Welcome To CHN Housing Partners

Welcome! Please keep this Resident Handbook handy as it contains significant information to your tenancy, lease obligations, contract of care. If you are a Lease Purchase Resident, this handbook contains information related to the purchase process for your home. Your Property Manager, and Property Management Staff are also available to assist you if you have questions.

*Our mission is to leverage the power of a permanent address to support the success of people and communities*
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Section I

Introduction

Program Summary
CHN Housing Partners (CHN) Lease Purchase Program offers low to moderate-income families an opportunity to eventually own a quality, affordable home. The program also helps revitalize neighborhoods by improving housing stock through renovating or building new homes that at one time were in need of repair.

Lease Purchase families invest timely rental payments and commit to care for their homes according to the guidelines in this handbook for a period of 15-20 years depending on the partnership. After this 15-20 year period the Lease Purchase family has the opportunity to purchase their home for a well below market value price.

Funding to develop Lease Purchase Homes is provided by 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 ensure that low to moderate-income families are placed in these homes
- CHN must own the Lease Purchase Home for 15-20 years prior to selling to Lease Purchase Families

Lease Purchase Families have certain responsibilities while living in a Lease Purchase Home. The “Contract of Care” is included as part of the Lease Agreement and outlines resident maintenance and repair responsibilities. The “Contract of Care” was provided during the signing of your lease and in this handbook.

Frequently Asked Questions

Does CHN Housing Partners own my home?
Your home is owned by what is referred to as a Limited Partnership. This Limited Partnership is controlled by CHN.

What is a Limited Partnership?
The money to provide affordable housing by CHN is raised through “partnering” with a group of investors. These investors provide most of the funding CHN needs to buy and rehabilitate homes. In return for their investment, the investors receive a tax credit for the money they invest in these housing projects. Each year when CHN starts a new project, it becomes a new partnership and gets an identifying name and number. Each project or partnership includes all of the houses CHN purchases in the 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. The timing when the Limited Partnership (LP) may be sold is on a case by case basis and depends on when the LP was established, not how long you have resided in the home.

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.

Is the rent for my home going towards the purchase price of my home?
The rent that is collected for Lease Purchase homes is not applied to the purchase price of the home. Lease payments are used for maintenance costs, insurance payments, taxes, and water and sewer costs. However, residents receive a credit of $1,000 per year, up to $10,000 maximum towards the purchase price of their home.
Section II

Housing Policies

Access
It may be necessary for your Property Manager or maintenance to enter your home. As a CHN resident you are required to permit access. Detailed below is the process and procedure for specific types of access.

Non-Emergency Access
If CHN needs to enter your home for a non-emergency visit, you will be notified at least 24 hours in advance. This will include the posting of the required notice to inform you that CHN will be entering your home. If no one is present at your home after proper notification has been provided, 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 Inspections
There may be a need to enter your home to complete an inspection with a 3rd party inspector. These inspections may include inspections 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 home. A CHN Property Management representative will accompany the inspector.

Cable Television/Satellite Service
You must contact your Property Manager for written permission before the installation of cable or satellite service in your home. Any resulting damage from the installation of such service will be the financial responsibility of the resident and will result in a charge back. CHN will not give approval for equipment being attached directly to the home, i.e. roof and siding.

Drug-Related Criminal Activity
Residents nor their guests are permitted to engage in any drug-related criminal activity in or around the leased premises. This includes the manufacturing, purchasing, selling, or distribution of illegal drugs or drug paraphernalia. Drug activity in or around your home is a violation of your Lease Agreement and may result in an eviction or the termination of your lease agreement.

Eviction (Notice to Vacate)
A notice to vacate will be given for the following reasons:
- Nonpayment of rent
- Failure to comply with the terms and conditions of your Lease Agreement or this Handbook
- Failure to cooperate with Property Management when asked to provide documents required for Local, State or Federal funding.

Household Changes/Unauthorized Occupants
A change in household makeup (or income) must be reported to Property Management within thirty (30) 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

With the exception of births, any additions to your household must be approved by Property Management prior to the person moving in. Friends and relatives are free to visit and occasionally stay for a short period of time. However, please be aware that you are responsible for the actions of your guests. Allowing an unauthorized person to reside in your home is a violation of your Lease Agreement and could result in an eviction notice and action.
Lease Agreement
Your Lease and this Handbook 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. If you do not understand any part of your Lease or this Handbook, your Property manager can assist in explaining it to you.

