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Cuyahoga EITC Coalition

Community Resource Guide

Services beyond tax preparation



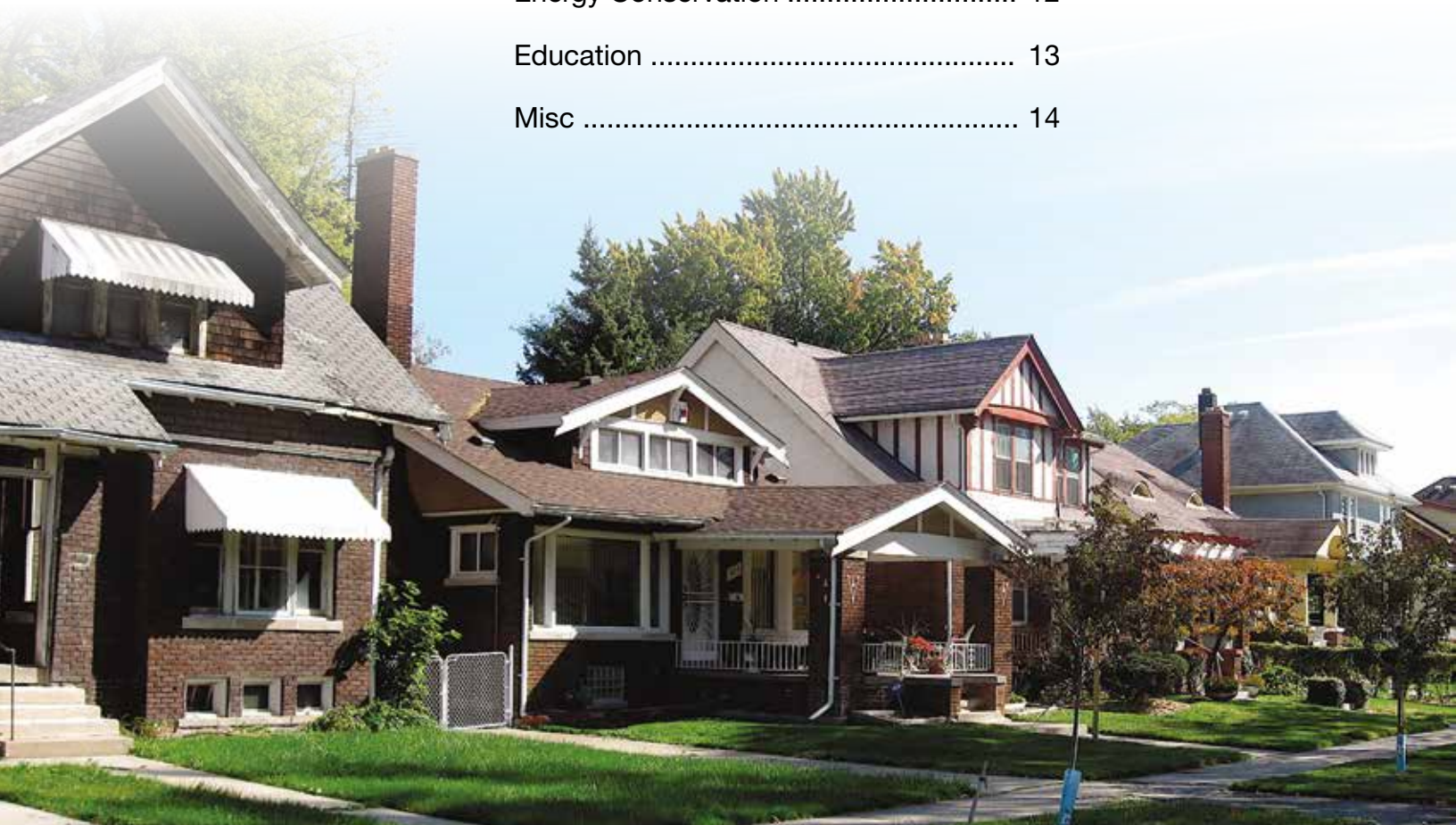
Cleveland
Neighborhood
Progress



investing for vibrancy

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Help for Homeowners

Home-buyer Education

Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC provides potential homeowners the opportunity to learn the ins and outs of owning a home through a comprehensive educational format approved by Department of Housing and Urban Development and conducted by HUD approved housing counselors. Courses are free and open to the public, and include guest speakers from the lending, real estate, insurance, home inspection and developer industries that are on hand to give a real life glimpse of what to expect when dealing with the many processes of buying a home. Participants are given certificates of completion, as well as the opportunity to have additional one-on-one guidance in credit repair, financial literacy, budgeting, document review and closing assistance.

Contact: Elizabeth Sanchez, Housing Specialist, esanchez@nhsccleveland.org, (216) 458-4663 x 2320

Organization: Empowering and Strengthening Ohio's People (ESOP)

Description: ESOP is a non-profit HUD-approved housing and financial counseling agency. Through one-on-one sessions with ESOP counselors we will help you apply for mortgage relief and negotiate with your lender to obtain an affordable loan modification to save your home from foreclosure. ESOP provides information on budgeting and credit issues, available community resources, and options you might have when facing foreclosure.

Contact: (216) 361-0718

Cost: Free



Down Payment & Lease Purchase Programs

Service Offered: Down Payment Assistance

Organization: Housing Services of Greater Cleveland

Description: CityLIFT is a Down Payment Assistance (DPA) program funded by a Wells Fargo Bank and Wells Fargo Foundation in partnership with NeighborWorks® America. CityLIFT provides \$15,000 in down payment assistance to eligible home buyers who are purchasing a home within the city limits of Cleveland. Funds will be disbursed at closing. These funds will be in the form of a mortgage secured by the property being purchased. CityLIFT is a 0% interest grant and if its conditions are satisfied it will be forgiven at 20% each year for five years. The grant will cease and the prorated balance will become due, payable upon demand, if the property is sold, refinanced, transfer of title, foreclosure or other default occurs within the first 5 years.

