



Dear Applicant,

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

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

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

When you meet with your HRRC counselor, they will review these documents with you, answer any questions you have, and give you

Also included with this letter are the following:

1. An overview of the current programs, grants, and loans offered as part of the FAP – you may qualify for some of these. Your counselor will review your application and documents and help you determine your eligibility. As part of that process, your counselor will explain the rules and conditions for each of the applicable programs so that you can make an informed choice. Some initial requirements before you proceed:
  - a. Each applicant must have proof of current homeowners insurance.
  - b. Residents are only eligible for our FAP programs every 3 years.
  - c. Mortgages must be current.
  - d. These FAP programs are only available for homes owned in Cleveland Heights.
2. A community resource guide. This is a list of other agencies, programs, and assistance that may be available to you. If HRRC does not offer programs and services to meet your needs, your counselor will help to connect you with other sources of assistance.
3. A model bid packet. Your counselor will help you determine your repair needs – once you know what needs to be done, you can begin seeking bids. HRRC will not select the contractor. While we do not endorse particular contractors, we do provide a range of information and resources to help you find experienced and professional contractors. Make sure you go through the bid checklist—your HRRC counselor will need copies of written bids, registrations, insurance and bonding information before we can green-light a project.

If you have been referred to us by the court, do not delay in initiating this process. We cannot report to the court of your progress if there is none. Please let us know if you have questions by calling 216-381-6100.



## **HOME REPAIR RESOURCE CENTER PROGRAMS**

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

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

**Assist Incentive Grant** - \$1000 grant to reduce the cost of five major repairs (roof replacement, heating system, footer drains, full exterior paint and masonry tear down/rebuild).

**Deferred Loan Match-** Deferred loan for half of the cost of, roof replacement, heating system, full exterior paint and masonry tear down/rebuild, footer drains, storm or sanitary sewer, or heating system; 0% interest; no monthly payment; loan secured by mortgage. Maximum of \$5,000.

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

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

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

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

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

## **CITY OF CLEVELAND HEIGHTS PROGRAMS**

**ONLY Information is available through HRRRC; To apply contact Lori Sanford, Housing Preservation Office at (216) 291-4869.**

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

**Emergency/Short Term Deferred Loan-** Loan of up to \$7500 for emergency repairs to correct health/safety violations; no payment for up to 2 years while 5% simple interest accrues; Must have owned the home for 3 years.

**Lead Safe Grant-** Grant of up to \$9,500 to remove lead hazards; household must include a child 5 years old or younger; no repayment required. **Clients are able to apply for this program at HRRRC.**

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

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

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

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



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

2021 Gross Income Limits (effective date April 1, 2021)

| Household Size* | Very Low Income | Low Income | Moderate Income |
|-----------------|-----------------|------------|-----------------|
| 1               | \$16,550        | \$27,550   | \$44,050        |
| 2               | \$18,900        | \$31,450   | \$50,350        |
| 3               | \$21,960        | \$35,400   | \$56,650        |
| 4               | \$26,500        | \$39,300   | \$62,900        |
| 5               | \$31,040        | \$42,450   | \$67,950        |
| 6               | \$35,580        | \$45,600   | \$73,000        |
| 7               | \$40,120        | \$48,750   | \$78,000        |
| 8               | \$44,660        | \$51,900   | \$83,050        |
| 9               | \$49,200        | \$55,050   | \$88,100        |
| 10              | \$53,740        | \$58,200   | \$93,100        |
| 11              | \$58,280        | \$61,350   | \$98,150        |
| 12              | \$62,820        | \$64,500   | \$103,200       |

FY 2021 Median Family Income \$ 78,600

\*For households larger than 12, go to: [www.huduser.gov](http://www.huduser.gov) or contact : Brian Iorio at (216)291- 4845 or [bioerio@clvhts.com](mailto:bioerio@clvhts.com) .



## FAP/SRP Application

### Document Checklist

#### Income Documents

- Two months of paystubs for every working household member, or
  - Most recent benefit award letter (Social Security, etc.....), or
  - Pension statement & continuation letter (Ask your Pension Administrator for this)
- Copies of 2 most recent Federal Income Tax Returns and all W-2 and 1099 forms for those years (if you are not required to file, contact your HRRC counselor for a IRS form 4506T)

#### Expense Documents

- Most recent mortgage statement(s) and payment statement(s) for all mortgages; mortgages that are not current are ineligible for financial assistance
- Two months of bank statements (all accounts)
- Most recent Utility bills (Gas & Electric); cannot be turned off

#### Insurance Documents

- A copy of your current homeowner's insurance declaration page (This is sent once a year telling you about your coverage; you can obtain a copy from your insurance agent)