Lease Renewal/Income Certification
Annually, your household members 18 years and 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 notifying you it is time for your recertification. Recertification, allows CHN to obtain the information we are required to report. Please make every effort to schedule and keep your appointment. Failure to complete this process is considered a lease violation.

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 original key to your Property Manager. If you request an emergency lock change/lock smith services you will be responsible for the payment of the charges incurred. You are required to provide your Property Manager with a copy of your keys for any changed locks.

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 out before your lease expires your security deposit will be forfeited. A forwarding address should be included in this notice.

Noise
To respect the rights of others to peace and quiet, it is important to keep noise levels down. The City of Cleveland noise ordinance (605.10 Unnecessary Noise) includes noise such as: loud music, machinery, cars, animals, bells, whistles, etc.

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
CHN residents in single family homes are permitted to keep pets in their home. However, certain guidelines must be followed. You must notify your Property Manager of your intent to get a pet PRIOR to the pet residing in the home. CHN residents must also sign and receive a copy of the CHN pet agreement. You must meet the following conditions:
- Provide CHN with written notice of the pet
- Pay CHN a non refundable $50.00 (per pet) pet fee
- Maintain pet(s) in a responsible manner and comply with all state and local public health, animal control and animal cruelty laws and regulations, including regular vaccines against rabies.

Exotic animals and animals meant for livestock are not permitted as pets.

Relocation Policy
Relocations will only be considered for persons who experience a medical necessity for a relocation. A medical professional must complete the required documentation that can be provided by your Property Manager. A household will only be relocated to a home that is in compliance with the medical necessity (an ADA home). If a compliant home is not available you will be added to a waiting list. Changes in your household size do not constitute grounds for a relocation.

Rent Payment Policy
- Rent is due on or before the first of every month
- Rent payments are to be made payable to CHN Housing Partners
- Rent payments can be made by money orders, auto-deduct from your account, or through an on-line payment system. Personal checks are permitted for persons who have been a CHN resident for 12 consecutive months and have demonstrated a good payment history through timely rental payments. If you would like to see if you qualify to pay with a check please inquire at the rent payment office.
• Third party checks are not accepted
• Include your rent coupon when submitting your payment. The rent payment coupon assures accurate processing of your rental payment.
• Rent payments may be mailed or paid directly at CHN. Payments are accepted Monday through Friday 8:30 am until 5:00 pm. If you are mailing in your rent payment please send payments to:
  Attn: Property Management Accountant
  CHN Housing Partners
  2999 Payne Ave. #306
  Cleveland, OH 44114
• Partial payments are not accepted
• If your rent is received after the applicable date of the 5th or 10th (your lease will state your late payment date), a late fee will be charged in the amount of $25.00 or the largest amount permitted by applicable law, whichever is less.
• If the 10th (or 5th where applicable) of the month occurs during a holiday or the weekend, payments will be accepted the next business day without a late fee.
• If you have questions regarding your balance or a charge to your account please contact your Property Manager.

Your payment history with CHN may be reported to 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.

Security Deposit
At move-in all CHN residents are required to provide a security deposit that is equal to one month’s rent. The security deposit may not be used as payment for the last month’s rent in the event you choose to move.

In the event that you do provide a 30-day notice to terminate your lease, the following procedure must be followed:
• A 30-day signed written notice must be provided to your Property Manager
• All keys to the home must be returned to your Property Manager
• Your new forwarding address must be provided to the Property Manager, this should be included in your 30-day written notice
• Any unpaid charges for delinquent rent/repairs must be settled with CHN

Within 30 days of your move-out a Statement of Account Letter explaining any deductions along with a check for the refunded amount (when applicable) will be mailed to your forwarding address.

Telephone Number
Keep your phone number up to date with your Property Manager. In the event of an emergency we may need to contact you. An alternative number to contact in case of emergency should also be provided to your Property Manager. If you change your phone number be sure to provide it to your Property Manager.