Contact: Mahria Harris, Home Ownership Center Mgr.
Email: mharris@nhsccleveland.org, (216) 458-4663 x 2317

Service Offered: Down Payment Assistance

Organization: Neighborhood Housing Services of Greater Cleveland

Description: In partnership with Cuyahoga County, NHSGC offers Down Payment Assistance to augment a required minimum of 3% of buyer's funds to qualified, first-time home buyers for the purchase of a home in an eligible Cuyahoga County community. The assistance is provided in the form of a deferred mortgage loan with 50% forgiven after 5 years of occupancy that is used for eligible costs, and it need not be repaid until re-sale or transfer of the property.

Contact: John Staraitis, Loan Officer
Email: jstaraitis@nhsccleveland.org, (216) 458-4663 x 2323

Service Offered: Lease Purchase Program

Organization: Cleveland Housing Network

Description: This program allows you to rent a home from CHN at an affordable rate. You have the option to purchase the home after (up to) 15 years of responsible residency. Homes are in the city of Cleveland. Serving households up to 60% of the area median income.

Contact: (216) 774-2373

Down Payment & Lease Purchase Programs

Service Offered: Lease Purchase Program

Organization: Neighborhood Housing Services of Greater Cleveland

Description: Approximately 160 families, lower-income renters, who have a solid history of paying their rent on time, have the opportunity to purchase their homes with the help of NHSGC's Year 16 Program. Although many of the residents have lived in the community for most of their lives, very few of them would be able to qualify for loans through traditional lenders. NHSGC is able to combine in-depth home buyer education and counseling with an affordable, first mortgage to allow clients to own their homes in five years, making the same, or even lower, monthly payment they have been paying in rent. The financial stability and wealth-building opportunity these families gain will provide stronger motivation than ever to be an integral part of stabilizing the neighborhoods that they already call home.

Contact: John Staraitis, Loan Officer

Email: jstaraitis@nhsccleveland.org, (216) 458-4663 x 2323

Cost: Fees and costs associated with this loan product.

Project-Based Section 8

Organization: Cleveland Housing Network

Description: We have a limited number of multi-family apartments for low-income families, individuals, seniors, and the disabled.

Contact: (216) 774-2373



Community Land Trust Program

Organization: Neighborhood Housing Services of Greater Cleveland

Description: The Land Trust helps low- and moderate-income families purchase quality homes through a land-lease mechanism that provides strong homeowner support and preserves the community's investment for future buyers. A qualified Home buyer Education graduate purchases an NHSGC Land Trust home that has been either rehabbed or newly built to green standards with a traditional bank mortgage. By combining energy-efficient, quality construction, with below-market pricing, NHSGC Land Trust homes offer excellent value and affordable payments. Homeowners enter into a 99-year renewable lease to the land with NHSGC, which provides them with private and secure access to the property.

Contact: Marge Misak, Land Trust Program Director

Email: mmisak@nhsccleveland.org, (216) 458-4663 x 2334

Homes for Sale

Organization: Cleveland Housing Network

Description: New and fully renovated homes in Cleveland for low to moderate income families and individuals.

Contact: (216) 774-2400

Cost: Varies

Organization: ESOP Realty, Inc.

Empowering and Strengthening Ohio's People (ESOP)

Description: ESOP Realty, Inc. is a full service not-for-profit real estate brokerage specializing in serving low-to-moderate income home buyers and sellers across Northeast Ohio to make the dream of homeownership affordable and available to more members of our community. ESOP Realty, Inc. agents ensure your needs are put first and your long-term financial well-being is our highest priority. Since ESOP Realty, Inc. agents do not work on commission, all proceeds of property sales will go to support all of ESOP's community based programs. We provide services for buyers, sellers and short sales as a last resort.

Contact: Robert Edwards at (216) 361-0718

Email: redwards@esoprealty.org

Foreclosure Prevention:

Organization: Cleveland Housing Network

Description: Our HUD-approved housing counselors offer free help with lender negotiation, independent foreclosure reviews or financial assistance to eligible homeowners. Open to all Cuyahoga County homeowners.

Contact: (216) 881-8443

Cost: Free

Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC continues to providing leadership in the area of foreclosure prevention. From individual counseling, loss mitigation to mortgage assistance programs, NHSGC provides a full cycle of prevention. As a participant in the Cuyahoga County Foreclosure Prevention Program, Fannie-Mae's Mortgage Help Network, Ohio's Save the Dream Program and the NeighborWorks® Collaborative of Ohio, NHSGC is able to offer a multitude of programs and services for homeowners to intervene and prevent foreclosure.

Contact: Renee Harris, Housing Specialist

Email: rharris@nhsccleveland.org, (216) 458-4663 x 2317

Organization: Empowering and Strengthening Ohio's People (ESOP)

Description: ESOP is a non-profit HUD-approved housing and financial counseling agency. Through one-on-one sessions with ESOP counselors we will help you apply for mortgage relief and negotiate with your lender to obtain an affordable loan modification to save your home from foreclosure. ESOP provides information on budgeting and credit issues, available community resources, and options you might have when facing foreclosure.

Contact: (216) 361-0718

Cost: Free

Financial Coaching & Home Ownership Counseling

Service Offered: Financial Coaching

Organization: Community Financial Centers

Description: Community Financial Centers (CFC), a

collaborative of Cleveland Neighborhood Progress, Neighborhood Housing Services of Greater Cleveland, City of Cleveland, United Way of Greater Cleveland, Cuyahoga Community College and Enterprise Community Partners, offers highly professional financial planning & management services focused on client aspirations. Financial coaching entails one-on-one, customized financial counseling, enhanced access to affordable banking products & services, budgeting instruction for managing debt and improving credit scores, streamlined client referrals to career services, tax preparation and educational opportunities which will allow clients to plan for the future and move towards financial stability not only in immediate circumstances, but long term as well.

