanced (date/amount refinanced/reason/# times) __________________________________________

Included in Mortgage:  property taxes _____  property insurance _____

Titleholders (list all): _________________________________________________________________
Title clear? ___  If no, list all other Mortgages/Liens (original amount/balance/purpose/lender):
______________________________________________  __________________________________________
______________________________________________  __________________________________________

County Tax Value: $_____________  Other Value $_____________  specify: ______________________
Income Property

Years Owned: __________ Type Purchase: ________________________________

Purchase Price $ __________ Amount Down $ __________ Amount Financed $ ____________

Current Mortgage Holder: __________________________ Interest Rate ____ % (fixed ___ variable ___)
If refinanced (date/amount refinanced/reason/# times) _________________________________

Included in Mortgage: property taxes _____ property insurance _____

Titleholders (list all): ____________________________________________________
Title clear? ____ If no, list all other Mortgages/Liens (original amount/balance/purpose/lender):

County Tax Value: $ __________ Other Value $ __________ specify: __________________
Rental Income $ __________ Per month
Expenses: Taxes __________ Per Half    Utilities __________ Services __________

Employment Information

Head of House Employer: ____________________________________________________
Address: ___________________________________________________________________
Position: ___________________________________________________________________
# Years _______

Notes—job security/layoff/seniority/job reference and phone etc.: ______________________

If new job, previous employer (position/time there/reason for leaving):
__________________________________________________________________________

Spouse Employer: __________________________________________________________
Address: ___________________________________________________________________
Position: ___________________________________________________________________
# Years _______

Notes—job security/layoff/seniority/job reference and phone etc.: ______________________

If new job, previous employer (position/time there/reason for leaving):
__________________________________________________________________________

Income Information

Head of House Average Gross/pay Average Net/pay Gross/year Net/Month
# pays per year _____ $ __________ $ __________ $ __________
Other pay (overtime/bonus etc.) Source: __________ mount included: $ __________
List special deductions (loans etc.): ____________________________________________

Calculation: total $ __________
<table>
<thead>
<tr>
<th>Spouse</th>
<th>Average Gross/pay</th>
<th>Average Net/pay</th>
<th>Gross/year</th>
</tr>
</thead>
<tbody>
<tr>
<td># pays per year _____</td>
<td>$_____________</td>
<td>$_____________</td>
<td>$_____________</td>
</tr>
<tr>
<td>Other pay (overtime/bonus etc.)</td>
<td>Source:_________________ Amount included: $______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>List special deductions (loans etc.):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calculation:</td>
<td>total $ ___________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income:</td>
<td>Source</td>
<td>Documentation</td>
<td>$ ______</td>
</tr>
<tr>
<td>1)</td>
<td>___________________</td>
<td>___________________</td>
<td>$ ______</td>
</tr>
<tr>
<td>2)</td>
<td>___________________</td>
<td>___________________</td>
<td>$ ______</td>
</tr>
<tr>
<td>TOTAL NET/MONTH $ ___________</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross Annual Income</th>
<th>Note: for household size of ____, maximum income is $ ___________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Current Year Gross: $ ___________</td>
<td>Applicant is AMI ____ LMI ____</td>
</tr>
</tbody>
</table>

**Income Stability**

Has applicant(s) income been reasonably steady the past 5 years? If not, explain:

_______________________________________________________________________________________

**Credit History**

Is applicant's credit established and satisfactory: yes____ no ____

If credit is satisfactory and application is for the Challenge Fund, reason for guarantee: _______________________

If applicant has credit problems, check all that apply:

____ previous slow pay (paid or being paid regularly) ______ current slow pay on credit (or some w/no payments)

____ suits ______ judgments ______ bankruptcy (__ Chapter 7) (__ Chapter 13: completed? ______/%)

Explain what happened to cause credit problems, when problems began, what will prevent reoccurrence, and note creditors involved. If bankruptcy, note if/when discharged (and if Chapter 13, percent of debt paid):