Waste Collection and Storage
All residents must adhere to city waste collection guidelines. All trash/garbage must be placed in the proper containers and stored in a manner that does not attract rodents or other animals. The best place to store a garbage can is in the backyard area of your home. Trash and garbage must not be left on porches, or outside of your front or side door. Trash may not be set out prior to noon the day before scheduled waste collection for your neighborhood. Any fines that result from violation of this City ordinance will be charged back to the resident.

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:
Keeping your home in accordance with the standards included in the Housekeeping Chart provided on the following page will help to keep your home in good working order. Failure to keep and maintain your home to the Housekeeping Standards can result in intervention from your Property Manager. Depending upon the severity of the violation of the Housekeeping Standards you may be issued an 30 day notice to terminate and an eviction notice. Serious violators of the Housekeeping Standards may also be subject to attend a housekeeping class to educate and inform the resident about the Housekeeping Standards outlined in this section.
# Housekeeping Standards: Resident’s Responsibilities

<table>
<thead>
<tr>
<th>Interior - General</th>
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<tbody>
<tr>
<td>Walls</td>
<td>Must be clean and free of dirt, grease, holes, fingerprints, crayon or other marks, and cobwebs.</td>
</tr>
<tr>
<td>Tile Floors</td>
<td>Must be swept and mopped regularly and free of hazards.</td>
</tr>
<tr>
<td>Carpets</td>
<td>Must be vacuumed regularly and free of burn marks and spots.</td>
</tr>
<tr>
<td>Ceilings</td>
<td>Must be clean and free of dust, dirt, grease, and cobwebs.</td>
</tr>
<tr>
<td>Woodworks</td>
<td>Must be clean and free of dust, dirt, grease, and cobwebs.</td>
</tr>
<tr>
<td>Doors</td>
<td>Must be clean and free of dust, dirt, grease, and cobwebs.</td>
</tr>
<tr>
<td>Storm Door</td>
<td>Must be in good repair.</td>
</tr>
<tr>
<td>Windows</td>
<td>1. Glass must be clean and have curtains, shades, or blinds.</td>
</tr>
<tr>
<td></td>
<td>2. Casings must be clean and free of dust, dirt and cobwebs.</td>
</tr>
<tr>
<td></td>
<td>3. Window Sills &amp; Troughs - must be clean, free of dust and debris.</td>
</tr>
<tr>
<td>Heating Units</td>
<td>Must be dusted, uncluttered and not blocked by furniture or other belongings.</td>
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<thead>
<tr>
<th>Kitchen</th>
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<tbody>
<tr>
<td>Stove</td>
<td>Must be clean and free of food, dirt and grease</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>Must be clean, doors should close properly</td>
</tr>
<tr>
<td>Cabinets</td>
<td>Must be clean, orderly, free of grease and spilled food, storage under the sink should be limited to small items to permit access for repairs.</td>
</tr>
<tr>
<td>Exhaust Fan</td>
<td>Must be clean and free of grease and dirt.</td>
</tr>
<tr>
<td>Sink</td>
<td>Must be clean, free of grease, garbage, food and dirty dishes. Clean dishes must be put away in a timely manner.</td>
</tr>
<tr>
<td>Trash/garbage</td>
<td>Must be stored in a covered container and must be removed from the unit at least weekly.</td>
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<tr>
<th>Bathroom</th>
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<tbody>
<tr>
<td>Toilet &amp; Tank</td>
<td>Must be clean, odor-free and flush properly.</td>
</tr>
<tr>
<td>Tub/Shower</td>
<td>Must be clean and free of mildew, mold, and soap scum. Shower curtains must be in place and of adequate length.</td>
</tr>
<tr>
<td>Exhaust Fan</td>
<td>Must be Clean, sanitary and free of dust.</td>
</tr>
</tbody>
</table>