Website: www.communityfinancialcenters.org

Contact: Walter S. Morris- (216) 453-1455

Marne Piccolomini - (216) 453-0497

Cost: Free

Service Offered: NHS the Home Ownership Center

Organization: Neighborhood Housing Services of Greater Cleveland

Description: Begin your homeownership journey by seeking the knowledge that will aid you in your quest. Before setting off to find the perfect house, know that the certified, professional counselors from Neighborhood Housing Services of Greater Cleveland are available to help you. Take advantage of the home buying classes offered as it will be one of the best decisions you can make to begin the process of achieving your dream.

Contact: (216) 458-4663

Cost: Free

Service Offered: Financial Education Classes

Organization: KeyBank Financial Education Center

Description: Learn and Earn is KeyBank's comprehensive financial education and awareness program, designed to address the growing need and desire of consumers to improve their financial management skills. Our goal is to provide access to resources that create a strong foundation for economic stability and growth in the communities we serve. Many classes are offered ranging from topics such as Credit, Financial stability and Business Plan writing.

Contact: Call to schedule a class today! (216) 370-5630

Cost: Free

Financial Coaching & Home Ownership Counseling

Program Name: Home Ownership Programs

Organization: Cleveland Housing Network (CHN)

Description: CHN's Homeownership program offers Moving on Up- This workshop takes you step-by-step through the homeownership process. PITI Party- This workshop teaches about PITI (principal, interest, taxes, and insurance) how to build equity and keep it. Know your Loan Lingo- This workshop is designed to separate APR from APY and amortization from PITI. BluePrint Your Purchase- This workshop is designed to help you, our future homeowner, create a move-in spending plan to help you purchase a home or major item.

Contact: Register for classes at <http://www.chnnet.com/training-education.aspx>

Call: (216) 574-7100

Service Offered: Senior Financial Abuse Prevention

Organization: Empowering and Strengthening Ohio's People (ESOP)

Description: Seniors are often the targets of financial scams, fraud and abuse. Learn how to avoid being taken advantage of by strangers or even someone you know. ESOP conducts Money Smart for Older Adults training developed by the Consumer Financial Protection Bureau and the FDIC. Group trainings or public information forums can be scheduled by request.

Contact: (216) 361-0718.

Cost: Free

Service Offered: Interest Free Loans

Organization: Hebrew Free Loan Association (HFLA) of Northeast Ohio

Description: HFLA offers 0% loans for those in need- up to \$12,000. Cosigner needed for every \$4000 borrowed. Special funds provided for foreclosure prevention, Pay Day Lending Rescue and Education.

By Appointment Only: 23300 Chagrin Boulevard - Suite 204, Beachwood, OH 44122

Contact: (216) 378-9042

Email: team@hflaclev.org

Website: www.hflaclev.org

Post-Purchase Counseling

Service Offered: Post-Purchase Counseling

Organization: Empowering and Strengthening Ohio's People (ESOP)

Description: If you already own a home we can provide you with the tools and knowledge to be successful long-term homeowners, prepared to handle unforeseen financial emergencies and necessary home repairs.

Contact: (216) 361-0718

Cost: Free

Service Offered: Home Ownership Counseling

Organization: Cleveland Housing Network (CHN)

Description: Counselors work with you individually on your homeownership goals, from saving for down payment, to improving credit scores, to analyzing loans or budgeting for loan payments.

Contact: Cindy Santiago at (216) 325-1148

Email: csantiago@chnnet.com

Cost: Free

Reverse Mortgage Counseling

Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC is a leader in Reverse Mortgage Counseling as one of the only agencies offering two licensed HECM counselors, and the only agency referred by AARP. Counselors provide detailed information to clients from throughout the country about Reverse Mortgage products as well as how they may affect and/or benefit a client's financial and long-term care situations.

Cost: There is a \$125 fee for Reverse Mortgage Counseling that is charged at the time of closing

Contact: Becky Geier, Reverse Mortgage Counselor, bgeier@nhsccleveland.org, (216) 458-4663 x 2329



Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC administers the NeighborWorks® Reverse Mortgage Information Center, a national call center for those seeking assistance with- or interested in obtaining- a reverse mortgage. This call center provides callers general reverse mortgage information, accesses to particulars about HECM and HUD approved counseling services, a localized point of contact and other supporting, wrap-around senior services as needed.

Contact: Darren T. Hamm, Deputy Director, dhamm@nhsccleveland.org, (216) 458-4663 x 2318

Home Care Workshops

Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC provides homeowners to opportunity to learn the basics in home repair from weatherization and being winter-ready to spring cleaning, window replacement, utility choice, and scheduled maintenance plans. All workshops are free, open to the public and held monthly.

Contact: Tom Voss, Construction Manager, tvoss@nhsccleveland.org, (216) 458-4663 x 2322

Home Repair Lending

Organization: Neighborhood Housing Services of Greater Cleveland

Description: NHSGC is a licensed mortgage lender providing home repair and rehabilitation loans to residents of Cuyahoga, Lorain and Erie counties while remaining Cleveland-centric. All loans are originated and underwritten by NHSGC as the lender. Construction management, specification writing, payments to contractors and final construction approval are all managed by NHSGC. This is a second mortgage product for one and two family, owner-occupied homes and has no income restrictions.

Cost: Fees and costs associated with this loan product.

Contact: Christina Patterson, Lending Administrator, cpatterson@nhsccleveland.org, (216) 458-4663 x 2330

Senior Homeowner Programs

Service Offered: Benefits Checkups

Organization: Empowering and Strengthening Ohio's People (ESOP)

Description: ESOP is a member of the Ohio Benefits Bank and provides benefits screening to find out if you are eligible for various programs and resources to help

with personal and household and expenses. A trained facilitator guides you through a web-based program and assists with completing the appropriate forms for programs like food assistance, child care assistance, health coverage, energy assistance and much more.

Contact: (216) 361-0718.

