



Committed to working with you in continuing our mission of providing affordable housing and homeownership programs to Cleveland Residents.

LEASE PURCHASE

RESIDENT HANDBOOK

REVISED 3/26/07



2999 Payne Avenue, #306 Cleveland, Ohio 44114 (216)574-7100

IMPORTANT NAMES AND PHONE NUMBERSPG. 4

SECTION I - PAGES 5-7

INTRODUCTION TO THE LEASE PURCHASE PROGRAMPG. 5

-LEASE -PURCHASE PROGRAM TIME LINE

-APPLICATION

FREQUENTLY ASKED QUESTIONS.....PG. 7

SECTION II - PAGES 8-9

OTHER CLEVELAND HOUSING NETWORK PROGRAMS AND SERVICESPG. 8

-FAMILY DEVELOPMENT PROGRAM

-HOMEWARD PROGRAM

-MAINTENANCE TRAINING

-RENTAL PROGRAM

-RESIDENT ADVISORY COUNCIL

-WHAT'S IN IT FOR ME?

SECTION III - PAGES 10-15

IMPORTANT HOUSING POLICIESPG. 10

-ACCESS TO PROPERTY

-CABLE TELEVISION SERVICES/SATELLITE DISHES

-DRUG-RELATED CRIMINAL ACTIVITY

-EVICTION (NOTICE TO VACATE)

-GRIEVANCE POLICY & PROCEDURES

-HOUSEHOLD CHANGES/UNAUTHORIZED OCCUPANTS

-LEASE AGREEMENT

-LIVING SPACE

-LOCKOUT/LOST KEY

-MOVE-IN/MOVE-OUT INSPECTION

-MOVE-OUT NOTICE

-NOISE

-PARKING

-PETS

-RENEW LEASE/INCOME CERTIFICATION

-RENT POLICY

-SECURITY DEPOSIT

-TELEPHONE NUMBER

-TRASH REMOVAL

-WATER BEDS

HOUSEKEEPING STANDARDS.....PG. 16

SECTION IV - PAGES 18-21

MAINTENANCE RESPONSIBILITIES (CONTRACT OF CARE).....PG. 18

MAINTENANCE POLICIESPG. 19

-CUSTOMER SERVICE

-MAINTENANCE PRIORITIES (Emergency, Urgent, Routine and Deferred)

-MAINTENANCE REQUESTS

-MAINTENANCE WORK AT YOUR HOME

-MAINTENANCE CHARGE BACK

SECTION V - PAGES 22-27

MAINTENANCE SUGGESTIONSPG. 22

- ASPHALT DRIVEWAY
- CARPET
- COUNTER TOPS
- FROZEN PIPES
- FURNACE FILTERS
- GARBAGE DISPOSALS
- GAS LEAKS
- PEST CONTROL- EXTERMINATING
- PILOT LIGHTS
- PLUMBING - DRAINS
- POWER FAILURE
- SEWER BACKUP
- SINKS AND TUBS
- SMOKE DETECTORS
- TOILETS
- VACATIONS
- VINYL SIDING
- WATER USAGE
- WATER LEAKS
- WATER SHUT-OFF
- WINDOW COVERINGS

SECTION VI - PAGES 28-31

TIPS FOR BETTER LIVINGPG. 28

- CHILD SAFETY
- FIRE PREVENTION
- GENERAL SAFETY TIPS
- KEEPING UP YOUR YARD
- KEY AND ACCESS SAFETY
- MANAGING YOUR MONEY
- PROTECTING YOUR VALUABLES
- WHEN YOU ARE AWAY
- CONFLICT RESOLUTION
- DOMESTIC VIOLENCE
- RENTER'S INSURANCE
- PROTECT YOUR CHILD FROM LEAD

OUR MISSION

The mission of CHN is to develop affordable housing for low and moderate-income Clevelanders, with a special emphasis on generating pathways out of poverty and providing homeownership opportunities. CHN will carry out this mission by working in partnership with community development corporations to develop capital and manage programs that generate hope and healthy market forces in Cleveland's neighborhoods.

IMPORTANT NAMES AND PHONE NUMBERS

MY PROPERTY MANAGER'S NAME IS: _____

I CAN REACH MY PROPERTY MANAGER AT: _____
(PHONE NUMBER)

MY LOCAL COMMUNITY DEVELOPMENT CORPORATION: _____

LOCATED AT: _____
(ADDRESS)

OTHER IMPORTANT PHONE NUMBERS

CHN MAINTENANCE DEPARTMENT **216-574-7110**

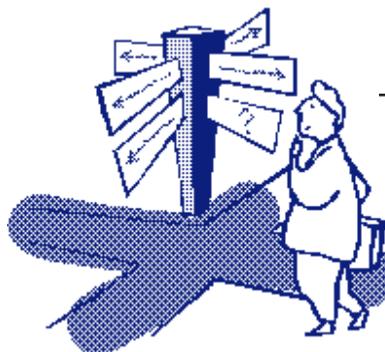
AFTER HOUR EMERGENCY MAINTENANCE NUMBER **216-574-7110**

POLICE DEPARTMENT _____

FIRE DEPARTMENT _____

DOMINION EAST OHIO GAS **216-361-2345**

I AM IN PARTNERSHIP # _____



FAIR HOUSING STATEMENT



CHN is a leader in fair housing efforts and does not discriminate in its selection process on the basis of race, familial status, color, religion, sex, handicap, sexual orientation or national origin.

REVISED 3/26/07

INTRODUCTION TO THE LEASE PURCHASE PROGRAM

CHN's Lease Purchase Program offers low to moderate-income families an opportunity to eventually own a quality, affordable home, while at the same time salvaging houses that are badly in need of repair. Families invest timely rental payments and commit to home care guidelines for a period of 15-20 years depending on the partnership, at which time they have an opportunity to purchase their home for well below its market value.

Funding to develop these homes comes through local and state sources, as well as a federal program of low-income housing tax credits (LIHTC). CHN abides by strict guidelines for the development and sale of homes, such as:

- ◆ Income guidelines to insure that low- to moderate-income families are placed in these homes;
- ◆ CHN must own the houses for 15 years prior to selling them to the families.

Families have certain responsibilities while living in a lease-purchase home. The "Maintenance Responsibilities - Contract of Care", is included as part of the Lease Agreement and outlines resident maintenance and repair responsibilities. This allows residents to become familiar with the care and routine maintenance required to keep their home in good condition, and assists them in preparing to take ownership of their home.

LEASE-PURCHASE PROGRAM TIME LINE

The Lease Purchase Program (LPP) is a long-term commitment. Keep your goals in mind as you proceed through this process. Remember that CHN's goal is the same as yours: we want you to become a homeowner!

Nothing worth having comes easily. As with everything, achieving homeownership takes time. Small steps lead to your ultimate goal. The following is a guideline that explains the time frame for reaching each step.

APPLICATION

This process can take 1-2 years, depending on the availability of housing in the neighborhood you choose. This process includes:

1. **Group orientation session** – this session is designed to help you get started in the application process, and understand the lease-purchase program.
2. **Application screening** – your application will be reviewed for:
 - ❖ Completeness of the application – was everything filled out on the form?
 - ❖ Documents – are all necessary documents, such as Social Security card and police report, included with the application?
 - ❖ Eligibility – do you fit the qualifying criteria, such as maximum income and minimum income?
 - ❖ Credit – are there any issues on your credit report?