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<tr>
<th>Other Areas</th>
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</thead>
<tbody>
<tr>
<td>Bedrooms</td>
<td>Must be orderly, clean and free of hazards.</td>
</tr>
<tr>
<td>Hallway</td>
<td>Must be clean, free of hazards, and no rubbish or other items may be stored or placed there by residents.</td>
</tr>
<tr>
<td>Stairwell</td>
<td>Must be clean and free of hazards, access shall not be impeded by residents’ belongings or rubbish.</td>
</tr>
<tr>
<td>Laundry Area</td>
<td>Must be clean, and free of hazards.</td>
</tr>
<tr>
<td>Utility Room</td>
<td>Must be free of debris, motor vehicle parts, and flammable materials.</td>
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<thead>
<tr>
<th>Storage Areas</th>
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<tbody>
<tr>
<td>Closet</td>
<td>Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in the home.</td>
</tr>
<tr>
<td>Basement</td>
<td>Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in the home.</td>
</tr>
<tr>
<td>Attic</td>
<td>Must be orderly, clean and free of hazards. Flammable materials MAY NOT be stored in the home.</td>
</tr>
<tr>
<td>Other Storage</td>
<td>Must be orderly, clean and free of hazards.</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Outside - General</th>
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<tbody>
<tr>
<td>Yard</td>
<td>Must be free of debris, trash and abandoned cars. Grass must be mowed by resident</td>
</tr>
<tr>
<td>Porch</td>
<td>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.</td>
</tr>
<tr>
<td>Steps</td>
<td>Must be clean, and free of hazards, and snow/ice must be cleared by resident.</td>
</tr>
<tr>
<td>Sidewalk</td>
<td>Must be clean, free of hazards, and no rubbish items may be stored or placed there by resident.</td>
</tr>
<tr>
<td>Storm Door</td>
<td>Must be clean and in good repair.</td>
</tr>
<tr>
<td>Driveway/Parking Lot</td>
<td>Must be free of abandoned cars and no car repairs may be done on premises.</td>
</tr>
<tr>
<td>Garage</td>
<td>Must be clean, free of hazards, and no rubbish items.</td>
</tr>
</tbody>
</table>
Maintenance Policies

*Maintenance - Customer Service*
Customer Service Representatives are 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 hours 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 a resident request or identification during inspections. The following priority system is used for routing and scheduling corrective maintenance:

**Priority 1: Emergency**
An emergency is 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 with feces
- Fire/call 911
- 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
- Board up window/door from break-in. Police must be called and come out to property,

**Priority 2: Urgent**
An urgent repair includes an inconvenience, discomfort or hardship, to your household 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 toilet

**Priority 3: Routine**
Routine repairs are 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.
- Lock Changes
- Minor electrical repairs (i.e. securing light fixtures and replacing nonworking switches)

**Deferred**
Deferred maintenance items are items that are lower in priority. These 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 retiling floors
- Roof repairs (that are not active leaks)
- Concrete and asphalt repairs
- Landscaping and tree cutting
- Garage repairs or demolition
- Tuckpointing of foundations and chimneys
- Exterior painting of houses

Preventative maintenance 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 repairs or major sewer work that require us to bid out the work before we can complete it. When you call in a maintenance request, remember to do the following:

- Make yourself available to the maintenance staff. We have had many situations where our staff have difficulty getting in touch with residents.
- Our maintenance staff 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 maintenance hotline 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.

Maintenance, Work at Your Home

Always take down the name of any maintenance tech, 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 several reasons:

1. Someone over 18 must be present at time of repair.
2. 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.
3. Having the name of the person completing work at your home is extremely helpful should a problem arise concerning the work that is being completed. This will help the Customer Service and the Zone Manager research who was sent to your home and then contact the correct person to come back and resolve all issues.

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

- Please sign work order when the work is complete.
- If for any reason you are unsatisfied call customer service immediately to have a supervisor come out.
- 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 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, bed bugs, roaches, damaged carpeting, cleaning up excess debris, and disinfecting units).
- A resident misses an appointment with a contractor without calling customer service to cancel the appointment and the contractor bills CHN for a service call. Currently this charge is $25 (subject to change).
- 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 its higher than 6”-8”, putting out trash too early, not changing batteries in a smoke detector, or failing to repair other damage to the property.
- Work done by the Maintenance Department that is 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 re-hanging doors or handrails.