Cost: Free

Service Offered: Senior Homeowner Assistance Program (SHAP)

Organization: City of Cleveland – Department of Aging

Description: SHAP provides grants to Cleveland residents age 60+ or disabled adults who meet income eligibility guidelines and own single or two family homes in need of critical, health, safety and maintenance repairs. Applicants must live in the property in question and be able to show clear title.

Contact: (216) 664-2833 for an application

Cost: Free

Service Offered: Senior Chore Services

Organization: City of Cleveland – Department of Aging

Description: This program provides free home maintenance for moderate to low income Clevelanders aged 60 and up. It helps residents live independent lifestyles while improving and maintaining the City's appearance. Chore workers are City employees who provide services such as general and heavy house cleaning, lawn mowing, removing/installing storm windows, painting (limited), simple home repairs, and carpet cleaning. They will also install smoke and carbon monoxide detectors and remove snow. Chore indoor services are primarily available from December to March.

Contact: (216) 664-2833 for an application

Cost: Free

Service Offered: Cleveland Tree Assistance Program

Organization: City of Cleveland – Department of Aging

Description: A program to help seniors and adults with disabilities with limited incomes with hazardous tree and branch removal on their personal property. Applicants must be Cleveland residents who meet income eligibility guidelines and own and reside in their home. Proof of income is required.

Contact: (216) 664-2833 for an application

Cost: Free

Youth Programs

Youth Workforce and Leadership Program

Program Name: Summer Youth Workforce Program

Organization: Buckeye Shaker Square Development Corporation

Description: The Youth Workforce and Leadership Development Program provides more than 20 summer internships for Buckeye- Larchmere youth between the ages of 16 and 21. The Youth participate in a summer program to eventually establish a Youth Landscaping Business Cooperative. The youth work 20 hours per week and participate in four hours of skills building activities such as financial literacy, communication, entrepreneurship and assessment and work placement..

Contact: (216) 491-8450

Program Name: Youth Resource Center (YRC)

Organization: Ohio Means Jobs |Cleveland- Cuyahoga County (OMJ|CC)

Description: The goal of the OhioMeansJobs|Cleveland-Cuyahoga County (OMJ|CC) Youth Program is to ensure that the academic, training, post-secondary education and employment needs of young people are met. Services are provided through the Youth Resource Center and Workforce Investment Act (WIA) Youth Service Providers. Youth Resource Center (YRC) provides youth ages 14 – 23 a connection to barrier removal services and assistance in seeking and securing employment through: GED Tutoring and practice testing; Case management/community resources & referrals; Computer Labs for Internet access; Job Search Job Club-a group setting that shares openings and learned tips on securing a job; Workshops including but not limited to, Financial Literacy, Interviewing, and Navigating the College Scene. The YRC is also home to the Youth Leaders Committee.

Contact: (216) 664-4673

Program Name: ASPIRA/Youth Leadership

Organization: Esperanza

Description: Teenagers are infrequently asked to share their opinions and are seldom permitted to lead their peers. Over time, this can lead to youth who disengage from the adult world, do the bare minimum of what

is expected, and have a low self-efficacy. Esperanza aims to change this disempowered status through structuring our after-school programs around a framework of student expression, reflective leadership, and consistent power sharing with student leaders. This program serves Hispanic high school students by providing them leadership opportunities through community service, academic support, and life and employment skills via our after school program. On a daily basis, meals are provided and followed by a class discussion on the theme of the week. Program locations include Lincoln West, Max Hayes and James F. Rhodes high school. Classes are held Monday through Thursday 2:30-4:30 pm.

Contact: For Lincoln West High School contact Program Coordinator- Yasin Cuevas at yasin@esperanzainc.org For Max Hayes High School contact Program Coordinator- Carlos Laboy at carlos@esperanzainc.org For James F. Rhodes High School contact Program Coordinator- Melissa Santana at melissa@esperanzainc.org

Program Name: ELLA – Esperanza’s Latina Leadership Alliance| ELLOS –Esperanza’s Latino Leaders for an Outstanding Society

Organization: Esperanza

Description: At a time when Cleveland hopes to expand and retain its pool of local talented leaders, Esperanza is promoting a program that encourages leadership, action and service among young Hispanic women and men. The ELLA (Esperanza’s Latina Leadership Alliance) and ELLOS (Esperanza’s Latino Leaders for an Outstanding Society) clubs are gender-specific leadership opportunities which bring together the Latina and Latino adult leaders with Hispanic high school youth.

Contact: Elaine Suarez at elaine@esperanzainc.org



Program Name: Reach Out & Read Plus

Organization: Broadway Metrohealth Center

Description: Reach out and Read is a program located at the Broadway Metrohealth Center that trains and supports medical providers who give books to children and advice to parents about the importance of reading aloud at well-child exams. Reach Out and Read has partnered with WVIZ/Ideastream to duplicate that experience into the waiting area, where volunteers work with children and parents, using PBS Kids programming on the television and transmedia learning on iPads that are structured around its Ready to Learn curriculum. The volunteers also provide resources to families who may be in need of other help through different programs and organizations. The programs goal is to send out the message of the importance of early literacy and school readiness.

Contact: (216) 957-2355 or email kvioland@metrohealth.org

After-School and Summer Programming for Youth

Program Name: Thea Bowman Youth Programming

Organization: Thea Bowman Center

Description: The Thea Bowman Center provides a safe place for youth in grades K through 8 to participate in a variety of learning activities (indoors and outdoors) and tutoring, and to receive a nutritious after school or summer lunch meal.