3. **Credit counseling and repair (if needed)** – after reviewing your credit report, CHN may refer you to a reputable credit counseling agency to assist you in clearing up past due debt. This will be important to your success in purchasing your home. Your participation in a credit counseling session may be considered in your final approval as a lease purchaser.
4. **Attending a maintenance workshop** – this workshop is a requirement for all prospective lease-purchasers, and must be attended prior to final approval for the lease-purchase program. This workshop will assist you in understanding how to care for your home and will assist you in becoming a successful homeowner.
5. **Interaction with Property Manager** – your Property Manager will be your contact throughout the process of approving your application for the Lease Purchase Program. Your Property Manager will contact you with questions regarding your application, and will be able to tell you the status of your application and the availability of housing that fits your needs.
6. **Finding appropriate housing** – Once you have received final approval for the Lease Purchase Program, you will work closely with your Property Manager to locate suitable housing.

Your home may be officially sold to you AFTER CHN HAS OWNED IT FOR 15 YEARS. You may have moved in the first year CHN owned the property, or you may have moved in the 10th year CHN owned the property. The purchase date is based on how long CHN has owned the property, not how long you have lived there. Your Property Manager can tell you when the house will be available for sale when you move in.

FREQUENTLY ASKED QUESTIONS

Does Cleveland Housing Network own my home?

Your home is actually owned by a Limited Partnership that is controlled by CHN.

What is a Limited Partnership?

CHN needs money to provide affordable housing. In order to raise this money, CHN “partners” with a group of investors. These investors provide most of the funding CHN needs to buy and rehabilitate homes in Cleveland neighborhoods. In return, the investors receive a tax credit for the money they invest in these housing projects.

Each year when we start a new project, it becomes a new partnership and gets a new number. Each project or partnership includes all of the houses we purchase in that year. When you enter into the Lease Purchase Program, you can ask your Property Manager which Partnership your home belongs to.

Can I buy my home earlier if I have the money?

No. The funding that CHN receives from the Tax Credit Program requires that the Limited Partnership own your home and rent it for 15 years prior to selling it.

Will I purchase my home directly from the Limited Partnership?

CHN will buy the house back from the partnership and then sell it to you. Even after 15 years, you do not have an absolute right to purchase your home. If you are evicted or move, or in the highly unlikely event that CHN is unable to purchase the property from the partnership, you will not be able to purchase your home.

How much will I pay for my home?

The sales price of your home will be determined after CHN purchases the property from the Limited Partnership and will be calculated based on:

- Remaining debt on the property
- Taxes that will result from CHN purchasing the property from the Partnership
- Debt incurred to make capital improvement (not to exceed \$5,000)
- Governmentally-imposed costs, such as point-of-sale repair requirements
- The cost of transferring title from the Limited Partnership to CHN and from CHN to the Resident
- If you live in your home for less than 10 years, your purchase price will be higher

OTHER CLEVELAND HOUSING NETWORK PROGRAMS & SERVICES

FAMILY DEVELOPMENT PROGRAM

The Family Development Program (FDP) is a unique service offered by Cleveland Housing Network to help its residents. Created in 1990 as a support to residents on public assistance, this welfare-to-work program helps families overcome the barriers of poverty and thus obtain self-sufficiency and homeownership.

In 1992, CHN expanded the program to include formerly homeless families and has since helped more than 200 families secure decent, safe and affordable housing. Since 1998, the Family Development Program has assisted working families in crisis or in need of family resources.

FDP has a staff of professional workers and counselors who assist families in overcoming barriers to self-sufficiency, such as education, job training, family problems, chemical dependency, transportation and child care.

HOMEWARD PROGRAM

Cleveland Housing Network offers rehabilitated homes for sale to qualified buyers throughout the city of Cleveland. This program is designed for families who will qualify for a mortgage loan through a bank, and are able to afford the maintenance and other expenses of homeownership. Applications are reviewed and counseling is available for those who need to clear up credit or other issues.

MAINTENANCE TRAINING

CHN offers a maintenance-training workshop, which familiarizes the residents with the electrical, heating, and plumbing systems in their homes. This training is also effective in introducing residents to specific maintenance areas throughout their homes.

The maintenance training is a class that covers such topics as

- An overview of the various systems in a home (electrical, plumbing, etc.)
- Common do-it-yourself repairs
- Home safety tips

CHN requires that all lease purchasers take advantage of this important maintenance training. At the end of the workshop, each participant will receive a certificate of completion.

RENTAL PROGRAM

The Rental Program through Cleveland Housing Network is designed for families who need permanent affordable housing. The rental agreement period for this program is on a year-to-year basis.

RESIDENT ADVISORY COUNCIL

The Resident Advisory Council (RAC) is a liaison between CHN and its residents. Its mission is to work to ensure that the best interests of CHN renters and lease purchasers are realized, as well as to inform and to empower each resident for better living.

For example, the RAC helped protect lease purchaser rights through the finalization of updated Leases and Option Agreements, and caused CHN’s Capital Improvement Program to be more responsive to resident needs. The RAC’s projects also include:

- ◆ Making sure CHN programs are customer friendly
- ◆ Upgrading CHN’s maintenance systems
- ◆ Increasing resident participation in RAC

The only requirement for RAC membership is being a CHN resident. If you would like to be on the Resident Advisory Council, contact CHN to obtain contact information on the RAC Board Members.

WHAT’S IN IT FOR ME?

“What’s In It For Me?” Is a series of classes designed to help you with the many questions that come up day-to-day and to make important decisions about your future. Topics include:

- | | |
|----------------------------|------------------------------|
| Improving Your Credit | Life as a Lease Purchaser |
| Protecting Your Investment | Conserving Energy |
| Home Maintenance | Improving Your Income |
| Becoming a Landlord | Life Skills Basics |
| Your Financial Future | Home Equity/Home Improvement |

All classes are FREE to all CHN residents. Call your Property Manager for a list of class dates, times and locations.



SECTION III

IMPORTANT HOUSING POLICIES

ACCESS TO PROPERTY

Non-Emergency Access

If CHN needs to enter your home on a non-emergency basis, you will be notified at least 24 hours in advance. If no one is home after the proper notification has been given, the property management staff may enter your home.

Emergency Access

The property management staff may enter your home without notice in emergency situations. Emergencies may include:

- Gas Leak
- Plumbing or electrical problems
- Anything that may cause further damage to the property or endanger the safety of any family or the community.

3rd Party Inspection

On occasion there may be a need to enter your unit to complete an inspection with a 3rd party inspector. These inspections may include inspectors from the City, State or investor/funders. You will be notified at least 24 hours in advance of these inspections and will be required to provide access to your unit. A CHN property management representative will accompany the inspector.

CABLE TELEVISION SERVICE/SATELLITE DISHES

You must contact your Property Manager or CHN for written permission before you install any cable service in your home. Any damage caused by the installation of cable television service or a satellite dish will be charged back to the resident.

DRUG-RELATED CRIMINAL ACTIVITY

As a resident, you shall not permit or engage in any drug-related criminal activity in or around the leased premises, including the manufacturing, purchasing, selling, or distributing illegal drugs or paraphernalia. You are responsible for the actions of household members, guests, or other persons visiting your home. Drug activity in or around your home is a violation of your Lease and may result in an EVICTION OR TERMINATION OF YOUR LEASE.