_______________________________________________________________________________________

_______________________________________________________________________________________

_______________________________________________________________________________________

**Miscellaneous Information**

**Assets**

Checking Account: ____ If yes, location ______________________

Savings Account: ____ If yes, location ______________________ balance: $ ___________

(Include credit union) location ______________________ balance: $ ___________

Retirement Pension/Savings, if yes specify: ______________________

Other Assets (own another property etc.): ______________________

**Automobile**

Make/Year of car ______________________ paid for ___ car loan/lease ___

Make/Year of car ______________________ paid for ___ car loan/lease ___
**Medical Insurance**
Yes ___ No ___ If yes, provided: through work ___ pay on own ___ other __________________
Are all in household covered? ______

**Monthly Debt Obligations (mortgages, loans, charges, tax payments—all bills):**

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Pay/Mo.</th>
<th>Balance</th>
<th>Original</th>
<th>Purpose</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$____</td>
<td>$_____</td>
<td>$_____</td>
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<tr>
<td></td>
<td>$____</td>
<td>$_____</td>
<td>$_____</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total monthly debt $________

• Are State/Federal taxes current? _____ If not, status ? __________________________
• Co-signed Loans (if balances): For whom/purpose ________________________________

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Balance</th>
<th>Current/paid well?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$_______</td>
<td></td>
</tr>
</tbody>
</table>

**Taxes**

<table>
<thead>
<tr>
<th>CH Income Tax</th>
<th>Balance, if any $______</th>
</tr>
</thead>
</table>

Property Taxes $_______ (if not paid in mortgage)

**Total Taxes** $________

**Utilities**

<table>
<thead>
<tr>
<th>Average/month</th>
<th>Balance</th>
<th>Budget payment: yes ___ no ___</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas (Dominion)</td>
<td>$______</td>
<td>$______</td>
</tr>
<tr>
<td>Telephone/Internet Service</td>
<td>$______</td>
<td>$______</td>
</tr>
<tr>
<td>Electricity</td>
<td>$______</td>
<td>$______</td>
</tr>
<tr>
<td>C.H. Water</td>
<td>$______</td>
<td>$______</td>
</tr>
<tr>
<td>Regional Sewer</td>
<td>$______</td>
<td>$______</td>
</tr>
</tbody>
</table>

**Total Utilities** $________

**Insurance**

<table>
<thead>
<tr>
<th>Amount/month</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners Insurance</td>
<td>$______</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>$______</td>
</tr>
<tr>
<td>Disability Insurance</td>
<td>$______</td>
</tr>
<tr>
<td>Automobile Insurance</td>
<td>$______</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$______</td>
</tr>
</tbody>
</table>

**Total Insurance** $________
### Living Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries/Household Supplies</td>
<td>_______</td>
</tr>
<tr>
<td>Car Repairs</td>
<td>_______</td>
</tr>
<tr>
<td>Gas for Car</td>
<td>_______</td>
</tr>
<tr>
<td>Clothing: Adult</td>
<td>_______</td>
</tr>
<tr>
<td>Children</td>
<td>_______</td>
</tr>
<tr>
<td>Child Care/Babysitting/Preschool</td>
<td>_______</td>
</tr>
<tr>
<td>Children's Expenses (Activities / Allowance / Bus Fare / Recreation / School Supplies / Lunches)</td>
<td>_______</td>
</tr>
<tr>
<td>Cable TV</td>
<td>_______</td>
</tr>
<tr>
<td>Cell Phones</td>
<td>_______</td>
</tr>
<tr>
<td>School Tuitions (including help for kids in college)</td>
<td>_______</td>
</tr>
<tr>
<td>Bus Fare/Parking at Work</td>
<td>_______</td>
</tr>
<tr>
<td>Adult Spending (work related—lunches etc.)</td>
<td>_______</td>
</tr>
<tr>
<td>Medical (doctor/dentist/co-pays/deductibles)</td>
<td>_______</td>
</tr>
<tr>
<td>Prescriptions/Medications</td>
<td>_______</td>
</tr>
<tr>
<td>Dry cleaning/Laundry</td>
<td>_______</td>
</tr>
<tr>
<td>Drug Store Items (if not in groceries)</td>
<td>_______</td>
</tr>
<tr>
<td>Hair Care</td>
<td>_______</td>
</tr>
<tr>
<td>Gifts (birthdays/all religious holidays, etc.)</td>
<td>_______</td>
</tr>
<tr>
<td>Newspapers/Magazines</td>
<td>_______</td>
</tr>
<tr>
<td>Contributions (religious/other)</td>
<td>_______</td>
</tr>
<tr>
<td>Recreation</td>
<td>_______</td>
</tr>
<tr>
<td>Household Misc. (pet expenses/minor repairs/ license plates/driver’s license, etc.)</td>
<td>_______</td>
</tr>
<tr>
<td>Misc., if applicable (cigarettes/ alcoholic beverages/ adult pocket money/lottery spending, etc.)</td>
<td>_______</td>
</tr>
</tbody>
</table>

