

# Council President

# Spring

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## Recycling for our Youth!

The Hawthorne Valley Youth Council (HVMC) is a viable program that teaches our youth in the 7<sup>th</sup> through 12<sup>th</sup> grades to be good leaders while learning about local and state government through hands-on experience.

In a twofold venture, the HVMC has partnered with River Valley Paper Recycling. As you drive Broadway Avenue, you may notice the bright green bin located at Chaloupkas Sandwich

Shop near Pettibone and Broadway with their logo on the side.



Feel free to deposit paper products; mail, books, newspapers, magazines, office paper, etc. & boxes which have been broken down. By doing so, the HVMC receives funds which provide



Johnnie Warren  
Council President

our youth leadership training. Please support our Youth and Recycle at the same time!



**Village of Oakwood**  
24800 Broadway Avenue  
Oakwood Village, Ohio  
44146  
www.oakwoodvillageoh.com

## In Washington for You

While attending last month's National League of Cities (NLC) conference in DC, I met with members of the U.S. Senate and Congress discussing issues

pertinent to our community.

Each of the officials indicated to me that they are in support of many of our concerns and objectives.



## Pooper Scooper Law

When enjoying a walk with your pet, please remember to pick up after them.

The law requires pet owners to pick-up after

their pet. It's Cheaper to **Scoop!**

Than to pay the **Loot!**



Administration 440.232.9988  
Building Dept 440.232.9980  
Council Office 440.201.1020  
Fire/Police 440.232.1035  
Recreation 440.232.9988 x 105  
Service 440.232.6957

### Upcoming Events!

Before we know it, summer will be at hand and with that we will be looking for the Summer Concert Series to begin.



Each year, the Oakwood Village Recreation Dept. offers a one-of-a-kind Summer Camp for children! Look for details in upcoming newsletters!



### CPR Training

Is offered by our very own Fire Dept. FREE each month.

Take advantage of this free service by simply phoning the Fire Dept. non-emergency number at 440.232.1035 for more information.



[www.oakwoodvillageoh.com](http://www.oakwoodvillageoh.com)

## Homeownership

A budgetary crunch is something we all face from time to time.



When it becomes difficult to make ends meet, sometimes we are faced with tough choices; pay this bill or that one. When it gets so tight that house payments lapse, homeowners may get into trouble rather quickly if not dealt with early.



Here are just a few tips, if you happen to know someone in such a situation.

It is no secret when a person is facing foreclosure; the Village is notified by the County. In addition the Daily Legal News publishes foreclosures to creditors, lenders, communities, real estate offices, etc. The longer a homeowner is in the foreclosure situation, the worse it gets. Homeowners should seek intervention early.

**HARP** (Home Affordable Refinance Program) has been extended to help homeowners stay in their homes. Find out more <http://www.harp.gov/>

**Loan Modifications**, may affect the lender's credit on the short term but not have a long term effect. Contact your mortgage holder for options.



**Short Sale** protects the lender's credit rating to a point although it will show up on a credit report. It will not prevent the lender from buying in the future once finances are stabilized. Not so in a foreclosure which limits buying power both now and in the future.

**Deed in lieu of foreclosure** is an option issued by the bank. Lenders must qualify for hardship with their mortgage holder.

**Rent from your Bank.** Many financial institutions will allow the lender to stay in the home and pay rent in order to keep the lender in their home.

**Once in Foreclosure**, the house may sit empty for years until everything is cleared.

**NACA** is a non-profit HUD Certified homeownership & advocacy organization that has been in the forefront in the fight for economic justice. NACA has made the dream of homeownership a reality for hundreds of thousands of working people enabling those with credit issues, limited assets or subject to discrimination to purchase a home or modify their predatory loan on the most affordable terms. NACA continues to set the national standard in its advocacy for affordable homeownership and access to credit.

**NACA's Home Save Program** for homeowners with an unaffordable mortgage, provides the most effective program to reduce the interest rate and/or principal to achieve an affordable payment. Find out more at <https://www.naca.com/>

7000 Euclid Avenue, suite 201, Cleveland, OH 44103  
Tel: (216) 619-4110



## Reduced Interest Loans for Home Repairs

Wanting to do some home repairs this year?

Under H.E.L.P. the Housing Enhancement Loan Program, participating banks make home-improvement loans directly to property owners at **three percentage points below** market rate. There are no income guidelines.

**Homeowners** can use the loans for maintenance, remodeling, landscaping, or room additions. All homes valued at up to \$250,000 are

eligible, as are all multi-family rental properties with more than three units. There are no income restrictions.

H.E.L.P. has made over 5,300 loans possible since 1992, totaling more than \$64 million. In a survey of borrowers, over 60 percent of respondents said they would not have made the investment in their property without H.E.L.P. These improvements have attracted new residents,

boosted property values, and stabilized the tax base and local school districts. Cities have even noted a “halo effect”—neighbors of H.E.L.P. loan recipients would not have made home improvements without county assistance.

For further information call the Cuyahoga County Treasurer’s Office, at 216-443-2149 or e-mail [bnimrick@cuyahogacounty.us](mailto:bnimrick@cuyahogacounty.us)

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For more information on the H.E.L.P. program, visit the Cuyahoga County website:

<http://treasurer.cuyahogacounty.us/en-US/home-improvement-loans.aspx>

## Energy Assistance

**The Ohio Department of Development (ODOD)** offers several programs to help low-income Ohioans pay their utility bills & improve the energy efficiency of their homes.