Contact: call (216) 491-0699 or contact Sylvia: sylvia.littleharris@theabowmancenter.org

Program Name: Youth Program

Organization: New Bridge Cleveland Center for Arts & Technology

Description: NewBridge offers after-school arts classes for teens in our high-tech facility, equipped with the latest digital recording equipment, cameras, computers, and art supplies. Students enjoy opportunities to share work with professionals, the community, and the world through exhibits and performances. Training is offered at no cost to students, with no hidden costs or materials to buy. Bus passes are provided, making it easy for students to get to class. NewBridge can provide programming for up to 100 – 9th, 10th and 11th grade students. Preference is given to Cleveland Municipal School District students. Classes are held weekdays after school from 3:30 pm until 6:00 pm

Contact: Marilyn Wright, Youth Programs Associate (216) 867-9775, or mwright@newbridgecleveland.org.



Health & Wellness

Program Name: Healthy Start

Organization: Cuyahoga Job and Family Services

Description: Free health insurance for children of low and moderate-income working families, their parents and pregnant women.

Contact: (216) 416-4440 www.benefits.ohio.gov

Program Name: Medicaid for the Aged, Blind and Disabled

Organization: Cuyahoga Job and Family Services

Description: A state and federally-funded health care coverage plan providing health care coverage to certain low-income and medically vulnerable people of all ages.

Contact: (216) 987-7075

Program Name: Cuyahoga Benefits Application Hotline

Organization: Cuyahoga Job and Family Services

Description: The hotline provides Cuyahoga County residents access to all benefit programs including Medicaid, Child Care Assistance, Food Assistance and Ohio Works First Cash Assistance. Customer service agents will help callers apply online for benefits, or answer information and referral questions.

Contact: (216) 416-4440 www.benefits.ohio.gov

Food Assistance

Program Name: Food Assistance Program

Organization: Cuyahoga Job and Family Services

Description: For very low income families to help them obtain a nutritious diet. Food benefits are issued through the Ohio Direction Card (similar to a debit card).

Contact: (216) 416-4440 www.benefits.ohio.gov

Business

Services Offered: **Business Plan Writing Program**

Organization: KeyBank/Cleveland Neighborhood Progress

Description: To start a business, you need a business plan. This is a three-session workshop that introduces the purpose and anatomy of a business plan. Program includes instruction on how to develop your plan, Discussions on Financial and Accounting Documents, Business Activities, Market Analysis, Market Strategy, and more. Courses are designed for small groups with basic computer skills to offer the maximum benefit.

Contact: Call (216) 370-5630 or visit www.key.com/financialeducation for class dates and times. Space is limited. Located at KeyBank Financial Education Center 11461 Buckeye Road, Cleveland, Ohio 44104

Economic Development & Small Business Support

Program Name: **Economic Development Department**

Organization: Stockyard, Clark-Fulton & Brooklyn Centre Community Development Office

Description: Our economic development department works to support our local businesses and development. We support our community through providing technical assistance to businesses, storefront renovations, referrals for small loans and matching grant programs, assistance in neighborhood infrastructure projects, and assistance with commercial code enforcement and safety.

Contact: Adam at (216) 961-9073 x 209



Services Offered: **Interest Free Loans**

Organization: Hebrew Free Loan Association (HFLA) of Northeast Ohio

Description: HFLA offers 0% loans for those in need-up to \$12,000. Cosigner needed for every \$4000 borrowed. Special funds provided for foreclosure prevention, Pay Day Lending Rescue and Education.

By Appointment Only: 23300 Chagrin Boulevard - Suite 204, Beachwood, OH 44122

Contact: (216) 378-9042

Email: team@hflaclev.org / **Website:** www.hflaclev.org

Services Offered: **Small Business Loans**

Organization: Economic and Community Development Institute (ECDI) Cleveland

Description: ECDI's lending program provides funding to businesses that are unable to get traditional bank financing. If traditional financing for your business is an obstacle because of the industry of your business, past credit issues, or trouble financing a startup, ECDI offers innovative lending programs to service your needs.

Contact: <http://cleveland.ecdi.org>

Call: (216) 912-5655

Services Offered: **Small Business Support**

Organization: City of Cleveland-Department of Economic Development

Description: The Department of Economic Development offers Neighborhood Retail Assistance Program, Gardening for Greenbacks and the Equipment Loan Program. More information about programs and initiatives on the department's **Website:** <http://www.rethinkcleveland.org/home.aspx>

Contact: rethinkcleveland@gmail.com

Call: 216.664.2406

Family Assistance

Child Care Assistance

Service Offered: Supplemental Child Care Payments

Organization: Cuyahoga Job and Family Services

Description: This program helps families with the cost of child care. It helps eligible parents on the job or while in training. Child care is provided in certified homes and licensed child care centers.

Contact: (216) 416-4440

Program Name: Cuyahoga Job and Family Services

Organization: Cuyahoga Job and Family Services the Office of Child Support Services

Description: (OCSS) can help find the physical whereabouts of the non-residential parent, employer, or other income sources or assets so that child support may take the next step to secure or enforce a support order.

Contact: (216) 443-5100

Website: www.jfs.ohio.gov/ocs

Service Offered: Child Care

Organization: Debra Ann November Center

Description: Debra Ann November Center offers preschool classrooms that focus on kindergarten readiness and social emotional development for children ages 3-5; Well-rounded curriculum taught by highly qualified teachers and staff; Low child-to-staff ratio; Ability to work with families to identify a payment structure that works for them; -Accepts Voucher, Private Pay; Inclusive setting for servicing children with Special Needs; Comprehensive support services that respond to the unique needs of each child; Brand new facility with engaging space and resources; Healthy meals (breakfast, lunch and afternoon snack) at no extra cost; *Year Round Enrollment; *No Enrollment Fees; Location with The Intergenerational School which has been recognized as a leading charter school for ages K-8. There are 8 locations across Greater Cleveland

Contact: (216) 325-9678

Service Offered: Water/Sewer Bill Assistance

Organization: Cleveland Housing Network

Description: Receive discounts on your Cleveland Division of Water bill and Northeast Ohio Regional Sewer District bill; or Homestead discount for seniors 65 and older; or crisis assistance credit. Serving households earning up to 200% of poverty.