EVICTION (NOTICE TO VACATE)

A Notice to Vacate will be given for the following reasons:

1. Nonpayment of rent
2. Failure to comply with the terms and conditions of your Lease Agreement or this Handbook (Sections III and IV).
3. Failure to cooperate with Property Management when asked to provide documents required for Local, State, or Federal funding.

GRIEVANCE POLICY & PROCEDURES

Any Cleveland Housing Network resident who has an unresolved dispute with a contractor, CHN, or a Property Manager may choose to file a grievance. A grievance is appropriate when a circumstance is thought to be unjust or unfair. To file a grievance, you must follow these steps:

1. File a written complaint with your Property Manager and/or CHN's Resident Services Coordinator. You will receive a response within five business days.
2. If after you receive a response to your complaint you still feel that the situation has not been resolved, you may request a formal grievance form. The request must be submitted in writing to your Property Manager and/or CHN's Resident Services Coordinator. An additional copy of your grievance must be forwarded to CHN's Director of Property Management. You will receive a written response to your grievance within 20 business days.
3. If you complete steps one and two and still feel that your issue has not been resolved, you may request a formal grievance hearing. All inquiries for a formal hearing must be received in writing within 20 business days after you receive your written response (step 2). Send your written formal hearing request to CHN's Director of Property Management.

HOUSEHOLD CHANGES/UNAUTHORIZED OCCUPANTS

A change in the household makeup (or income) must be reported to Property Management within thirty days of the change. Change in household makeup includes:

- ◆ Births
- ◆ Deaths
- ◆ Adoptions
- ◆ Marriage
- ◆ A companion moving in
- ◆ Custody of a juvenile relative or foster child

Excluding births, additions to your household need to be approved by property management in advance. Friends and relatives are free to visit and occasionally stay for a short period of time, and you are responsible for the actions of your guests.

Allowing individuals who are not on the Lease to live in your home is a violation of your Lease agreement.

LEASE AGREEMENT

Your Lease and this Handbook (Sections III and IV) are a contractual agreement between you and CHN. By signing the Lease, you agree to accept the responsibilities of a lease purchaser. As landlord, CHN accepts responsibility for enforcement of your Lease, and this Handbook (Sections III and IV). If you do not understand any part of your Lease or this Handbook, your Property Manager can assist in explaining it to you.

LIVING SPACE

Your Property Manager will help you locate a home that will fit your needs. Attic spaces and basements are NOT intended as living spaces.

LOCKOUT/LOST KEY

If you are locked out of your home, you will need to notify your Property Manager. Only the Property Manager is permitted to loan out keys to homes. You will be required to make a duplicate key and return the Property Manager's key. The Property Manager will hold your photo ID until the key is returned.

A \$5.00 KEY FEE will be charged if you request a duplicate key because of a lockout. This fee is charged for replacement of keys during business hours only. If you request emergency locksmith services (after business hours or on weekends), you will be responsible for paying the locksmith.

MOVE-IN/MOVE-OUT INSPECTION

When you move in, your Property Manager will conduct an inspection. At this time, you are given an opportunity to record any concerns regarding your home. If you are preparing to move out, you need to schedule an appointment for a move-out inspection at least 30 days before you plan to move.

MOVE-OUT NOTICE

You must provide your Property Manager with a 30-day written notice stating your intention to move out. If you move before your Lease expires, you may forfeit your security deposit.

NOISE

In order to respect the rights of others to peace and quiet it is important to keep noise levels down at all times.

PARKING

If you live in a property that has two or more units, visitors or guests are NOT permitted to park on the property. Only residents that are on the Lease will be permitted to park there. All guests and visitors must use street parking. Inoperable cars, trucks and bikes or any mechanical salvage are not permitted on the property.

PETS

You may keep pets in your home under the following conditions:

- ◆ Provide CHN with advance written notice of the pet(s).
- ◆ Pay CHN a \$50.00 nonrefundable pet charge.
- ◆ Maintain pet(s) responsibly and comply with all state and local public health, animal control and animal cruelty laws and regulations, including regular vaccines against rabies.

RENEW LEASE/INCOME CERTIFICATION

At least annually, you and all household members 18 or older are required to provide income and family composition information to CHN under the LIHTC Program. Three months prior to your move-in anniversary date, you will receive a notice from the Compliance Department that it's time for recertification. Recertification does not affect your status as a CHN resident. It is simply a way for us to gather information we need.

Because our investors receive tax-credits from the government, the Compliance Department is responsible for making sure that CHN follows government guidelines in our renting and leasing practices.

Ninety days prior to your lease renewal, here is what you can expect to happen:

1. Receive a written notice with a deadline for recertifying.
2. Call CHN for an appointment.
3. Bring income verification for all household members.
4. All household members 18 or over will meet with a recert specialist for approximately 15 minutes.
5. It will take 2-6 weeks to process your paperwork. Then, within 6-8 weeks after your appointment, you will receive your new rent coupons and notification of any rent increase.

This reporting requirement is mandatory and failure to provide the necessary information is grounds for eviction.

RENT POLICY

Paying your rent on time is important for many reasons. If you fall behind on your rent, chances are you will fall behind on other bills also. Once you get behind, it is very difficult to get caught up again. Read this section carefully, and be sure to make your rent payment a top priority each month.

- Rent is due on or before the first of every month.
- Rent payments are to be made payable to **Cleveland Housing Network**.

Rent payments must be paid by Money Orders, Personal Checks (you must be approved and be a resident for more than 1 year), or direct payment on-line (you must also be approved for on-line payments).

- Include your rent coupon with rent payment to insure accurate processing. If rent is received without a coupon, it may take an additional 5 days to credit your account.
- Rent can be mailed or paid at the CHN office Monday through Friday from 8:30 a.m. until 5:00 p.m. The mailing address for rent payments is: *Cleveland Housing Network, 2999 Payne Avenue, Suite 306, Cleveland, Ohio 44114*, with attention to the *Property Management Accountant*.
- Partial payment will NOT be accepted.
- If your rent is received after the 10th of the month, a late fee will be charged in the amount of \$25.00 or the largest amount permitted by applicable law, whichever is less.

Your rent payment history with CHN may be reported to the credit bureaus. If you move out of your home owing a balance to CHN, that amount will be placed with a collection agency and reported to the credit bureaus.

Personal Check Policy

In order to qualify for rent payments by personal check you must have:

- Lived in your home for at least 12 months.
- A timely pay history for the last 12 months, free of late fees.
- An account with no outstanding maintenance or utility charges.

At recertification time, ask your Recertification Specialist for an application to pay by personal check. All approved applicants will be notified by mail and supplied with a booklet of yellow rent coupons, which must be included with your personal check when paying rent.

SECURITY DEPOSIT

A security deposit equal to one month's rent was charged at the time you moved into your CHN home. The Security Deposit may not be used as payment of the last month's rent.

In the event of a move-out at the termination of the lease, the following procedures must be followed:

1. A thirty-day written notice must be provided to the Property Manager .
2. All keys to the home must be returned to the Property Manager.
3. Your new forwarding address must be provided to the Property Manager.
4. Any unpaid charges for delinquent rent/repairs must be settled with CHN.