$_______ Living Expenses + $_______ Debt (page 1) = Total Expenses $_______

### SUMMARY OF INCOME & EXPENSES

<table>
<thead>
<tr>
<th>NET INCOME: Source</th>
<th>Average/month</th>
<th>Total NET INCOME</th>
<th>Net Income - Debt/Expenses/Savings = Funds Available</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$_______</td>
<td>$_______________</td>
<td>$_______</td>
</tr>
<tr>
<td></td>
<td>$_______</td>
<td>$_______________</td>
<td>$_______</td>
</tr>
<tr>
<td></td>
<td>$_______</td>
<td>$_______________</td>
<td>$_______</td>
</tr>
</tbody>
</table>

Net Cash: $_______

- set aside for Savings $_______

$_______ = Funds Available $_______

I/we have reviewed the information herein and it is correct to the best of my/our knowledge. I/We authorize you to discuss the information with the bank, with HRRC’s Loan Review Committee, and with Housing Inspections or Housing Court, if applicable.

Signature ____________________________ Date: ________________

Signature ____________________________ Date: ________________
Lead Certification

Applicant's Name: ____________________________________________

Address: ___________________________________________  □ single-family  □ two-family
(If double, tenant form to be completed)

Lead-based Paint Warning: “Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not taken care of properly. Lead exposure is especially harmful to children and pregnant women.”

1. Year house built ________ Prior to 1978? □ yes □ no

2. Are there children in the household age 5 or younger? □ no □ yes

<table>
<thead>
<tr>
<th>Child's name (if age 5 or younger)</th>
<th>Has testing been done?</th>
<th>Existing elevated blood lead level?</th>
</tr>
</thead>
<tbody>
<tr>
<td>_________________________________</td>
<td>□ yes □ no</td>
<td>□ yes □ no</td>
</tr>
<tr>
<td>_________________________________</td>
<td>□ yes □ no</td>
<td>□ yes □ no</td>
</tr>
<tr>
<td>_________________________________</td>
<td>□ yes □ no</td>
<td>□ yes □ no</td>
</tr>
</tbody>
</table>

3. Has paint testing, a lead inspection, or a risk assessment been performed at the property?

Paint testing □ yes □ no  Lead Inspection □ yes □ no  Risk Assessment □ yes □ no

(For any “yes” response, a copy of the report must be provided to Home Repair Resource Center as part of the application.)

To Home Repair Resource Center:
I/we certify that the above information is true; that I/we have been told about the dangers of lead-based paint and have been given a copy of the booklet “Protect Your Family From Lead in Your Home” from the EPA; and, if there are children in the household age 5 or younger.

Signed: ____________________________________________ Date: _______________________

____________________________________________        Date: _______________________
1/2015
This document certifies that I, ________________________________, am applying to be a client of Home Repair Resource Center (HRRC), a HUD approved housing counseling agency, for the following service(s).