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 in the form of an invoice. Payment must be remitted within the allotted time period indicated on the letter. Failure to pay the charge could result in an eviction action being initiated.
Section III

Contract of Care

Resident Maintenance Responsibilities

Exterior Maintenance
1. Cut grass, trim bushes and shrubs, weed and fertilize and plant flowers as needed.
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. Replace mailbox as needed.
6. Replace broken or missing address numbers on house.
7. Maintain and repair all fences.
8. 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 missing or broken 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 and this Handbook.
Section IV

Preventative Maintenance

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 the 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 on bare floor areas.

Properly caring for your carpet will allow it to last loner. Not properly caring for your carpet may affect your security deposit if you move out. Please refer to the Carpet Policy insert of this handbook for carpet replacement.

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 that 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 and 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 accidently 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 cleaner in the disposal. This may cause damage.

The following items can cause damage to your garbage disposal. Avoid putting them into 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 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 red 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:
- Get everyone in the home outside and open the doors to ventilate the house.
- Do not light any matches or lighters or flip any electrical switches - it could ignite an explosion.
- Turn off your gas supply valve, located next to the gas meter on the inlet pipe. Use an adjustable wrench to rotate the valve one-quarter turn so that the stem is perpendicular to the inlet.
- Call the gas company or the fire department, use a neighbor’s phone or a cell phone while outside of the home.

**Mold and Mildew**
Please be advised it is the responsibility of the resident to manage moisture and cleanliness where it is under the resident’s control. These areas include, but are not limited to:
- Tile and caulking around your bathtub and bathroom vanity
- Walls and countertops around your kitchen sink

If you are having difficulty controlling mold and or mildew in these areas please contact maintenance.

To control mold/mildew remove visible moisture that may accumulate in or on walls, windows, floors, bathroom fixtures, and kitchen fixtures. Spills should be mopped up and dried thoroughly as soon as possible. Make proper use of the exhaust fans in your bathroom and kitchen. Remember to properly report all water leaks. Use caution if you apply a bleach containing solution to mildew or mold accumulation as this could cause damage to surfaces the solution is applied to.

**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 chances 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 or lighter. 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 will not 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.

**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 container and allow it to harden and cool so that you can throw it away in the trash rather than the drain. Do not discard grease by pouring it out in the yard.
Run cold water after using a garbage disposal to allow food bits to travel into the main line.

Keep a plunger hand in case of a clog in the sink or toilet. A plunger for the sink is designed differently than for the 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 halfway 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 tend 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 of 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 Off position, then to On. If the circuit is protected by a FRCI, 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 the power company, please call CHN maintenance.

**Sewer Backup**

1. 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 indicates 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 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-laded 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 amount of the caulk. An edging tool for caulk should be used to wipe away excess caulk to ensure a clean finish.

**Smoke Detectors**

Smoke detectors are installed in every CHN home for your protection. Some smoke detectors are operated by batteries. A smoke detector with a dead battery cannot help save your life or the lives of household members. If your smoke detectors are battery operated, it is your responsibility to replace the batteries periodically to ensure the detector is working properly. A good rule of thumb is to change batteries when the time changes in the spring and the fall. Push the test button on the smoke detector when the batteries are installed to be sure they were installed properly. Never remove or disconnect the smoke detector to prevent the chirping caused by batteries that need to be replaced. If your smoke detectors are found to be inoperable or disconnected during an inspection the batteries and detectors will be replaced and charged back to you.

**Toilets**

Occasionally toilets can overflow, usually as a result of an object that has been dropped inside. Do not leave any items stored on the top of the toilet tank as they could accidentally fall in and cause blockage.
Do not flush:
- Tampons
- Paper Towels
- Sanitary Napkins
- Toilet Deodorizers
- Diapers
- 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 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. 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. You should also arrange for someone to collect your mail or to have it held at the post office.

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 or the excessive you may be charged back to you. If you are found to be over your household’s allotted water usage amount you will receive a notice from CHN indicating that your household is over the limit. This limit is determined by the amount of persons in your home. Therefore, it is important to report all persons residing in your home to be added to your lease agreement. Some tips on conserving water:
- Fix leaky faucets. A leaky faucet can waste up to 2.5 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 or 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 o 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.