Within thirty days of your move-out, a Statement of Account Letter explaining any deductions along with a check for the refunded amount (where applicable) will be mailed to your forwarding address.

TELEPHONE NUMBER

Be sure that your Property Manager has your CURRENT TELEPHONE NUMBER, and the name of someone to call in case of emergency. If you change your phone number, you must notify your Property Manager and give him/her your new number.

TRASH REMOVAL

Families residing in single, double or triple homes must provide their own trash containers and lids. All trash/garbage **MUST** be placed in the proper containers. The best place to store garbage cans is in the back yard area of your home. Trash and garbage **MUST NOT** be left on porches, or outside of your front or side door. Storing garbage properly will reduce rodent and other pest-related situations.

Trash may **NOT** be set out prior to noon the day before scheduled waste collection for your neighborhood. Any fines that result from you violating this City ordinance will be charged back to you.

**WATER BEDS**

Water beds and similar liquid filled furniture is permitted in your home **ONLY** if you obtain a separate insurance policy to cover any potential damage such furniture may cause.

HOUSEKEEPING STANDARDS

Resident's Responsibilities

INSIDE UNIT – GENERAL

Walls	Must be clean and free of dirt, grease, holes, fingerprints, crayon or other marks, and cobwebs.
Tile floors	Must be swept and mopped regularly and free of hazards.
Carpets	Must be vacuumed regularly and free of burn marks and spots.
Ceilings	Must be clean and free of dust, dirt, grease, and cobwebs.
Woodwork	Must be clean and free of dust, dirt, grease, and cobwebs.
Doors	Must be clean and free of dust, dirt, grease, and cobwebs.
Storm Door	Must be in good repair.
Windows	(1) Glass – must be clean and have curtains, shades, or blinds. (2) Casings – must be clean and free of dust, dirt, and cobwebs. (3) Window Sills & Troughs – must be clean, free of dust and debris.
Heating units	Must be dusted, uncluttered and not blocked by furniture or other belongings.

KITCHEN

Stove	Must be clean and free of food, dirt, and grease.
Refrigerator	Must be clean, doors should close properly, and freezer must have no more than one-fourth inch of ice.
Cabinets	Must be clean, orderly, free of grease and spilled food, storage under the sink should be limited to small items to permit access fire repairs.
Exhaust Fan	Must be free of grease and dust.
Sink	Must be clean, free of grease, garbage and dirty dishes. Clean dishes must be put away in a timely manner.
Trash/garbage	Must be stored in a covered container and must be removed from the unit at least weekly.

BATHROOM

Toilet & tank	Must be clean, odor-free and flush properly.
Tub/shower	Must be clean and free of mildew, mold, and soap scum. Shower curtains must be in place and of adequate length.
Exhaust Fan	Must be clean, sanitary, and free of dust.

OTHER AREAS

Bedrooms	Must be orderly, clean, and free of hazards.
Hallway	Must be clean, free of hazards and no rubbish or other items may be stored or placed there by resident.
Stairwell	Must be clean, uncluttered, free of hazards and access shall not be impeded by resident's belongings or rubbish.
Laundry area	Must be clean, and free of hazards.
Utility room	Must be free of debris, motor vehicle parts, and flammable materials.

STORAGE AREAS

Closet	Must be orderly, clean, and free of hazards. Flammable materials MAY NOT be stored in the unit.
Basement	Must be orderly, clean, and free of hazards. Flammable materials MAY NOT be stored in the unit.
Attic	Must be orderly, clean, and free of hazards. Flammable materials MAY NOT be stored in the unit.
Other Storage	Must be clean and free of hazards.

OUTSIDE UNIT – GENERAL

Yard	Must be free of debris, trash, and abandoned cars. Grass must be mowed by resident.
Porch	Must be clean, free of hazards and access shall not be impeded by items stored on the porch. No barbecue grill is permitted on the porch.
Steps	Must be clean, and free of hazards, and snow/ice must be cleared by resident.
Sidewalk	Must be clean, free of hazards, and no rubbish items may be stored or placed there by resident.
Storm door	Must be clean and in good repair.
Driveway/parking lot	Must be free of abandoned cars and no car repairs may be done on premises.
Garage	Must be clean, free of hazards, and no rubbish items.

RESIDENT'S MAINTENANCE RESPONSIBILITIES (CONTRACT OF CARE)

EXTERIOR MAINTENANCE

1. Cut grass, trim bushes and shrubs, weed and fertilize and plant flowers as needed.
2. Maintain front and rear yard. Keep yard free of trash and debris. Keep garbage cans covered.
3. Shovel snow in winter. Keep service walks and stairs free from snow and ice at all times.
4. Repair/replace all broken windows (including repair or replacement of damaged door glass).
5. Repair/replace broken screens.
6. Replace mailbox as needed.
7. Replace broken or missing address numbers on house.
8. Maintain and repair all fences.
9. Other minor exterior maintenance as needed.

INTERIOR MAINTENANCE

1. Paint all walls, ceilings, floors, trim and any other paintable surfaces as needed.
If scraping is needed, contact CHN Maintenance Department.
2. Clean carpet as needed (at least annually).
3. Caulk sink and tub areas as needed.
4. Replace washers/cartridges in kitchen and bathroom faucets as needed.
5. Change furnace filters during the heating season.
6. Replace broken or missing doorknobs.
7. Replace window locks and lifts when broken or missing.
8. Test smoke detectors monthly; replace batteries every six months.
9. Other minor interior maintenance as needed.

Your responsibilities as a resident are detailed in your Lease agreement and this Handbook.

MAINTENANCE POLICIES

MAINTENANCE – CUSTOMER SERVICE

Customer Service Representative is available during regular business hours to take your maintenance call. If you have a maintenance request, please call (216) 574-7110. This number can also be used for After Hour Emergencies.

MAINTENANCE PRIORITIES

Corrective maintenance is the repair or replacement of materials that are damaged or do not function. This service is performed in response to (1) a resident request or (2) identification during inspections. The following priority system is used for routing and scheduling corrective maintenance:

Priority 1: Emergency – defined as any situation adversely affecting the life, health or safety of a resident, the property or an adjacent property. All emergencies are handled within 24 hours and may include:

- sewer backup
- fire
- no heat when temperature is below 40 degrees
- plumbing/water leaks causing damage to structural or personal belongings
- gas leaks (call Dominion East Ohio Gas at 361-2345)
- sparks from the breaker box, outlet or electrical switch
- or short circuit

Priority 2: Urgent – problems involving an inconvenience, discomfort or hardship, to you and your family, or that could result in further deterioration of property if left unattended. Urgent repairs are handled within 48 hours and may include

- water leaks
- broken steps
- leaking hot water tanks
- hanging gutters
- blown fuses
- backed-up toilets

Priority 3: Routine – situations that warrant repair but are not urgent. These situations often require an inspection. For routine repairs, CHN shall contact the resident within 72 hours to arrange for the completion of the repairs.

- extermination
- lock changes
- minor electrical repairs (i.e. securing light fixtures and replacing nonworking switches).

