Dear Applicant,

Thank you for your interest in Home Repair Resource Center’s Financial Assistance Programs (FAP). These programs are 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 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 select the contractor! 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. 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 us know if you have questions by calling 216-381-6100.

Sincerely,

HRRC Counselor
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 potentially 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 to reduce the cost of 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.

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 upon 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:

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.

2019 Gross Income Limits

<table>
<thead>
<tr>
<th>Household Size*</th>
<th>Very Low Income</th>
<th>Low Income</th>
<th>Moderate Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$15,500</td>
<td>$25,800</td>
<td>$41,300</td>
</tr>
<tr>
<td>2</td>
<td>$17,700</td>
<td>$29,500</td>
<td>$47,200</td>
</tr>
<tr>
<td>3</td>
<td>$21,330</td>
<td>$33,200</td>
<td>$53,100</td>
</tr>
<tr>
<td>4</td>
<td>$25,750</td>
<td>$36,850</td>
<td>$58,950</td>
</tr>
<tr>
<td>5</td>
<td>$30,170</td>
<td>$39,800</td>
<td>$63,700</td>
</tr>
<tr>
<td>6</td>
<td>$34,590</td>
<td>$42,750</td>
<td>$68,400</td>
</tr>
<tr>
<td>7</td>
<td>$39,010</td>
<td>$45,700</td>
<td>$73,100</td>
</tr>
<tr>
<td>8</td>
<td>$43,430</td>
<td>$48,650</td>
<td>$77,850</td>
</tr>
<tr>
<td>9</td>
<td>$47,850</td>
<td>$51,600</td>
<td>$82,550</td>
</tr>
<tr>
<td>10</td>
<td>$52,270</td>
<td>$54,550</td>
<td>$87,250</td>
</tr>
<tr>
<td>11</td>
<td>$56,690</td>
<td>$57,500</td>
<td>$92,000</td>
</tr>
<tr>
<td>12</td>
<td>$60,450</td>
<td>$60,450</td>
<td>$96,700</td>
</tr>
</tbody>
</table>

FY 2019 Median Family Income $ 73,700 Effective Date June 1, 2019

*For households larger than 12, go to: www.huduser.gov or contact : Brian Iorio at (216)291- 4845 or biorio@clvhts.com.
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)
- Most recent Utility bills (Gas &

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
Electric)

**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.

- 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**

**Referral 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

<table>
<thead>
<tr>
<th>Work to be Done (if ASSIST-need contractor ID #)</th>
<th>Cited?</th>
<th>Contractor Selected</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>____________________________________________________________________________</td>
<td>______</td>
<td>___________</td>
<td>______</td>
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<tr>
<td>____________________________________________________________________________</td>
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<tr>
<td>____________________________________________________________________________</td>
<td>______</td>
<td>___________</td>
<td>______</td>
</tr>
</tbody>
</table>

Other Bids:  

- **Total Cost $______________**

**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**

<table>
<thead>
<tr>
<th># pays per year</th>
<th>Average Gross/pay</th>
<th>Average Net/pay</th>
<th>Gross/year</th>
<th>Net/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$___________</td>
<td>$_________</td>
<td>$_________</td>
<td></td>
</tr>
</tbody>
</table>

Other pay (overtime/bonus etc.) Source: ____________ amount included: $_______

List special deductions (loans etc.): ___________________________________________

Calculation: total $___________

**Spouse**

<table>
<thead>
<tr>
<th># pays per year</th>
<th>Average Gross/pay</th>
<th>Average Net/pay</th>
<th>Gross/year</th>
<th>Net/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$___________</td>
<td>$_________</td>
<td>$_________</td>
<td></td>
</tr>
</tbody>
</table>

Other pay (overtime/bonus etc.) Source: ____________ Amount included: $_______

List special deductions (loans etc.): ___________________________________________

Calculation: total $___________

**Other Income:**

<table>
<thead>
<tr>
<th>Source</th>
<th>Documentation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td></td>
<td>$_____</td>
</tr>
<tr>
<td>2)</td>
<td></td>
<td>$_____</td>
</tr>
</tbody>
</table>

TOTAL NET/MONTH $___________

**Gross Annual Income**

Note: for household size of _____, maximum income is $___________

Projected Current Year Gross: $___________ Applicant is AMI _____ LMI ______
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>$____</td>
<td></td>
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<td></td>
<td>$____</td>
<td>$____</td>
<td>$____</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenses</td>
<td>Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total monthly debt</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are State/Federal taxes current?</td>
<td>_____ If not, status? ________________________________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-signed Loans (if balances):</td>
<td>Creditor __________________ Balance $__________ Current/paid well? _____</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CH Income Tax</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Taxes</td>
<td>$__________  (if not paid in mortgage)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Taxes</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities Average/month Balance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas (Dominion)</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone/Internet Service</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C.H. Water</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regional Sewer</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Utilities</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Amount/month</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeowners Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Insurance</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living Expenses</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries/ Household Supplies</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Repairs</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas for Car</td>
<td>$__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
$_________ Clothing: Adult ______ Children ______
$_________ Child Care/Babysitting/Preschool
$_________ Children’s Expenses (Activities / Allowance / Bus Fare / Recreation / School Supplies / Lunches)
$_________ Cable T. V.
$_________ Cell Phones
$_________ School Tuitions (including help for kids in college)
$_________ Bus Fare/Parking at Work
$_________ Adult Spending (work related—lunches etc.)
$_________ Medical (doctor/dentist/co-pays/deductibles)
$_________ Prescriptions/Medications
$_________ Dry cleaning/Laundry
$_________ Drug Store Items (if not in groceries)
$_________ Hair Care
$_________ Gifts (birthdays/all religious holidays, etc.)
$_________ Newspapers/Magazines
$_________ Contributions (religious/other)
$_________ Recreation
$_________ Household Misc. (pet expenses/minor repairs/license plates/driver’s license, etc.)
$_________ Misc., if applicable (cigarettes/alcoholic beverages/adult pocket money/lottery spending, etc.)

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

<table>
<thead>
<tr>
<th>SUMMARY OF INCOME &amp; EXPENSES</th>
<th>Net Income - Debt/Expenses/Savings = Funds Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>NET INCOME: Source</td>
<td>Average/month</td>
</tr>
<tr>
<td>__________________________</td>
<td>$__________</td>
</tr>
<tr>
<td>Net Cash:</td>
<td>$__________</td>
</tr>
<tr>
<td>= Funds Available</td>
<td>$__________</td>
</tr>
</tbody>
</table>

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.
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

   Child’s name (if age 5 or younger)   Has testing been done?   Existing elevated blood lead level?
   ____________________________________________   □ yes □ no   □ yes □ no
   ____________________________________________   □ yes □ no   □ yes □ no
   ____________________________________________   □ yes □ no   □ yes □ no

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: ____________________________

Authorization for Counseling

This documents the certification 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)
- [ ] Post-purchase Counseling (Plan to get repairs on home)
- [ ] Foreclosure Intervention/Prevention Counseling (Educates homeowners who are in default by assisting them to take steps to prevent foreclosure)
(Plan to re-finance)

☐ Tool Loan Program  ☐ Project Repair Classes  ☐ Financial Assistance Programs
(Income eligible program for Cleveland Heights Residents)  (Hands-on classes for teaching home repairs)  (Loan program for major home repairs – Cleveland Height 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.

________________________________________________________________________________________

Applicant's Signature

Date: ______________________

Applicant's Signature

Date: ______________________

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 confidentiality, 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.

_________________________  __________________
Client Signature  Date

_________________________  __________________
Client Signature  Date
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.)