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 into your home.
Section V

Home & Safety Tips

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, 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
- Electrical
- Suspicious
- Cooking
- Child Playing
- Heating

To help prevent fires:

- Never use your stove or oven to heat your home or supplement your heating system.
- Replace the batteries in your smoke detectors during daylight saving time.
- Do not accumulate clothes, newspapers or other materials in your basement or on the basement floor.
- Clean the grease from your cooking surfaces properly.
- Smokers should be cautious of falling asleep while smoking and ashes from cigarettes.
- Do not leave space heaters unattended. Flammable materials should also not be left close to space heaters.
- Candles should not be left unattended or left around children if left unattended they could be knocked over and cause a fire.

Keys and Access To Your Home
Your Property Manager must have an up to date copy of your keys. This is important if your Property Manager or maintenance needs to gain access to your home in the case of emergencies. If you lose your keys it will also help you avoid the cost of replacing your locks as you will be able to request the key from your Property Manager to make copies.

Maintaining Your Yard
Yard maintenance is just as important as maintaining the inside of your home. A well maintained yard improves the look of the neighborhood. A well maintained yard is:

- Cut at least once a week unless it is particularly dry and the grass is not growing.
- Free of debris and trash
- Free of weeds and over grown bushes, including around the foundation of your home.
- Free of snow and ice on walkways and stairs.

Yard maintenance does not have to be expensive or difficult. You may add shrubs or flowers to your home to improve its appearance. Local or national hardware stores often will offer free lawn and garden classes or maintenance classes.

Renter's Insurance
The insurance that CHN Housing Partners maintains on the home does not cover your personal belongings in the case of an accident. This includes natural disasters, rain, snow, ice, fires, or falling objects. Renters insurance is a wise investment to protect your personal belongings. Renters insurance is relatively inexpensive and can often be bundled with your current car insurance.
Achieving Homeownership

One of the prevailing reasons persons chose to become a CHN Housing Partners resident is because of the homeownership component that comes along with being a CHN resident. You can achieve the goal of purchasing your home by monitoring your credit, finances, and savings.

When most people hear the word credit, credit report, or credit score it often creates anxiety. This is usually because people are scared of the unknown and believe that it will take a lot of time and money to fix their credit. However, knowing what is on your credit report and creating a plan is not as difficult as it may seem at first. It will take time, it may take paying some debt but it can be accomplished.

It is better to start reviewing your credit sooner than later after moving into your home. If you start working on improving your credit after initially moving into your home you will have more options and time in how you will improve your credit.

Pull your credit. There are several options for monitoring your credit. Federal law allows you to pull your credit report from all three credit bureaus every 12 months. You may visit www.annualcreditreport.com to obtain your credit report. Please be advised that your credit score will not be present on your report. There are websites that provide your credit score and monitoring for free, these websites include quizzle.com and creditkarma.com. Some of these website may try to offer products and services for a fee. Please consider all products and services with caution before you choose to purchase a product or service.

CHN Housing Partners offers free credit counseling through one on one counseling or through classes. Taking advantage of the services available in the Community Resource Center at CHN Housing Partners can help increase your chances of being able to purchase your home when the purchase date arrives.
**Section VII**

**Additional Policy and Procedures**

Some of the procedures and policies may already appear in other sections of this Resident Handbook; however, they are explained in further detail in this section.

**How Do I Pay My Rent?**

Your monthly rental payment can be made in several ways. Remember rent is due on the 1st of every month and a late fee is assessed to your account if you have not paid by the 5th or the 10th of the month; please review your lease for your late fee assessment date. If the 5th or 10th of the month falls on the weekend or a holiday you may pay without a fee on the next business day.

To make your payment you may do so by mail, online, phone via Rent Payment, or in person at CHN Housing Partners (CHN). If your Property Manager accepts rental payments at their office you may pay there, please confirm your Property Manager accepts payments at their office prior to your rent due date. To expedite the payment of your rent please submit your rental payment coupon with your rent payment. You will receive a rent payment coupon book in the mail. Included on the rent payment coupon is your name, address, your rent amount, and trash collection fee where applicable.