#### Application Forms

- Budget worksheet.** When completing the budget worksheet make sure you include everything and are as exact as possible. The more accurate the budget is, the faster we can process the application.
- Counseling Authorization.** This document explains the terms of counseling, and provides authorization for HRRC to begin counseling services. Please review this form. Your HRRC counselor will answer any questions you have about it. You will need to sign this document to receive HRRC counseling services.
- Privacy Policy** – This document explains HRRC's privacy policy.
- Lead Form** – This form confirms that you have been made aware of the hazards of lead based paint. And have been given a lead booklet which also describes the hazard and remediation methods.
- Third party Authorization** - This form allows for open communication between the lender and your counselor when necessary, for the completion of a project where bank financing is included in the work plan.



INFORMATION SHEET \*\*Referred By: \_\_\_\_\_

Date: \_\_\_\_\_

**Household/Home Information**

Last Name: \_\_\_\_\_ First Name(s): \_\_\_\_\_ / \_\_\_\_\_

Address: \_\_\_\_\_ Single \_\_\_ Double \_\_\_ Year Built \_\_\_\_\_

Phone: (home/cell) \_\_\_\_\_ (work) \_\_\_\_\_

Email address: \_\_\_\_\_

Ages: \_\_\_/\_\_\_/\_\_\_ Date of Birth: \_\_\_/\_\_\_/\_\_\_

Race: \_\_\_White \_\_\_Black or Af.-American \_\_\_Hispanic/Latino \_\_\_Asian \_\_\_American Indian/Alaska Native \_\_\_

Other \_\_\_\_\_

Marital Status: \_\_\_\_\_ # of Dependents \_\_\_ Ages: \_\_\_\_\_

Others in Home (do they contribute?): \_\_\_\_\_

**Repair Work**

Cited? \_\_\_ yes \_\_\_ no If violations remain, status: \_\_\_ Inspections \_\_\_ Housing Court

Work to be Done

Cited?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Total Cost \$** \_\_\_\_\_

**Purchase/Financing/Value**

Years Owned: \_\_\_\_\_ Type Purchase: \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Amount Down \$ \_\_\_\_\_ Amount Financed \$ \_\_\_\_\_

Current Mortgage Holder: \_\_\_\_\_ Interest Rate \_\_\_ % (fixed \_\_\_ variable \_\_\_)

If refinanced (date/amount refinanced/reason/# times) \_\_\_\_\_

Included in Mortgage: property taxes \_\_\_ property insurance \_\_\_

Titleholders (list all): \_\_\_\_\_

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

\_\_\_\_\_



County Tax Value: \$ \_\_\_\_\_ Other Value \$ \_\_\_\_\_ specify: \_\_\_\_\_

**Do you own rental/income property?**      Yes      No

**Is this rental/income property?**      Yes      No

**Employment Information**

**Head of House Employer:** \_\_\_\_\_

Address: \_\_\_\_\_

Position: \_\_\_\_\_ # Years \_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

**Spouse/Partner Employer:** \_\_\_\_\_

Address: \_\_\_\_\_

Position: \_\_\_\_\_ # Years \_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

**Income Information**

| NAME | BIRTHDATE<br><i>(mm/dd/yyyy)</i> | PAY FREQUENCY<br><i>(Weekly, bi-weekly twice a month, monthly, etc...)</i> | MONTHLY <u>GROSS</u> INCOME<br><i>(Amount BEFORE taxes and deductions)</i> |
|------|----------------------------------|--|--|
|      |                                  |  |  |
|      |                                  |  |  |
|      |                                  |  |  |
|      |                                  |  |  |
|      |                                  |  |  |

**All income must be shown**, including but not limited to employment income, rental income, Social Security, SSI, pension, workers' compensation, child support, alimony, and unemployment insurance.

**Income Stability**

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

\_\_\_\_\_



**Credit History**

Is applicant's credit established and satisfactory: yes \_\_\_ no \_\_\_

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

If applicant has credit problems, check all that apply:

- \_\_\_ previous slow pay (paid or being paid regularly) \_\_\_ current slow pay on credit (or some w/no payments)
- \_\_\_ suits \_\_\_ judgments \_\_\_ bankruptcy (\_\_\_ Chapter 7) (\_\_\_ Chapter 13: completed? \_\_\_/\_\_\_%)

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

**Miscellaneous Information**

**Assets**

Checking Account: \_\_\_ If yes, location \_\_\_\_\_

Savings Account: \_\_\_ If yes, location \_\_\_\_\_ balance: \$ \_\_\_\_\_  
(include credit union) location \_\_\_\_\_ balance: \$ \_\_\_\_\_