- **Pre-purchase Counseling** (Plan to purchase a Home) (Budget/Credit Counseling)
- **Post-purchase Counseling** (Plan to get repairs on home) (Plan to re-finance)
- **Foreclosure Intervention/Prevention Counseling** (Educates homeowners who are in default by assisting them to take steps to prevent foreclosure)
- **Tool Loan Program** (Income eligible program for Cleveland Heights Residents)
- **Project Repair Classes** (Hands-on classes for teaching home repairs)
- **Financial Assistance Programs** (Loan program for major home repairs – Cleveland Heights residents only)

I am voluntarily submitting personal information and identification of various documents and other financial information necessary for review and analysis of my case by HRRC financial/foreclosure counselor.

I understand that HRRC counselors and staff are not attorneys and do not provide legal advice or services.

I understand and acknowledge that counseling I received from HRRC is advice only. I am solely responsible for my decisions about my finances. HRRC does not guarantee a successful result.

I agree that HRRC is authorized to do any/all of the following:

- Run my/our credit report
- Submit my/our file for review
- Open my/our file for review for program monitoring and compliance
- Make follow-up contacts with me for program evaluation purposes

I acknowledge that I have received a copy of HRRC’s Privacy Policy Statement.

HRRC DISCLOSURE: HRRC does not have any financial relationships with any for-profit or non-profit organizations. I/we understand I am not obligated to receive any other services offered by HRRC or its exclusive partners as a condition of participating in counseling.

CLIENT: ________________________________  CLIENT: ________________________________
DATE: ________________  DATE: ________________

Received over the telephone by HRRC Counselor, ____________________  Date: ____________

Notes or Comments: ____________________________________________________________
______________________________________________________________________

Revised 12/2014
CUSTOMER CREDIT AND TITLE INFORMATION EXCHANGE RELEASE

Regarding the Loan Application of:

__________________________________________________________

To: _________________ Bank

You are hereby authorized and directed without notice to discuss and exchange credit information with Home Repair Resource Center staff concerning the Bank's acceptance or declination of financing. By furnishing the information requested by this letter, you shall not be construed to be a Consumer Reporting Agency within the meaning of the Fair Credit Reporting Act.

______________________________________________        Date: ___________________
Applicant's Signature

______________________________________________        Date: ___________________
Applicant's Signature
Privacy Policy

The Home Repair Resource Center (HRRC) has developed this privacy policy to assure our clients that personal information collected will be treated with a high level of confidentiality, and will only be used for program related purposes.

HRRC strictly protects the security of your personal information and honors your choices for its intended use. HRRC has established and maintains reasonable procedures to protect the confidentially, security and integrity of your personal information. HRRC carefully protects your data from loss, misuse, and unauthorized access. Your personal information is never shared outside the agency without your written authorization.

HRRC will not sell your personal identifiable information to anyone. HRRC will send you unsolicited information including emails, flyers, event announcements, and newsletters, unless you advise us that you do not want to receive these types of correspondence.

If you have any questions about our privacy policy, please call our office at 216-381-6100.
The Home Repair Resource Center reserves the right to change this policy whenever deemed necessary without prior notification.

__________________________________________  Date
Client Signature

__________________________________________  Date
Client Signature
Model Bid Packet

All projects under HRRC’s Financial Assistance Program and/or Senior Repair Program require at least three documented bids. A documented bid includes the following:

- The contractor’s name, physical address, and telephone number
- A written and itemized scope of work, including the work to be done, the quality/type of materials to be used, and a breakdown of the materials and labor involved.
- Agreement by the contractor to obtain all necessary permits and to do all work in compliance with local code.
- Specification of what, if any work will be subcontracted, and the name, address, and telephone number of all subcontractors to be used.
- Estimated start date and completion date.
- A copy of the contractor’s registration with the City of Cleveland Heights.
- A copy of the contractor’s general liability insurance policy and workers’ compensation coverage, and/or that of any subcontractors, if applicable.
- A copy of the contractor’s bond.

Addendums: Addendums are supplemental to the estimate and are for verification of specific issues within the scope of the project. The addendum does not take the place of a written estimate. Copies of the addendums are available from your counselor and are specific to major repairs. (Roofs, Driveways, Painting, Carpentry Repairs, Masonry Etc.)