If you are paying online or mailing in your payment and the amount that is due for your account is not correct your payment will be reversed or returned. Late fees may be assessed to returned mail in or online payments when applicable. If you pay by check or online and you do not have enough money to cover the total amount you remitted to CHN Housing Partners you will receive an NSF and a NSF charge. This may prevent you from paying by check or online for future payments. To sign up to pay online you must complete a form. This form can be requested from your Property Manager or picked up outside of the CHN’s rent payment window.

**What if I want to move?**

**Move-Out Policy**

*In the event your family's circumstances require you to move we would like our residents to be familiar with CHN Housing Partners’s Move Out Policy.*

The first step to complete a proper move out is to provide your Property Manager with a written **30-Day Notice to Vacate**. The 30-day Notice to Vacate should include your name, your current address, the date you are providing the notice, the date you are expecting to move and a forwarding address. This notice should be given to your Property Manager 30 days before the date you are expecting to move out. Please note that you are responsible for all rent and charges that are incurred during this 30 day period. Providing a notice does not terminate your lease agreement or alleviate any lease obligated expenses.

The next step in the move out process is to schedule and complete a **walk thru** with your Property Manager. The walk thru is conducted the same date as your move out.

At the end of the walk thru you will be required to **return all keys** to the home, this includes automatic garage door openers. CHN will not agree to store your items past this inspection. All personal property must be removed from the home by the walk thru. If there are items that have been left in the home they are presumed to be abandoned by maintenance and disposed of.
CHN will review your account balance and note if there are any move out charges to be applied to your account. Common move out charges include any tenant damages in the home and unpaid rent. CHN has 30 days to send you a letter indicating any charges levied to your account and if you will receive a refund of your security deposit or if it will be withheld. This letter will be mailed to the forwarding address that you provided to your Property Manager in the 30-day notice to vacate.

If you have any questions you should talk to your Property Manager prior to moving. Your security deposit will be withheld if you do not provide a proper 30-day notice to vacate or if you move prior to the end of your lease.

What if I Want A Fence or Carpet?

Fence Policy

You may request a fence quote under the CHN Housing Partners Fence Policy. Please note that you must acknowledge to several conditions under the Fence Policy. CHN will pay the lesser of 1/3 of the total cost of the fence or $1,200. You, the resident, are responsible for paying any remaining balance of the total cost of the fence.

An initial $50 non-refundable quote fee will be charged to you. If you elect to receive the fence the $50 fee will be applied to your total portion of the fence cost. If you elect not to go forward with the fence installation the quote fee will be forfeited. The fence installation will not begin until the resident has provided 1/3 of the total cost of the fence as a down payment. The remaining balance of the fence can be paid to CHN through a payment agreement between the resident and CHN. This amount will be added to your monthly rent amount and will be due with your monthly rent. Residents can only have a maximum of two concurrent payment agreements. All fence requests are subject to approval. Please see your Property Manager if you need further information or to request a fence.

Carpet Replacement Policy

CHN Housing Partners has developed a carpet replacement policy for residents who would like to replace the carpet in their home. CHN Housing Partners will participate in carpet replacement by paying up to the lesser of 1/3 of the total cost of a discretionary carpet replacement or $1000.00 toward replacement of the carpet regardless of the age of the carpet. The remaining cost shall be the tenant’s responsibility. The installation will not begin until the resident has provided 1/3 of the total cost of the carpet as a down payment. The remaining balance will be paid to CHN Housing Partners through a payment agreement. The payments for the remaining balance of the carpet will be due with your rent payment and will adhere to the same rent payment requirements and rent due dates per your lease agreement.

Carpet request process:

- The resident will make the request known to their Property Manager and will complete the Carpet Request form.
- The Property Manager will forward the Carpet Request form to the Director of Property Management.
- Maintenance will be responsible for getting the quote.
- Once the cost is determined by Maintenance, they will forward the information back to the Director of Property Management.
- Your Property Manager will notify you of the amount to be paid prior to beginning the work and the number of months allowed for the payment agreement.
- Once The Director of Property Management receives the payment agreement and required down payment, Maintenance will be instructed to begin the work.