Deferred – lower priority maintenance items are deferred (not completed) until funds become available or until the season/weather permits the work to be completed. Typically, these include

- repairing or re-tiling floors
- roof repairs.
- concrete and asphalt repairs

- landscaping and tree cutting
- garage repairs or demolition
- tuckpointing of foundations and chimneys
- exterior painting of houses

Preventive – may include biannual furnace cleaning and inspections and extermination in multiple unit buildings.

MAINTENANCE REQUESTS

Please allow us at least 72 hours to respond to your request. The only exceptions are for requests that we have prioritized as emergencies, urgent, or for extensive jobs, such as roof repair or major sewer work that require us to bid out the work before we can complete it.

When you call in a maintenance request:

- ◆ Make yourself available to the contractor. We have had many situations where our contractors and staff have difficulty getting in touch with residents.
- ◆ Our contractors are given a deadline in which they must complete your maintenance request. They can only accomplish this if you return their calls to set up an appointment with them. That is why it is important that you leave a working phone number with us when you call in with a maintenance problem. If you are unable to keep an appointment you will need to call the contractor and cancel the appointment.
- ◆ Not having a phone number can make it very difficult for us to service your request. If we are unable to get in touch with you after several attempts, we will try to contact you by mail. This will be noted in our files.
- ◆ If you find that you need extra work done at your unit after a contractor has arrived, please call the Maintenance Department immediately. The Maintenance Department must approve any additional work BEFORE it can be started. Contractors are not allowed to do any work unless it is approved by CHN first.

MAINTENANCE – WORK AT YOUR HOME

Always take down the name of any contractor or person coming to your home to do work. Residents should NEVER allow any person into their home without getting all the information about the person first. This is important for two reasons:

1. This can be a safety issue. You should never assume that everything is all right just because someone claims to have been sent by the Maintenance Department to do work on your home. Call the Maintenance Department if you have concerns.
2. Having the name of the contractor doing work at your home is extremely helpful should a problem arise concerning the work that is being completed. This will help the Customer Service Coordinator or Regional Coordinator research who was sent to your home and then contact the correct contractor to come back and resolve all issues.

When a contractor finishes working in your home, the contractor is required to have you sign a Maintenance Sign-Off Sheet.

- ◆ Please DO NOT sign this sheet unless you are completely satisfied with the work.
- ◆ Sign-off sheets should never be signed simply as proof that a contractor came to your home. They are supposed to be used as customer satisfaction forms.
- ◆ We encourage all residents to write down any comments that you have about the completed work (good or bad) on the comment section of the sign-off sheet. If a contractor is pressuring you to sign before or after a job is done, contact the Maintenance Department immediately to inform us of the situation.

MAINTENANCE CHARGE BACKS

There are circumstances where you, as the resident, may be required to pay CHN for the cost of repairs on your home. These are called *charge backs*. The following issues would result in a charge back to the resident:

- Maintenance issues that are caused by resident damage or neglect (such as repair of clogged toilets, broken windows, doors hanging off hinges, holes punched in walls, unit infested by fleas, damaged carpeting, cleaning up excess debris, and disinfecting units).
- A resident misses an appointment with a contractor without calling the contractor to cancel the appointment and the contractor bills CHN for a service call.
- A citation from the city or from Section 8 that results from resident negligence. For example, the resident fails to cut the grass or clean up debris from the yard. A citation can result from failure to cut the grass when it's higher than 6"-8", putting trash out too early, not changing batteries in smoke detectors, or failing to repair other damage to the property.
- Work done by the Maintenance Department that is the resident's responsibility, such as cutting high grass, snow removal, repairing broken windows or screens, repairing fences, changing furnace filters, replacing light bulbs or smoke detector batteries, cleaning carpeting, lighting furnace pilots or rehanging doors or handrails.
- Unnecessary maintenance calls. For example, a resident calls in with a furnace problem, is asked by the Customer Service Coordinator to see if the switch on their furnace is turned on, and refuses. If the heating contractor discovers that the only problem was that the switch was not on, the resident will be charged.

Residents will be notified by mail when a charge back occurs. You will be given a description of the service that was performed and the cost of the service. Payment must be made within 30 days of receiving the charge back letter.

MAINTENANCE SUGGESTIONS

ASPHALT DRIVEWAY

Your asphalt driveway should be sealed annually to prevent cracking. To apply sealer, make sure the driveway is clear of any loose debris, dirt, grease, oil, or dust. Cut away any encroaching weeds or grass sod on the edges of the driveway that could impede total coverage. Hose down the driveway to complete the cleaning job.

Check that the driveway's dry or just damp before applying the sealer. If the day is very hot, you might need to lightly hose the driveway before applying the sealer, but check the product's directions first.

Grab your applicator and, starting in one corner of the driveway, spread the sealer evenly in a moderately thick coat. Allow the sealer to fill any small cracks. Don't apply too thickly, as it will take too long to dry. Work in a 3- to 4-foot area, applying the sealer thoroughly and evenly before moving on.

Clearly block the end of the driveway to keep cars and pedestrians off the newly-sealed area. Allow the sealer to cure the manufacturer-recommended time (typically 24 to 36 hours) before driving on it. The longer you can wait, the better.

Clean up your tools and clothing as soon as you've finished a project, as it'll be hard to remove any stain or residue once it dries. Clean tools with mineral spirits, and use warm soapy water to wash any clothing you wish to reuse.

CARPET

Carpet care and maintenance is your responsibility. Below are some tips for the care and upkeep of your carpet:

- ❖ Immediately clean up any food or drink spills. Leaving residue may cause stains or permanent damage.
- ❖ When stains occur, it is necessary to act quickly to remove stains before they dry. It is helpful to keep a carpet spot remover on hand for such stains and to clean them BEFORE they dry.
- ❖ Shampoo the carpet at least twice a year.
- ❖ All furniture heavier than 20 pounds should have either rubber or plastic coasters under the legs so they do not cut into the carpeting.
- ❖ DO NOT IRON ON THE CARPET. You may accidentally set the hot iron down causing permanent damage.
- ❖ Take special care with cigarettes.
- ❖ Do not lay any carpeting over existing carpeting.
- ❖ Do not glue, tack or permanently attach carpet over tile or bare floor areas.

If you care for your carpet properly, it will last longer. If you do not care for your carpet properly, it may affect your security deposit when you move out.

COUNTER TOPS

Some kitchen and bathroom counters are covered with Formica.

Here are some tips for keeping your counter tops in the best shape possible:

- Do not cut food or other items directly on the countertop.
- Do not set hot pots and pans on the counter without a trivet or hot pad.

FROZEN PIPES

Frozen pipes can cause a great deal of damage to your plumbing system. To prevent frozen pipes:

- ◆ Leave bottom cabinet doors open in the winter, allowing warm air to circulate around the pipes
- ◆ Do not set the thermostat at an extremely low temperature. If you go on vacation, or lower the thermostat while you are at work to save energy, be sure you keep it at 60 degrees or higher.

If the pipes freeze, shut the water off at the main valve (located in the basement or utility room) and call maintenance.

FURNACE FILTERS

Furnace filters should be replaced at least once a month during the heating season. This will help your furnace to work more efficiently, stay cleaner and last longer. When replacing the filter, always position it so the arrows on the top of the filter point toward the furnace.