Contact: (216) 901-1222

Cost: Free

Fatherhood Initiatives

Service Offered: Fatherhood Initiatives

Organization: Cuyahoga Job and Family Services

Description: Seeks to strengthen families in our community by encouraging fathers to play a more active role in nurturing and raising their children. The Initiative responds to escalating social concerns regarding "father absence" by providing fathers with access to services designed to prepare them to better meet the emotional, psychological, and financial needs of their children.

Contact: (216) 348-3967

Service Offered: Returning Citizens and Veterans Assistance

Organization: Breaking The Cycle, Inc.

Description: BTC helps Veterans and Returning Citizens become productive members of society through hosting job and resource fairs, education and awareness sessions, and providing direct employment, educational, and entrepreneurial opportunities.

Contact: Mike Jones at (216) 372-1372

Email: BreakingTheCycleInc@AOL.com



Energy Conservation

Program Name: **Healthy Homes**

Organization: Buckeye Shaker Square Development Corporation

Description: The Energy Audit/Healthy Homes program is designed to give low to moderate income homeowners in the Buckeye, Larchmere and Woodland Hills neighborhoods assistance making their homes more energy efficient while saving money on their energy costs. The program is a two part program which begins with an energy audit and weatherization services provided by the Cleveland Housing Network or another source. The second part is a grant of up to 5,000 dollars in energy efficient upgrades provided by Buckeye Shaker Square Development Corporation with no match requirement from the homeowner. Repairs can include windows, storm doors, energy efficient entry doors, heating and cooling and insulation.

Contact: 216.491.8450



Service Offered: **Weatherization and Conservation**

Organization: Famicos Foundation

Description: Sponsored by local utility providers and administered by the Cleveland Housing Network. These energy conservation programs help residents save money on utility bills. These programs include a wiring repair program, electrical efficiency program, water conservation program, and a house warming program. Income guidelines may apply.

Contact: (216) 791-6476 ext. 243 or email erobinson@famicos.org for all Weatherization and Conservation programs.

Weatherization and Conservation

Service Offered: **Home Weatherization Assistance Program (HWAP)**

Organization: City of Cleveland – Community Development Department

Description: HWAP provides grants of up to \$6,572 per unit through the State of Ohio for homeowners and tenants who meet income guidelines. The weatherization is performed by private contractors trained to State of Ohio Standards. HWAP offers low or fixed-income residents energy efficient measures designed to decrease utility bills and improve energy deficiencies. The program provides education to residents regarding weatherizing homes. Additional information is available through any of these agencies:

Detroit-Shoreway Community Dev. Org.	216.961.4242
Community Housing Solutions	216.651.0077
Cleveland Housing Network	216.574.7100
Cudell Improvement, Inc.	216.228.4383
Mt. Pleasant Now	216.751.0023
Fairfax Renaissance	216.361.8400

Cost: Free

Home Energy Assistance

Service Offered: **Home Energy Assistance**

Organization: Stockyard, Clark-Fulton & Brooklyn Centre Community Development Office and Cleveland Housing Network

Description: Our HEAP staff helps income qualified residents reduce their monthly gas and electric utility expenses. We also provide referrals to local services and resources and support our residents through HEAP, PIPP, the Home Weatherization Assistance Program and Water Affordability Program.

Contact: For an appointment at SCFBC Community Development Office, call (216) 518-4014, for an appointment at Cleveland Housing Network, call (216) 518-4014

Program Name: **EnergyYou**

Organization: Neighborhood Housing Services of Greater Cleveland

Description: In 2012, NHSGC began offering EnergyYou, an innovative seminar for residents of northeast Ohio and the first program of its kind investigating a wide

range of issues that influence our everyday energy consumption, exploring ways in which we can reduce our monthly expenses.... and our overall footprint. EnergyYou explores cost savings through financial planning, energy use, transportation and food and health among others. All workshops are free, open to the public and held monthly.

Contact: Nicole Perel, Financial Capabilities Counselor, nperel@nhsleveland.org, (216) 458-4663 x 2338

Service Offered: **Energy Conservation**

Organization: Cleveland Housing Network

Description: Home energy audits determine your eligibility for energy-efficient refrigerator/freezer replacement, lighting and more. For homeowners and renters who are customers of First Energy. Serving households earning up to 200% of poverty

Contact: 888-377-3774 #1

Cost: Free



Program Name: **Rain Barrel Program**

Organization: Union Miles Development Corporation

Description: The summer Rain Barrel Program is a collaborative program designed to provide City of Cleveland residents with rain barrels free of charge. In an effort to reduce storm water runoff and help residents save money. The rain barrel connects to our downspout and holds water until you use it to water your flower bed, wash your car, or any other outdoor water needs. The Mayor's Office of Sustainability, Northeast Ohio Regional Sewer District, Summer Youth Employment programs, and local Community Development Corporations (including Union Miles Development Corporation); all partners offer this FREE rain barrel program.

Contact: (216) 341-0757

Cost: Free

Education

Service Offered: **GED services, One on One tutoring**

Organization: Seeds of Literacy

Description: An adult literacy program providing basic education and GED® preparation free of charge to people in the Cleveland, Ohio area. A unique curriculum and one-on-one tutoring offer maximum learning by building relationships of trust between the student and the tutor.

Contact: (216) 661-7950

Cost: Free

Service Offered: **Basic Computer Classes**

Organization: Union Miles Development Corporation

Description: Classes include: keyboarding, email basics, online navigation, computer components, and more.

Location: 9520 Miles Park Ave. Cleveland

Contact: (216) 395-7629

Cost: Free

Service Offered: **Digital & Internet Training**

Organization: Cleveland Housing Network

Description: Classroom training in basic Microsoft Word and Excel, QuickBooks, and surfing the internet and using email.

Contact: (216) 881-8443

Cost: Free

Service Offered: **GED and Adult Tutoring**

Organization: Cleveland Housing Network

Description: Through a partnership with Cuyahoga Community College, CHN offers classes that cover math, reading, writing, employment readiness, and post-secondary education preparation.