**Automobile**

Make/Year of car \_\_\_\_\_ paid for \_\_\_ car loan/lease \_\_\_

Make/Year of car \_\_\_\_\_ paid for \_\_\_ car loan/lease \_\_\_

• Are State/Federal taxes current? \_\_\_ If not, status ? \_\_\_\_\_

• Co-signed Loans (if balances): For whom/purpose \_\_\_\_\_

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Current/paid well ? \_\_\_\_\_

**Taxes** CH Income Tax \$ \_\_\_\_\_ Balance, if any \$ \_\_\_\_\_

Property Taxes \$ \_\_\_\_\_ (if not paid in mortgage)

**Total Taxes** \$ \_\_\_\_\_

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

**Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_



Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Lead Certification**

Applicant's Name: \_\_\_\_\_

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

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

1. Year house built \_\_\_\_\_ Prior to 1978?  yes  no

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

| <u>Child's name</u> (if age 5 or younger) | <u>Has testing been done?</u>                            | <u>Existing elevated blood lead level?</u>               |
|---|--|--|
| _____                                     | <input type="checkbox"/> yes <input type="checkbox"/> no | <input type="checkbox"/> yes <input type="checkbox"/> no |
| _____                                     | <input type="checkbox"/> yes <input type="checkbox"/> no | <input type="checkbox"/> yes <input type="checkbox"/> no |
| _____                                     | <input type="checkbox"/> yes <input type="checkbox"/> no | <input type="checkbox"/> yes <input type="checkbox"/> no |

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

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

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

**To Home Repair Resource Center:**

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

Signed: \_\_\_\_\_ Date: \_\_\_\_\_





## Authorization for Counseling

This documents the certification that I, \_\_\_\_\_, am applying to be a client of Home Repair Resource Center (HRRC), a HUD-approved housing counseling agency, for the following service(s):

**Pre-purchase Counseling**

(Plan to purchase a Home)  
(Budget/Credit Counseling)

**Post-purchase Counseling**

(Plan to get repairs on home)  
(Plan to re-finance)

**Foreclosure Intervention/Prevention Counseling**

(Educates homeowners who are in default by assisting them to take steps to prevent foreclosure)

**Financial Assistance Programs**

(Grant/loan program for major home repairs; Cleveland Heights residents only)

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

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

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

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

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

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

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

CLIENT: \_\_\_\_\_  
DATE: \_\_\_\_\_

CLIENT: \_\_\_\_\_  
DATE: \_\_\_\_\_

Received over the telephone by HRRC Counselor \_\_\_\_\_ Date: \_\_\_\_\_



**CUSTOMER CREDIT AND TITLE INFORMATION EXCHANGE RELEASE**

Regarding the Loan Application of:

\_\_\_\_\_

To: \_\_\_\_\_ Bank

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

\_\_\_\_\_  
Applicant's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Applicant's Signature

Date: \_\_\_\_\_



## **Privacy Policy**

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

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

HRRC will not sell your personal identifiable information to anyone.

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

If you have any questions about our privacy policy, please call our office at 216-381-6100.

The Home Repair Resource Center reserves the right to change this policy whenever deemed necessary without prior notification.

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Client Signature

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Date

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Client Signature

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Date



## **Model Bid Packet**

All projects under HRRC's Financial Assistance Program and/or Senior Repair Program require at least three documented bids.

A documented bid includes the following:

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

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



## COMMUNITY RESOURCE REFERRAL GUIDE

### Office Information:

Home Repair Resource Center  
 2520 Noble Road Cleveland Heights, OH 44121  
 T: 216-381-6100 [www.hrrrc-ch.org](http://www.hrrrc-ch.org)