GARBAGE DISPOSALS

If your home has a garbage disposal, keep in mind that it is designed to handle a moderate amount of food waste. When using the disposal, follow these tips to help it run more efficiently and prevent clogged drains:

- ◆ Run cold water while running the disposal. Cold water hardens any grease that may have accidentally drained into your sink.
- ◆ Use small amounts of baking soda or pieces of unpeeled lemon to deodorize when necessary. Do not put chemicals or drain cleaners in the disposal. This may damage the home.

The following items can cause damage to your garbage disposal. Avoid putting them in the disposal:

- ◆ Forks, knives, spoons
- ◆ Metal, glass ceramics
- ◆ Leather
- ◆ Cloth, string
- ◆ Rubber
- ◆ Seafood shells
- ◆ Cigarettes
- ◆ Artichokes
- ◆ Bones
- ◆ Corn husks
- ◆ Popcorn, corn kernels
- ◆ Seeds
- ◆ Any hard or stringy substances

In the event the disposal will not start, or hums, check it for blockage, then push the red reset button located on the bottom of the disposal. Always push the reset button and try the disposal again prior to calling for service. If pushing the reset button does not correct the problem, contact maintenance. **CAUTION: NEVER PUT YOUR HAND INTO THE DISPOSAL.**

GAS LEAKS

If you smell the garlic-like odor of leaking natural gas or suspect a gas leak, take the following steps immediately:

1. Get everybody outside and open the doors to ventilate the house.
2. Do not light any matches or lighters, or flip any electrical switches — it could ignite an explosion.
3. Turn off your gas supply valve, located next to the gas meter on the inlet pipe (as shown). Use an adjustable wrench to rotate the valve one-quarter turn so that the stem is perpendicular to the inlet pipe.
4. Call the Gas Company (216-361-2345) or the fire department — use a neighbor's phone.

(Diagram of meter and lines are to be considered a representation. Actual gas meters and lines may vary.)

PEST CONTROL – EXTERMINATING

Exterminating services at single and double homes are available upon request or whenever deemed necessary by property management. To help prevent problems, check all bags and other containers that you receive from food stores. Anything delivered to your home should be inspected for insects. It is very important for all residents to maintain a clean and sanitary household at all times. As dirt, garbage, dirty dishes and clothing pile up, the chance of insect and pest problems increases.

PILOT LIGHTS

Pilot lights on gas water heaters, furnaces, and room heaters work the same way. The pilot flame should always be lit, since it's there to ignite the main burner on demand. To relight the pilot:

1. Turn the control valve OFF, then to the PILOT position.
2. Push down the red button (or in newer models, the valve handle itself) to release gas to the pilot light.
3. Light with a match. Don't let up on the valve for 60 seconds until the thermocouple warms up.
4. Release the button and set the control to ON. If the heater still doesn't light or the pilot won't stay lit, replace the thermocouple or call your gas company for an inspection. To get the proper replacement part, take your old thermocouple with you when you shop.

(Diagram of pilot light is to be considered a representation. Actual pilot lights may vary.)

PLUMBING - DRAINS

Most drains will clog up because of hair, grease/oil and food being allowed to enter the drain:

- ◆ Pour excess grease into a tin can or other container and allow it to harden so you can throw it into the trash rather than the drain.
- ◆ Run cold water after using a garbage disposal to allow food bits to travel into the main line.
- ◆ Keep a plunger handy in case of a clog in the sink or toilet.
- ◆ Drain cleaner such as Drano can be used intermittently in sinks to wash away accumulated food before it clogs the drain. Be sure to fill the sink half way with water before adding the drain cleaner.

- ◆ Be careful when washing hair or cleaning food in the sink. You may be charged back for repairs if toys, combs, toothbrushes, paper towels, etc. are pulled out of your toilet.
- ◆ Be sure to clean out washing machine drains regularly. Because the drain is on the basement floor, dust, lint, and other items tends to accumulate there. Cleaning out the drain regularly will prevent backup and prevent water from overflowing.

POWER FAILURE

Unless all the lights in the neighborhood have gone out, the most likely cause of a household power failure is an overload, or a short circuit.

To fix an outage:

1. Turn off or unplug the appliance, switch, or light you suspect may have caused the outage.
2. If you reset a breaker and it snaps off instantaneously, suspect a short. If the problem is an overload, a breaker will hum for a moment before tripping.
3. To reset a breaker, flip it to the *Off* position, then to *On*. If the circuit is protected by a GFCI, reset it as well.
4. A short circuit will blacken the window of a fuse; an overload leaves it clear. Replace a plug fuse with a new one rated at **the same amperage**.

If your electricity goes off totally, please check with your local utility provider to see if it will check out the situation. The utility provider will come out at no charge. If the problem involves your house wiring and not the power company, please call CHN maintenance.

SEWER BACKUP

Occasionally sewers back up because of tree roots in the main sewer system, especially at a time of heavy rain. If this occurs, please call CHN's EMERGENCY maintenance line for service. In case of sewer back up, please try to limit the amount of water usage. Do not wash clothes, take showers, flush toilet, or wash dishes until the problem is handled. If objects are found in the drain that indicate that residents are disposing of items improperly, the cost of the service may be charged back to the resident.

SINKS AND TUBS

Proper care of your **enameled sinks, toilets and bathtubs** will help them last longer and maintain their finish. Follow these tips:

- ◆ Use nonabrasive cleaners on enameled surfaces. Abrasive cleaners can wear the finish down so that it will stain more easily.
- ◆ Rinse fruit juices, teas and coffee grounds thoroughly after pouring them into the sink to prevent staining and discoloration.
- ◆ If your kitchen sink is stainless steel, it must be wiped out after each washing to maintain its shine.

It is important to have a continuous, watertight seal along the top edge of a bathtub or shower base. If the caulk is cracked or missing in spots, water will seep in and ruin the wall. Repairing caulking is easy and takes less than 30 minutes. Start by scraping out all the old, dried-out caulk using an awl or narrow-bladed screwdriver. Then dip a cloth in rubbing alcohol and clean the surface of all soap scum and greasy grime. Allow the cleaned surface to dry a few minutes, and apply a thick

SMOKE DETECTORS

For your safety, every CHN home is equipped with smoke detectors. Some smoke detectors are operated by batteries. A smoke detector with a dead battery cannot help save lives. If your smoke detectors are battery operated, it is your responsibility to replace batteries periodically to be sure the smoke detector is working.

A good rule of thumb is to change batteries when the time changes in the spring and fall. Push the test button on the smoke detector when the batteries are installed to be sure they were installed properly.

TOILETS

Occasionally toilets can overflow, usually as a result of an object that has been dropped inside. Do not leave any items stored on top of the toilet tank, as they could accidentally fall in and cause blockage.

Do not flush:

TAMPONS	SANITARY NAPKINS	DIAPERS
PAPER TOWELS	TOILET DEODORIZERS	GREASE

If the toilet overflows, first turn off the water going to the toilet at the shutoff valve. It is very likely that you can resolve the problem by using a plunger to dislodge what might be causing the blockage.

Toilet problems can be the source of other **major** problems in your home. Be certain to address problems immediately to prevent them from becoming costly:

- ◆ Stains or moisture at the base of the toilet may indicate that the seal is damaged. Ignoring this problem can lead to a rotting floor, a damaged ceiling beneath the floor, and leakage of sewer gas into your home.
- ◆ Continuous running water after flushing will cause excessive sewer bills and may be simple to remedy.