### Programs available:

**HEAP** *Home Energy Assistance Program* provides a one-time benefit annually to your primary heating source account.

**SCP** *Summer Crisis Program* provides a one-time benefit annually to your electric bill and/or purchase of fans & air conditioners.

**WCP** *Winter Crisis Program* provides a one-time benefit annually to your heating source account.

**PIPP Plus** *Percentage of Income Payment Plan* is an extended payment arrangement that requires regulated gas & electric companies to accept payments based on a percentage of the household income.

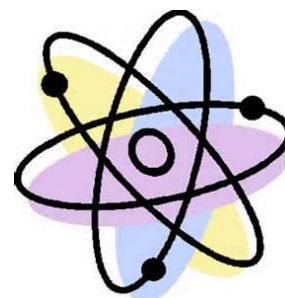
**HWAP** *Home Winterization Assistance Program* is a residential energy efficiency program that reduces the energy use of qualified households offering furnace tune ups, minor windows, doors & weather stripping

repair & insulation.

*Eligibility for these programs is based in part on income. Applications Are Available In the Community Service Department*

For more information please visit their website <http://fiscalofficer.cuyahogacounty.us/en-US/energy-assistance-program.aspx>

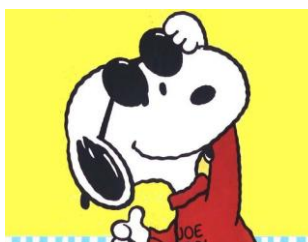
To contact the State **HEAP** office call **1-800-282-0880**. Applications may be picked up at the Office of Cuyahoga County Fiscal Officer - Transfer & Recording Depart, 2079 E. 9<sup>th</sup> Street, 4<sup>th</sup> Floor, Cleveland Ohio, 44115



## Heating and Cooling Assistance

**Council for Economic Opportunities in Greater Cleveland (CEOGC)** located at 1228 Euclid Avenue, Suite 700 Cleveland, Ohio 44115 Tel: (216) 696-9077 CEOGC supports

Cuyahoga County with services in EHEAP energy bill assistance, food, grants for rent, foreclosure & credit counseling is also available.\* Web address: <http://www.ceogc.org/>



### Rebates for Residents

Want to get in shape or stay in shape? You can at a discount. Oakwood offers a *rebate program* for those who purchase a membership at one of the following:

**Bedford Hts Rec Center**



Call the Mayor’s office for more info! 440.232.9988



## Rubbish Collection

As a reminder, rubbish must be placed on the tree lawn no earlier than **one-hour** prior to **sunset** the evening prior to, or by 7:00am on collection day.

Empty containers must be **removed** from the tree lawn no later than **mid-night** of the day of collection (Sect 981.03)

Rubbish takes place on **Mondays** except on *New Years day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day and Christmas Day.*

If you have questions or concerns please contact Waste Management at (440) 439-3555



**Council Phone:** 440.201.1020  
**Council Fax:** 440.786.8153  
**Council Clerk's E-mail:**  
 dhladyk@oakwoodvillageoh.com



## Home Repairs continued

**Community Housing Solutions (CHS)** provides very low income home-Owners & Elderly Minor Home Repair, Energy Conservation & Tool Loan Program & Home Maintenance Training to homeowners at or below 35% of the area median income. Eligible repairs are for health and safety issues, handicap accessibility & serious home issues. Contact # 216.651.0077 [www.commhousingsolutions.org](http://www.commhousingsolutions.org)



**Housing Reutilization Loan Program** offers homeowners with low to moderate income loans for home repair. Contact them for eligible repairs at 216.348.4066 or view their online brochure at this address: [http://development.cuyahogacounty.us/pdf\\_development/en-US/HousingRehabilitationLoanProgramBrochure\\_09.pdf](http://development.cuyahogacounty.us/pdf_development/en-US/HousingRehabilitationLoanProgramBrochure_09.pdf)

**The Senior Deferred Loan Program** is available to seniors 62 and over with low to moderate incomes for home repair loans up to 15 year terms, repayment deferred until title transfer for certain home repairs. Contact 216.348.4066.

**Neighborhood Housing Services of Greater Cleveland (NHS GC)** offers home repair loans assisting with job specifications, cost estimates, contractor selection and project oversight. NHS GC also offers a variety of other loan products. Contact NHS GC at 216.458.4663 ext 323. Email: [JStaraitis@nhsccleveland.org](mailto:JStaraitis@nhsccleveland.org). Visit their website at <http://www.nhsccleveland.org> \*

## Your Council Hard At Work

Some ordinances passed by Council so far this year are 2014-78 which updates and extends the Police Contract through 2017, ordinance 2015-02 allowed for a traffic study at the Forbes & Northfield Road corridors, 2015-03 is an application for a grant to reconstruct Macedonia Road, 2015-07 passed for a Village Hall renovation, 2015-11 authorized the Mayor to donate \$5,000 in support of a mentoring program managed through the Bedford Schools, 2015-15 gave the Police Dept. the ability to purchase two new police cars for

the regular rotation, then 2015-17 appropriated funds for the current year budget, 2015-18 secured road salt for the coming season which is too far away to think about but must be done this early to secure the best pricing possible, and 2015-21 authorizes the Mayor to enter into an agreement with the County for the demolition grant.\*



## Keep it in Oakwood

When you renew your motor vehicle license plates please remember to **list Oakwood Village as your resident city.**

In doing so, our community gets its fair share of the annual license tag fees. We use the funds toward street repairs.



Thank you!\*