### HOUSING

|  |  |
|--|--|
| <p><b>Department of Housing &amp; Urban Development (HUD)</b><br/>         Cleveland Field Office<br/>         US Bank Centre Building<br/>         1350 Euclid Ave., St. 500<br/>         Cleveland, OH 44115<br/>         Phone: 216-357-7900<br/>         Web: <a href="http://www.hud.gov">www.hud.gov</a></p> | <p><b>City of Cleveland Housing Court</b><br/>         Justice Center<br/>         1200 Ontario Street 13B<br/>         Cleveland, OH 44113<br/>         Phone: 216-664-4295<br/>         Web: <a href="http://www.clevelandhousingcourt.org">www.clevelandhousingcourt.org</a></p>                  |
| <p><b>The Legal Aid Society of Cleveland (Cleveland Tenant Information Line)</b><br/>         1223 West Sixth Street<br/>         Cleveland, OH 44113<br/>         Phone: 216-861-5955<br/>         Web: <a href="http://lasclev.org/get-help/housing">lasclev.org/get-help/housing</a></p>                        | <p><b>Cuyahoga County Clerk of Courts Administrative Offices</b><br/>         Justice Center- 1<sup>st</sup> Floor<br/>         1200 Ontario Street<br/>         Cleveland, OH 44113<br/>         Phone: 216-443-7999<br/>         Web: <a href="http://cuyahogacounty.us">cuyahogacounty.us</a></p> |
| <p><b>City of Cleveland Heights City Hall</b><br/>         40 Severance Circle<br/>         Cleveland Heights, OH 44118<br/>         Phone: 216-291-4444<br/>         Web: <a href="http://www.clevelandheights.com">www.clevelandheights.com</a></p>  | <p><b>Cuyahoga County Foreclosure Mediation</b><br/>         ADR Dept.-Foreclosure Mediation Program<br/>         Justice Center, 10<sup>th</sup> Floor<br/>         1200 Ontario Street<br/>         Cleveland, OH 44113<br/>         Phone: 216-698-7138 or 216-698-7158</p>                       |
| <p><b>City of Cleveland Heights Housing Court</b><br/>         40 Severance Circle<br/>         Cleveland Heights, OH 44118<br/>         Phone: 216-291-4901 ext. 3<br/>         Web: <a href="http://www.clevelandheightscourt.com">www.clevelandheightscourt.com</a></p>   | <p><b>Akron Cleveland Association of Realtors</b><br/>         9100 South Hills Blvd., Suite 150<br/>         Broadview Heights, OH 44147<br/>         Phone: 216-901-0130<br/>         Web: <a href="http://www.akronclevelandrealtors.com">www.akronclevelandrealtors.com</a></p>                  |



**Community Housing Solutions**

12114 Larchmere Boulevard  
Cleveland, OH 44102  
East: 216-231-5815  
West: 216-651-0077  
Web: [www.yourchs.org](http://www.yourchs.org)

**Fair Housing Center for Rights & Research**

2728 Euclid Avenue #200  
Cleveland, OH 44115  
216-361-9240  
Web: [www.thehousingcenter.org](http://www.thehousingcenter.org)

**CHN Housing Partners**

2999 Payne Avenue  
Cleveland, OH 44114  
216-574-7100  
Web: [www.chnhousingpartners.org](http://www.chnhousingpartners.org)

**SOCIAL SERVICES**



|   |   |
|---|---|
| <p><b>Ohio Jobs &amp; Family Services</b><br/>         310 W. Lakeside Avenue<br/>         Cleveland, OH 44113<br/>         Phone: 216-443-7032<br/>         Web: <a href="http://jfs.ohio.gov">jfs.ohio.gov</a></p>              | <p><b>Cleveland Free Clinic</b><br/>         12201 Euclid Avenue<br/>         Cleveland, OH 44106<br/>         Phone: 216-721-4010<br/>         Web:<br/> <a href="https://thecentersohio.org/for/health/">https://thecentersohio.org/for/health/</a></p>   |
| <p><b>Social Security Administration</b><br/>         3591 Park East Drive<br/>         Beachwood, OH 44122<br/>         Phone: 800-772-1213<br/>         Web: <a href="http://www.ssa.gov">www.ssa.gov</a></p>                   | <p><b>Centers for Families and Children</b><br/>         4500 Euclid Avenue<br/>         Cleveland, OH 44103<br/>         Phone: 216-432-7200<br/>         Web: <a href="http://www.benefits.ohio.og">www.benefits.ohio.og</a></p>  |
| <p><b>The Legal Aid Society of Cleveland</b><br/>         1223 West 6<sup>th</sup> Street<br/>         Cleveland, OH 44113<br/>         Phone: 216-687-1900</p>   | <p><b>United Way of Greater Cleveland-211</b><br/>         1331 Euclid Avenue<br/>         Cleveland, OH 44113<br/>         Phone: 216-436-2100<br/>         Web: <a href="http://www.211oh.org">www.211oh.org</a></p>  |
| <p><b>Journey Center for Safety and Healing</b><br/>         2806 Payne Avenue<br/>         Cleveland, OH 44114<br/>         Phone: 216-229-2420<br/>         Web: <a href="http://www.journeyneo.org">www.journeyneo.org</a></p> | <p><b>Heights Emergency Food Center</b><br/>         3663 Mayfield Road<br/>         Cleveland Heights, OH 44121<br/>         Phone: 216-381-0707<br/> <a href="http://www.discipleschristian.org/heights-emergency-food-center">www.discipleschristian.org/heights-emergency-food-center</a><br/>         Serving: Cleveland Heights, Univ. Hts., S. Euclid, &amp; Lyndhurst</p> |