VACATIONS

CHN recommends that you let your Property Manager know when you are going to be away from your home for more than three or four days, so the Property Manager can keep an eye on your home while you are gone. It is a good idea to unplug all electrical appliances and shut off water valves to washing machines if you will be gone for more than a few days. If you go on vacation during the winter, **DO NOT** turn off the heat. Turn the thermostat no lower than 60 degrees while you are gone.

VINYL SIDING

Wash vinyl siding with a soft cloth or ordinary long-handled, soft bristle brush. For textured surfaces, use only a soft bristle brush to avoid smearing stains into the grooves of the texture. Rinse the cleaning solution with water before it dries. If your house has brick facing, cover the brick so that it is not affected by the runoff.

If you are using a power washer, read the washer instructions thoroughly before use. When cleaning, hold the power washer straight at eye level. Do not aim the power washer upward, as the water may collect behind the siding, leak later, and produce streaks or could remain and cause decay.

WATER

As your landlord, CHN pays the water and sewer bill for your home. Excessive water usage may result in termination of your tenancy.

Some tips on conserving water:

- ◆ Fix leaky faucets. A leaky faucet can waste up to 2,500 gallons of water per year.
- ◆ Use showers rather than baths. An average shower uses half as much water as a bath.
- ◆ Water the lawn only when it needs water.
- ◆ Always make sure that all faucets are shut off completely
- ◆ Only use your clothes washer and dishwasher when you have a full load.
- ◆ Use a nozzle on your hose so that you can shut off the water flow when washing your car, etc.

WATER LEAKS

If you know how to repair water leaks, repair them as soon as possible. If you need assistance, report a leaky faucet or a running toilet to maintenance. Neglecting these items is costly. You will be amazed at how much your water bill will increase from one leaky faucet.

WATER SHUT-OFF

There is a main valve to turn off all the water in the house, and there are individual valves for different parts of the house. You may want to tag each valve to indicate what it is connected to, so they are easier to find when problems occur. The **main shut-off valve** is usually located near the water meter and will have a handle like a small wheel. A small amount of oil around the handle once a year will help prevent sticking.

Most shut-off valves for the water are located under the kitchen sink or bathroom vanity, behind the toilet, or behind the bathtub access panel. If you cannot shut off the water at the valve, turn it off at the main valve, which will be located in your basement or utility room. It is a good idea to know where the **shut-off valves** are located.

WINDOW COVERINGS

Covering windows in your home is important to protect your belongings and your privacy. Depending on the size of your home, covering the windows with blinds or curtains can get expensive. It may be tempting to cover the windows with blankets or newspaper. In many cases, when windows are covered in this manner it indicates the home is vacant and may be an invitation to others to break in to your home.

Check out discount stores, thrift shops, flea markets and garage sales for great bargains on curtains and blinds. You can even use sheets or pieces of fabric and wrap them in a pleasing manner around curtain rods or poles.

TIPS FOR BETTER LIVING

CHILD SAFETY

Homes where children live or visit need special consideration. They should have:

- ❖ A lockable, “child-proof” section for every medicine cabinet.
- ❖ Locking cabinets for matches, lighters, flammable liquids, potentially poisonous household cleaners, garden pesticides, auto chemicals, pool cleaners, etc.
- ❖ Plastic safety caps to cover any unused electrical outlets; cabinet locks for kitchen, hobby areas, and bath vanities.
- ❖ Child-safety gates at the top and bottom of stairwells.
- ❖ A metal fire screen that completely covers the fireplace.
- ❖ Spout guards and a mixer faucet for hot and cold bathtub water faucets.
- ❖ Edge guards for sharp-edged furniture and fireplace hearths.
- ❖ Protective surfacing under and around all outdoor playground equipment

FIRE PREVENTION

On average, **fires** kill approximately 5,500 Americans and injure over 300,000 each YEAR. The major CAUSES of home fires are:

Smoking 26%	Suspicious 16%	Child Playing 10%	Heating 14%
Electrical 10%	Cooking 8%	All other causes 16%	

To help prevent fire:

- ◆ Never use your stove or oven to supplement your heating system. This can create health problems and increases the risk of a fire. If you have problems with your heat, report the problem to the Maintenance Department.
- ◆ Be sure to replace batteries in smoke detectors at when the time changes.
- ◆ Do not accumulate items such as newspapers, trash, etc. in your home. This could be a fire hazard, and a haven to pests.
- ◆ Clean grease from cooking surfaces promptly, since this is a major cause of fires and attracts insects.
- ◆ Never use or store combustible items like gas or kerosene in your home.
- ◆ Smokers, never smoke in bed and use caution disposing of ashes.
- ◆ Avoid overloading electrical circuits. Never leave **portable space heaters** unattended. They are one of the leading causes of house fires when not used properly. Be sure not to place items that can burn close to space heaters.
- ◆ Be careful when burning **candles**. Be sure to place them in sturdy holders, and out of reach of children. Never leave lit candles unattended.
- ◆ Never hang clothes near the hot water tank or furnace. Do not store boxes, etc. near the hot water tank or furnace.
- ◆ Replace missing or burned out light bulbs in hallways, entranceways and parking areas.

GENERAL SAFETY TIPS

- ◆ Keep **emergency phone numbers** close to the phone, including fire, police, and poison control. Make sure everyone knows the location of these numbers.
- ◆ Make sure **flashlights** are functional or use **flashlights** with built-in, rechargeable batteries. Keep the **flashlights** readily accessible at bedsides and in the basement.
- ◆ Use **night-lights** near bathrooms, bedrooms, and stairwells. Make sure stairwells and hallways are always adequately lit. Provide sufficient **lighting** to all walkways and entrances to your home.
- ◆ Keep a well-stocked **first aid kit** (including ipecac syrup) in your home. Make sure everyone knows where to find it and how and when to use the items in it.

KEEPING UP YOUR YARD

The outside appearance of your home is as important as the inside. Maintaining a neat yard improves the look of the neighborhood around you. Many neighbors take their cues from each other. One neighbor buys those icicle lights at Christmas, and pretty soon half of the houses on the street have icicle lights.

Here are some hints for maintaining your lawn:

- ◆ Cut the lawn at least once a week, unless it is particularly dry and not growing.
- ◆ Do not cut the lawn too short. Longer grass is protected from the hot summer sun and trampling feet. Higher grass also prevents weeds by choking them out as they try to sprout.
- ◆ Be sure your lawn mower blades are kept sharp. Cutting with dull blades leaves your lawn prone to sun damage, insects and disease.
- ◆ Do not cut the grass if it is wet from the dew or the rain. Wet grass will clump and not cut evenly.

You may want to add flowers, shrubs and trees to your yard to improve its appearance. Your local nursery is a wealth of information about plants, and can tell you the best for your circumstances. Some things to consider:

- ◆ How much sun will the plant get?
- ◆ What is the soil like in my yard? Many yards in Cleveland have heavy clay soil.
- ◆ Do I want to replant every year, or would I like flowers that come back each year on their own?