Your choices will be limited to several predetermined colors of carpet. In order to minimize cost, alternative carpet types and colors cannot be accommodated. If you have further questions regarding the CHN Housing Partners’s Carpet Policy, please contact your Property Manager.
**What Are the Limits on Water Usage?**

**Water Usage Policy**

Some CHN Housing Partners Lease Purchase residents are not required to pay the full amount for their water usage in their home per their lease agreement. Please be advised some residents may be responsible for their water bill, please refer to your lease. Your requirement to pay your water bill will depend on your partnership. Any resident who is not required to pay their water bill but exceed their water usage limit will be responsible for the excess usage.

The water usage limits for households are set based on the number of residents listed on the lease and the number of bedrooms in the home, so it’s important for you to make sure that you inform your Property Manager of any changes with regard to your household size.

Residents that use more than their annual limit may be charged back according to how much they went over the limit. Letters are sent throughout the year to let residents know how much water they have used for the billing cycle, *this is not a bill*. If you have questions you may contact an employee in the Property Services by calling 216.574.7100 and ask to speak to someone about your water usage.

Water leaks can often be the cause of excessive water usage in a home. Water leaks should be reported immediately to help stop the leak. The moment a resident reports a water leak or running toilet to maintenance by calling **216-574-7110**, CHN assumes all responsibility for the water loss from the leak, so it’s crucial for residents to call leaks in immediately.

Summer can create excess water usage because of the use of sprinklers and water hoses. It is best to be mindful and pay attention to weather reports to maximize the moisture in your lawn with the least amount of cost to you and CHN. Please be advised that swimming pools are not permitted. If you are found to have a pool of any size you will be asked to remove it from the property.

Please help CHN Housing Partners maintain acceptable water usage as CHN’s water usage policy prepares residents for the challenges of home ownership by raising awareness of water consumption and sharing responsibility for excessive water usage.

**Why Does CHN Inspect My Home?**

**Inspections**

All residents are required to have one Annual Inspection per year. This Annual Inspection is conducted by your Property Manager based on your initial move-in date. You will receive a letter in the mail from your Property Manager alerting you of the time and date that has been selected for your inspection. If you can not accommodate your Property Manager and would like to be present for the inspection please inform your Property Manager. Please be advised; however, that you are not required to be at the inspection and your Property Manager may enter your home with a key after you have been given proper notice.

Inspections are also scheduled randomly by our investors, the State, and the City. If you receive a letter in the mail please coordinate with your Property Manager to provide the needed access to your home. If you have a known health/safety issue please do not wait for the inspection; call it into maintenance at 216.574.7110. The inspections can be for the interior or exterior of your home. Exterior inspections will focus on high grass or weeds and other exterior maintenance issues. Interior inspections will focus on items such as stoves, outlets, smoke detectors (please make sure they are working and not chirping), and other maintenance items. The households that will be chosen for these inspections are selected randomly by the entity conducting the inspection. Per your lease agreement you must comply with the inspection as it is a program requirement.

If you receive an inspection notice from CHN, or your Property Manager, please remember it is your responsibility to provide access to your home. Failure to provide access in some cases can result in a lock change which will be charged back to you, the resident.

Your cooperation is greatly appreciated. Your Property Manager will be able to answer any additional questions you may have.
**What is the Resident Advisory Council (RAC)?**

The Resident Advisory Council is a liaison between CHN Housing Partners and its residents. The mission of the RAC is to represent the interest of CHN Lease Purchase residents. The RAC also helps residents to stay informed about pertinent information and to realize the goal of better living on behalf of LP residents. The Resident Advisory Council is a separate entity than CHN and is not influenced or controlled by CHN Housing Partners. The council is resident led and focused.

The only requirement to be apart of the RAC is to be a CHN Housing Partners resident. If you would like to join the RAC you may come to one of the meetings. The meetings are held every other month, on the third Wednesday of the month conveniently at 2999 Payne Ave. Cleveland, Ohio 44114 on the third floor. RAC meetings start at 6 pm. For a schedule of RAC meetings you may visit [www.chnnet.com](http://www.chnnet.com) and select resident resources where you can find a link to information about the RAC.

All residents are encouraged and invited to participate in the RAC.
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, disability, sexual orientation or national origin.