

DIVISION OF COMMUNITY DEVELOPMENT

INSIDE THIS ISSUE:

<i>First-Time Homebuyers</i>	1
<i>Low-Interest Loans</i>	1
<i>Make Your Old Wood Windows More Efficient</i>	2
<i>Eligibility Requirements</i>	2

Division of

Community

Development:

Located in City Hall

- 12650 Detroit Ave.
- Check out our website www.onelakewood.com
- Or call us at (216) 529-HOME (4663)

Michael Summers,
Mayor

David Anderson- Ward 1

Thomas Bullock- Ward 2

Shawn Juris- Ward 3

Mary Louise Madigan-
Ward 4

Brian Powers- At Large

Monique Smith- At Large

Ryan Nowlin- At Large

HOMEBUYERS WANTED!

Lakewood is full of beautiful old homes and if you've ever dreamed of owning your own gorgeous home in our great city, the Division of Community Development may be able to help! We have a first time homebuyer program and a Low Interest Loan Program to help you out! We've also been hard at work repairing and restoring those homes that needed a little love using Community Development Block Grant funds. Since the homes are re-

habbed using federal money, there some basic income requirements (listed to the right). We recently sold 1269 Westlake after an extensive rehab and only 2 months on the market. We're currently working on 2060 Marlowe. It's an exciting time to live in Lakewood and we want to help as many people call Lakewood home as possible! Call us with questions! (216) 529- HOME (4663)



1269 Westlake- Just Sold!

<u>Household Size</u>	<u>Max. Home Income</u>
1	\$35,200
2	\$40,200
3	\$45,250
4	\$50,250
5	\$54,300
6	\$58,300

LOW INTEREST HOME LOANS

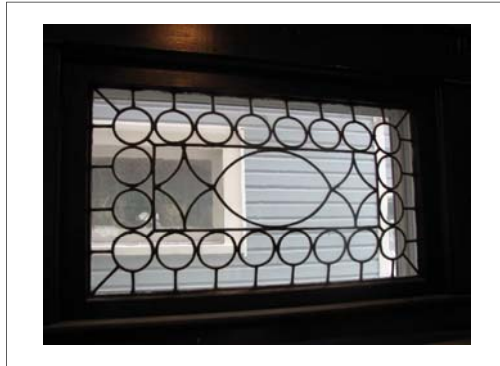
The weather is getting warmer and you know what that means- outdoor home repair time! Income eligible owner occupants, interested in completing property repairs and improvements are encouraged to apply for the City of Lakewood's **3% Home Improvement Loan Program**. Participants work directly with the Community Development staff. Also if you are

age 62 or older, you may qualify for a **Deferred Payment Loan**. Please give us a call at the **Division of Community Development at (216) 529- HOME (4663)** for more details. Income restrictions and qualifications are on the back of this newsletter.

Lakewood...
A Great
Place To
Call Home

HOW TO MAKE YOUR OLD WINDOWS MORE EFFICIENT

Old windows are beautiful and add a lot of character to our homes and neighborhoods. But they can also be drafty and let out heat in the winter and your AC in the summer! But don't worry, there are some easy, low-cost ways to fix this problem.



Typical Lakewood Lead- Glass Windows

The National Trust for Historic Preservation gives us these tips:

1. Caulk around the window opening on the exterior of the windows. This will block air from getting in.
2. Caulk around the window trim on the inside.
3. Add weather stripping to the window sash. There are many different types to fit your windows and your wallet!
4. Use a storm window or thermal panel. Newer storm windows can make all the difference! Thermal panels are magnetic and attach on the inside of your windows, either in the window jamb or over the existing window cavity. These create a thermal barrier and are much cheaper than replacement windows!
5. Thermal curtains can also help keep out drafts.

Hopefully this will help you keep the uniqueness of your home and keep your utility bills low! If you have more questions call the Cleveland Restoration Society at (216) 426- 3116.

FIRST TIME HOME BUYER PROGRAM QUALIFICATIONS

<ul style="list-style-type: none"> • For single- and- two family properties • Federal Income Requirements- See Chart • Must be Owner-Occupied • Cannot have owned a home in the last 3 years • Must meet credit standards • Personal- fund Minimum of 1.5% 	<u>Household Size</u>	<u>Max. Income</u>
	1	\$35,200
	2	\$40,200
	3	\$45,250
	4	\$50,250

For more information please call the Division of Community Development at (216) 529- HOME (4663). Income requirements are the same for both Low Interest Loan & HOME Program.

LOW INTEREST HOME IMPROVEMENT LOAN QUALIFICATIONS

- Owner- Occupied
- Income Requirements*
- One- and- Two Family Homes
- Secured by Lien on Property
- Exterior Improvement/ Code Requirements
- 3% interest Rate
- Mandatory Inspection

* See Chart Above



INSIDE STORY HEADLINE

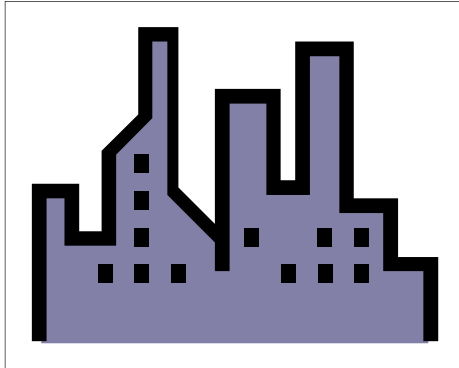
This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find "filler" articles by accessing the World Wide Web. You



Caption describing picture or graphic.

can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you're finished writing your newsletter, convert it to a Web site and post it.

INSIDE STORY HEADLINE

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note business or economic trends, or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or im-

provements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

"To catch the reader's attention, place an interesting sentence or quote from the story here."

INSIDE STORY HEADLINE

This story can fit 75-125 words.

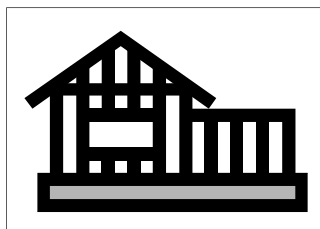
Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey. Avoid selecting images that appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure to place the caption of

the image near the image.



Caption describing picture or graphic.

The City of Lakewood, OH

Primary Business Address
Your Address Line 2
Your Address Line 3
Your Address Line 4

Phone: 555-555-5555
Fax: 555-555-5555
Email: xyz@microsoft.com



Your business tag line here.



This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served.

It would also be useful to include a contact name for readers who want more information about the organization.

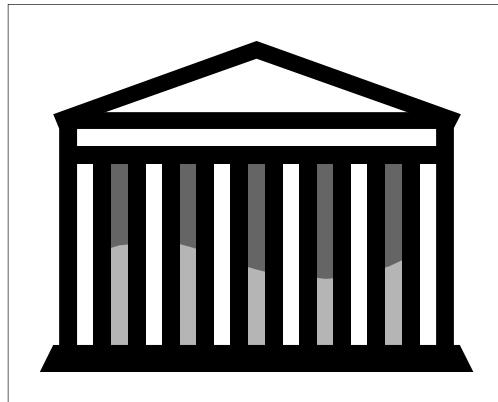
BACK PAGE STORY HEADLINE

This story can fit 175-225 words. If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization is a good way to give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees.

If you have any prices of standard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.



Caption describing picture or graphic.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting for vendors every third Tuesday of the month, or a biannual charity auction.

If space is available, this is a good place to insert a clip art image or some other graphic.