KEY AND ACCESS SAFETY

- ◆ When service men come to your home, ask for an ID and don't be afraid to call the company for verification.
- ◆ If you arrive home and find the door open, **DO NOT** go inside. Go to a neighbor's house and call the police. Let them go inside first and make sure the intruders are not still there. Be careful with your keys. Many burglaries don't require forcible entry. Don't hide a key in the mailbox, don't leave a spare key over the doorway, and never leave your house key under the mat. These are very common hiding places and the thieves know where to look.
- ◆ Don't put ID tags on your key ring. The person that finds them may not return them and will know where the locks are that go with the keys.

Get a removable key chain. If you have to take your car in for service or give your keys to a parking lot attendant you won't be giving them the keys to your home or business

MANAGING YOUR MONEY

Your Lease is a long-term commitment. You will need money for maintenance and repairs. Here are some things to keep in mind as you plan your financial future:

- ◆ Your rent payment is your first priority. Always pay it on time. It will be very difficult to catch up if you get behind.
- ◆ Learn to save money. It will be an important factor in your ability to pay for repairs and maintenance and to decorate and remodel as you would like once you take ownership of your home.
- ◆ Consider the future. What are your goals for next year and after that? Do you want to go on vacation? Send your children to college? Return to college yourself? Buy a new car? Saving and investing part of your earnings brings you closer to these goals.
- ◆ Begin thinking about retirement. Many of us assume we will pay off our home prior to retirement. For further security in retirement, open a retirement account. Your employer is a good place to start. Or check with a financial planner.

PROTECTING YOUR VALUABLES

Renter's insurance is an important investment to protect your personal belongings. To help prevent loss:

- ◆ Don't keep excess cash around the house. Keep it in a savings or a checking account.
- ◆ Keep important papers in a safe deposit box. A safe deposit box costs very little and may be free with your checking or savings account.
- ◆ Take pictures of your heirlooms and personal items for later identification.
- ◆ Mark all electronic equipment with a permanent etching of your name and drivers license number or social security number. This helps identify property and makes it hard for the thief to sell.

WHEN YOU ARE AWAY

- ◆ Various sources indicate that simply displaying WINDOW DECALS and/or yard signs can decrease your chances of being burglarized by up to 75%.
- ◆ Don't leave a ladder outside your home.
- ◆ Purchase a timer that will turn on your lights automatically and light up your house when you're away.
- ◆ If you are going to be gone for an extended period of time, arrange to have your lawn mowed, your leaves raked and your drive and walks shoveled.
- ◆ Have your mail held at the post office.
- ◆ Have your paper delivery stopped until you come back.
- ◆ Don't leave notes on the door announcing your absence. A note saying you'll be back at 6:00 tells the thief he has plenty of time to ransack your home and take your possessions.

CONFLICT RESOLUTION

Be considerate of your neighbors. If you are living in a multifamily home, it is important to get along with other residents in your home. Try to work out disputes in a civil manner. In certain cases, your property manager may recommend that a mediator handle the conflict between residents.

DOMESTIC VIOLENCE

Battering is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence.

It often begins with behaviors like threats, name calling, violence (such as punching a fist through a wall), and/or damage to objects or pets. It may escalate to restraining, pushing, slapping, and/or pinching. The battering may include punching, kicking, biting, sexual assault, tripping or throwing. Finally, it may become life threatening with serious behaviors such as choking, breaking bones, or the use of weapons.

Battering happens when one person believes they are entitled to control another. Assault, battering and domestic violence are crimes and should be reported to the police, or call the Ohio Domestic Violence Network at 800-934-9840.

RENTER'S INSURANCE :

CHN carries insurance on the home you are living in. This insurance does NOT cover your personal property (e.g., clothing, furniture, fans) or personal liability (if you unintentionally cause a loss, such as a fire or flood). **CHN strongly recommends that you carry fire, damage and theft insurance on your personal property.** Renters insurance is inexpensive, and a wise investment.

CHN is generally not responsible for damage to your personal property in case of fire, smoke, burglary, falling objects, hail, explosions, rain, snow, ice, heat or water damage. Renter's insurance will reimburse you for such losses.

PROTECT YOUR CHILD FROM LEAD:

About 1 in 11 children in America (most of them under the age of 6) have high levels of lead in their blood. Lead dust gets into your home from many sources—open windows, your shoes, and for homes built before 1978, lead-based paint. Lead based paint that is in good condition is not usually a hazard, but peeling, chipping, chalking or cracking lead-based paint needs immediate attention. The good news is that there are simple things you can do to protect your family

1. Get your child tested - Even children who appear healthy may have high levels of lead. A blood test takes only 10 minutes, and results should be ready in a week.
2. Keep it clean - Does your child play on the floor or put fingers and toys in his or her mouth? If so, your child is at risk for lead poisoning. Always keep the floor clean, and wash your child's hands before eating.
3. Don't bring lead dust into your home - Remove your shoes at the door. There is lead dust everywhere in the environment. If you work in construction, demolition or painting, with batteries, or in a radiator repair shop or lead factory, or if your hobby involves lead, your children are at special risk.
4. Eat right - A child who gets enough iron and calcium will absorb less lead. Foods rich in iron include eggs, lean red meat, and beans. Dairy products are high in calcium.

If you would like more information on protecting your child from lead poisoning, you can obtain the HUD booklet, "**PROTECTING YOUR FAMILY FROM LEAD IN YOUR HOME**", FREE. A copy of this pamphlet was given to you when you moved in to your home. If you would like another copy, please call your Property Manager or the CHN

CHN LIST OF NEIGHBORHOOD GROUPS

CONTACT INFORMATION

BUCKEYE AREA DEV. CORP. (BAD)

11802 Buckeye Avenue
Cleveland, Ohio 44120
Office: 491-8450

COLLINWOOD AREA DEV. (CAD)

2999 Payne Avenue, Suite #306
Cleveland, Ohio 44114
Office: 774-2368
Also Managing: BBC, Fairfax, Amistad & Mlles Area

DETROIT SHOREWAY COM. DEV. ORG. (DSC)

6516 Detroit Avenue #1
Cleveland, Ohio 44110
Office: 961-4242
Also Managing: Stockyard Area

FAMICOS FOUNDATION (FAM)

1325 Ansel Road
Cleveland, Ohio 44106
Office: 707-1591 or 791-6476
Also Managing: St Clair Area

GLENVILLE DEV. CORP. (GDC)

10640 St. Clair Ave.
Cleveland, OH 44108
Office: 851-8724

MT. PLEASANT NOW DEV. CORP. (MTP)

13815 Kinsman Road
Cleveland, Ohio 44120
Office: 751-0023 or 707-9960

EAST CLEVELAND HOMES/HOUGH HOMES

2999 Payne Avenue Suite 306
Cleveland, Ohio 44114
Office: 774-2371

CNC III & IV AND EASTSIDE NEIGHBORHOOD HOMES

2999 Payne Avenue, Suite 306
Cleveland, Ohio 44114
Office: 774-2371

NORTHEAST SHORES DEV. (NSD)

317 East 156th Street
Cleveland, Ohio 44110
Office: 481-7660

SLAVIC VILLAGE DEV. (SVD)

5620 Broadway Avenue
Cleveland, Ohio 44127
Office: 429-1182

TREMONT WEST DEV. CORP. (TWDC)

2406 Professor Avenue
Cleveland, Ohio 44113
Office: 575-0920
Property Mgmt. Line: 575-1100
Also Managing: Clark Metro, Ohio City, Westtown, & Midwest