Contact: (216) 881-8443

Cost: Free

Service Offered: **Computer Classes**

Organization: Ashbury Senior Computer Community Ctr.

Description: ASCCC offers basic, beginners, intermediate and advanced computer classes for adults in the Glenville Neighborhood. Each session is eight weeks long, totaling 5 sessions each year.

Cost: \$32 donation for books and materials

Contact: (216) 421-2305

Program Name: **Fairfax Neighborhood Technology Center**

Organization: Fairfax Renaissance Development Corporation

Description: Free computer training classes are offered at the introductory, intermediate and advanced levels to area residents. The classes cover a range of topics including, Introduction to Computers, Fundamentals of Typing, Microsoft Office Suite, and Internet/Email. We also cover some specialty topics including Power of Attorney, Living Wills and Genealogy. Classes are comprised of five week sessions and are offered Monday through Thursday, with open lab available on Fridays. FRDC also offers Workforce Readiness classes for residents who are seeking employment.

Contact: (216) 361-8400

Cost: Free

day, NHS wants to be there to continue to help them through the maze to financial stability and success.

Contact: Mark Wiseman, Director,
 mwiseman@nhsccleveland.org, (216) 458-4663 x 2314

Program Name: **Ohio Works First (OWF)**

Organization: Cuyahoga Job and Family Services

Description: Offers help in obtaining employment and time-limited (36 months) financial assistance to needy Ohio Families. If you qualify for cash assistance, you will receive the Ohio Pathways Card (which is like a debit card). You will receive assistance with job training and with finding a job.

Contact: (216) 416-4440

Website: www.benefits.ohio.gov

Miscellaneous Services

Safety

Organization: Stockyard, Clark-Fulton & Brooklyn Centre Community Development Office and Cleveland Housing Network

Description: Our safety staff works to increase awareness of safety issues and improving communications between the police and residents and businesses in our community. We support opportunities to increase resident participation in addressing safety concerns, provide outreach and technical assistance to businesses and develop comprehensive plans for safety related issues.

Contact: Adam at (216) 961-9073x 205

Program Name: **NHS Consumer Law Center**

Organization: Neighborhood Housing Services of Greater Cleveland

Description: Provides the citizens of Ohio with the information that they need to make informed, intelligent and financially safe consumer decisions – through the use of educational materials, seminars, practical advice, and public awareness campaigns. NHS decided to launch the Consumer Law Center to provide an additional tool for its clients in their pursuit of the American Dream of Homeownership. Because homeowners face important financial decisions every

Prevention, Retention and Contingency

Service Offered: **Employment Retention**

Organization: Cuyahoga Job and Family Services

Description: Provides aid and services due to unexpected emergencies. Applicants who qualify may receive items and services which help to divert them from public assistance, help to maintain or obtain employment, help to remove barriers leading to neglect and abuse and help to stabilize the family.

Contact: (216) 416-4440

Ohio Means Jobs One-Stop Centers

Service Offered: **Employment Assistance**

Organization: Ohio Means Jobs/Cleveland-Cuyahoga

Description: Offers a comprehensive array of job services including job match, internet job search, career exploration, resume preparation and training. Cuyahoga Jobs and Family Services Neighborhood Family Service Center's Career Centers are "access points" to Ohio Means Jobs and provide a variety of employment and training services.

Contact: (216) 664-4673

Website: www.employmentconnection.us

Service Offered: Employment Retention

Organization: Breaking The Cycle, Inc.

Description: BTC helps Veterans and Returning Citizens become productive members of society through hosting job and resource fairs, education and awareness sessions, and providing direct employment, educational, and entrepreneurial opportunities.

Contact: Mike Jones at (216) 372-1372

Email: BreakingTheCycleInc@AOL.com

Voter Registration

Service Offered: Voter Registration

Organization: Cuyahoga Job and Family Services

Description: The National Voter Registration Act provides voter registration services to all individuals who visit a Neighborhood Family Service Center (NFSC) to apply for assistance, re-certify benefits or to notify of an address change. Each center has a voter registration box with available registration cards.

Contact: (216) 416-4440 www.benefits.ohio.gov

Network Night

Organization: Neighborhood Connections

Description: On the first Thursday of every month, people who have a stake in the success of Cleveland neighborhoods gather at the University Circle United Methodist Church (1919 East 107th St) from 6-8pm. This fun and casual gathering is an opportunity to have conversations that matter, to connect with engaged Clevelanders, to be inspired, have your needs met, and to share power, talents & experiences. If you're looking for work or if you're in a position to connect people to opportunities, join the mutual exchange circle focused on employment that meets here. So come get dinner and experience Neighbor Up, the growing network of people working together so we all can thrive!

Contact: Indigo Bishop at 216-307-4985 or ibishop@neighborhoodgrants.org

Grants Program

Organization: Neighborhood Connections

Description: Neighborhood Connections funds small resident-led projects in Cleveland and East Cleveland in the amount of \$500-\$5,000. If you're passionate about improving your neighborhood, found a couple neighbors

to collaborate with and have an idea you want to put into action, then apply for a Neighborhood Connections Grant! Deadlines are always the second Friday in February and August. Check the website to learn more or to attend a Grantseeker Workshop!

Contact: Cynthia Lewis at 216-229-4688 or clewis@neighborhoodgrants.org www.neighborhoodgrants.org

Small Business Development & Support – The Cleveland Flea

Organization: St. Clair Superior Development Corp.

Description: Cleveland finally has an urban flea market to call our own. Launched in April 2013, SCSDC contracted with the Indie Foundry to develop the Cleveland Flea on St. Clair Avenue. The Cleveland Flea provides vendors and artists a central market through which to sell their items, focusing on vintage finds, architectural salvage, handmade goods and a range of delicious foods, as well as Maker Classes where visitors can learn a new art such as urban chicken farming, coffee roasting and more. Vendors report consistently positive sales figures, area businesses are seeing increased economic impact, and the events have created invaluable positive marketing of the St. Clair neighborhood. If you are interested in becoming a vendor or want to learn more check the website.

Contact: Stephanie Sheldon at 216-262-5021 or Sheldon.steph@gmail.com / <http://www.stclairsuperior.org/>

Youth Jobs

Organization: Youth Opportunities Unlimited (Y.O.U.)

Description: (Y.O.U.) has been a provider of year-round and summer job experiences for youth around Cuyahoga County since its inception in 1982. Y.O.U. staff provide employability skills training, job placement assistance, and follow-along support to youth ages 14-24 in all MyCom neighborhoods. In 2014, over 1,700 youth living in a MyCom neighborhood received job training and a subsidized summer work experience. Registration for summer jobs happens online at www.youthopportunities.org and typically opens in early February and closes in May. Youth interested in receiving employability skills training and job placement assistance through MyCom can complete a Job Program application (<http://tinyurl.com/q8lewe7>) and return it to Y.O.U. Employment Services Manager Noreen.

Contact: Noreen Swope at 216-262-5021

Whatever your goal, we can help you save for it.

What are you saving for?

A SHORT-TERM GOAL

Our GoalTrack Savings® program makes saving for your goals easier. Add GoalTrack Savings to any eligible savings account, create a plan, check your progress online and be rewarded when you reach your goal. Plus, our Steady Save® service helps you stay on track by making automatic transfers from your checking account on a schedule you set up.

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When you open a CollegeSaver® account before your child's 12th birthday and save the minimum monthly amount every year, you'll receive a \$1,000 bonus plus interest when your child turns 18.

A HOME PURCHASE

Our HomeBuyer Savings® account can help you save for a down payment on a home, plus earn a \$1,000 credit towards closing costs when you finance your home with us.

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12 months **\$1,500**

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GoalTrack Savings: To remain bonus eligible for GoalTrack Savings, minimum monthly balance requirements must be met. Bonus varies based on amount and length of time selected for savings. For other terms, conditions and restrictions, go to charterone.com/goaltrackterms or talk with a Banker. Must be enrolled in Online Banking.

CollegeSaver: Variable rate Annual Percentage Yield (APY). As of 10/1/14, APY by tier is: 0.10% for \$0+, \$1,000+, \$2,500+, \$10,000+, \$25,000+, \$50,000+, \$75,000+, \$250,000+, and \$1,000,000+. APY is subject to increase or decrease daily after account opening without notice. Rates are not tied to an index and are subject to change at the bank's discretion. Minimum balance for the bonus at beneficiary's 18th birthday varies. For children under 6 years, minimum \$25 to open. You must make a minimum deposit of \$25 each month. One skipped month allowed per year. For children 6 or older but under 12 years, \$500 minimum to open. You must make minimum deposit of \$50 each month. One skipped month allowed per year. Once the program requirements have been met, the bonus plus accrued interest will be credited to your CollegeSaver account and labeled as "CollegeSaver Bonus" on your statement; bonus will post within 45 days after the child's 18th birthday. We can end this program without notice; if so we will prorate the bonus and interest for eligible beneficiaries. Please consult a tax advisor.

HomeBuyer Savings: One \$1,000 credit per property applied to closing costs. You must keep the account open until you separately qualify for and close on a purchase-money mortgage from us and do so within 3 years after the end of the 3-year savings period. Minimum to open \$100. APY is subject to increase or decrease daily after account opening without notice. Rates are not tied to an index and are subject to change at the bank's discretion. This offer may not be combined with any other fee offers, discounts or promotions. Mortgages are offered and originated by Citizens Bank, N.A. All loans are subject to individual approval.

IRA Savings Plan: The Charter One IRA Savings Plan consists of a Variable Rate IRA Savings account and can be combined with Steady Save®. On your statement, your account will be titled Variable Rate Savings IRA. APY is subject to increase or decrease daily after account opening without notice. Rates are not tied to an index and are subject to change at the bank's discretion. Fees may reduce earnings. IRA distributions may be subject to state taxation depending on the tax law of your state. Consult your tax advisor.

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A no monthly fees, checkless account option.

We've designed this account for people who want simple, clear banking.

We've kept all the features you need to fit your uncomplicated banking style, but the best part of our KeyBank Hassle-Free Account is what you don't get:

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No checks – No checks. No problem. This is a checkless account. You can pay people or businesses with other convenient options like automatic payment deductions, wires, debit or credit cards or online Bill Pay.

What you do get.

We give you plenty of convenient ways to access your account and make payments:

24/7 access – Go online to check your balance, transfer money between KeyBank accounts, and manage your funds.

Mobile apps – Use your tablet or smart phone to do everything you would online, even deposit checks using your device's camera.

Online Bill Pay – Make one-time or recurring payments without writing checks, buying stamps and envelopes or going to the Post Office. Bill Pay is safe, secure, and easy. You determine how much to pay and when for almost anyone you'd normally pay by check.

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The following information applies to the KeyBank Hassle-Free Account:

- Minimum opening deposit of \$10.00 required.
- There is no Monthly Maintenance Service Charge.
- There are no overdraft fees.
- There are no check writing privileges associated with the KeyBank Hassle-Free Account. You cannot order paper checks for this Account. If a check is presented for payment, it will not be paid and will be returned to the maker, even if there are sufficient funds in the Account. Withdrawals can be made through an ATM, ACH, Key Bill Pay service, debit card, wire transfer or at a branch.
- The Account is available to anyone age 18 or older. The adult Account owner may request that a minor (age 13 through 17) receive a debit card for access to this Account. The adult Account owner will also be required to sign a KeyBank Hassle-Free Account Authorized Minor User Supplemental Agreement. The minor cannot be an owner on the Account.
- The Account will automatically be closed if not funded within 60 days.
- If you close your Account within 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges apply.

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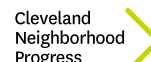
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