

## 50 Years of Fair Housing

*By: Hollie Rondini*

2018 marks the 50th anniversary of the passing of the Fair Housing Act, which provided protections to individuals of protected classes to find and secure housing regardless of their race, color, national origin, familial status, disability, sex, and, in Ohio, military status. Discrimination has always seemed as though a thing of the past. But today, discrimination still occurs in 1 out of every 3 individuals. Everyone is considered a protected class and has rights that we should all honor.

To give you a little history, in 1866 the Civil Rights Act of 1866 granted full citizenship rights to all males born in the U.S. regardless of race. Even though this

granted rights to all males, it was almost a century later that Congress enacted the Civil Rights Act of 1964. Title VI of the Act prohibited discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance. Four years later on April 4, 1968 an honorable man named Martin Luther King Jr. was assassinated. While the whole nation wept the loss of an amazing man, 7 days later on April 11, 1968 President Lyndon Johnson signed into law Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act. The legislation advanced an ambitious and progressive vision: to eliminate housing discrimination and residential segregation in this country. The Fair Housing Act is an important tool that is still used today to ensure freedom from discrimination in housing.

Yet 50 years later we still deal with discrimination on a daily basis within our local communities. Let's be a better generation and remember that regardless of your protected class you should be afforded the same rights as anyone else.

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## Moving & Your Rental Check List

By: Karen Smith

So you have decided to move... One of the very first things you should do before looking at rentals is add up your monthly income and expenses and see what you can afford, so you don't get into a year or more lease and not be able to afford your housing.

If you are currently renting make sure to give your landlord a property prior notice that you will be moving. Be sure to also check your current lease agreement and see how much notice is required. A failure to give a prior notice can cost you a lot of stress and money. We suggest a written notice to your landlord and to use certified mail. A standard time of a prior notice is 30-60 days, but some customized rental agreements might ask you to start the process even earlier.

Next you have found your new place but before you sign your lease the most important steps is to inspect your unit or home. Fair Housing Resource Center has a move in checklist that you can obtain from their website at [www.fhrc.org](http://www.fhrc.org) to help guide you.

Make sure you are shown the exact home or unit that you will be renting before you sign your lease and do a thorough inspection. If you see something wrong document it and make sure it's repaired or replaced or have your landlord sign off on the documented items as pre-existing so that you are not charged for it at the end of your lease agreement. You will also want to know what is included in your lease agreement such as; parking, appliances, heat, water, etc. Are pets allowed? Inquire whether there is a separate security deposit and monthly fee?

Definitely keep in mind that the lease you are signing is a legal document so make sure you are in agreement before signing on the dotted line. A handshake means nothing. If it is not in writing, it is not binding. Make smart housing choices and document your experience to ensure you receive the most out of your housing choice.

## **College Living; Dorms vs Apartments**

By: Nicole Saunders

Congratulations! You're a new college parent!! Your student has gotten through the SAT and ACT's, written essays, filled out applications, applied for scholarships, visited campuses and has made the final decision. They have chosen their college home for the next 4-6 years. One would think that the hard part is over. However, now that the college is chosen it is now time to choose where they are going to live.

As a college parent, one of your concerns may be where your student will be living while away from home. Yes, you are certainly anxious that his classroom experiences are strong, but you want to be sure that your student is comfortable, safe, and happy in his living arrangements. Some of this concern may have to do with a compatible roommate, but you are also concerned about the physical facilities in which your student will live. Living away from home can be daunting for students, and maybe even their parents. As parents it is vital that we know our children are living in safe, comfortable housing. Choosing accommodations is one of the biggest decisions prospective students and their parents face before heading off to university. Price, location, amenities and atmosphere are among the greatest considerations, while safety and security also play a huge part.

All colleges have different rules for first year living for students. Most require that first-year students live on campus, which are generally considered a safe and affordable option. As a parent there is less stress if they are living in a dorm or a residence hall – there is a cafeteria on site, the student doesn't have to worry about paying monthly bills, mail comes right to the central hub of the dorm, someone else cleans the bathroom, and the added built-in safety of the dorms having a security guard and a resident advisor living in the hall. I personally feel that all students should experience dorm life for at least one year. Where else can you live in one tiny room, the average size being smaller than 130 square feet, and have it be a library, bedroom, mini-kitchen, closet, and place to entertain friends- all in one spot!!

The alternative option to a dorm is, of course, renting an apartment. While looking, factors such as monthly rent amount, furnished or unfurnished unit, are any utilities included in the rent, and how far from classes are questions they should be asking themselves. Like they would in any other normal renting situation, once your student has chosen the apartment they will be responsible for signing a lease. Tenants should always read the lease carefully and understand the terms of the lease before signing. A lease will include information regarding the responsibilities of the landlord and tenant. A lease may be negotiated before signing, but both parties will have to agree upon the specific changes and note it in writing. If a student has questions about a lease, they should ask the landlord before signing the lease, or contact the leasing office for more information. Tenants may be held jointly and severally responsible for the terms of the lease. This means that a tenant and any roommate(s) are jointly responsible for any charges, rent, or damage to an apartment. The landlord has the right to pursue tenants individually or collectively to receive payment. It is important to find a trustworthy roommate because if they miss making a payment, the landlord may look to your son or daughter for the missing income.

Most landlords require leases for 12 months. A few will provide leases for the academic year, but these are in fairly high demand and usually are not on the rental market long. Since there are so many 12-month leases, subleasing for the summer months is a common practice. If you plan to sublease, make certain there is a sublease provision in the lease that you sign. It is also important to note any damages to the apartment upon move in, and give a copy to your landlord when you move in. When moving out, leave a forwarding address with your landlord and thoroughly clean the unit.

Dorm life, apartment living or commuting from home are some of the decisions a student entering the college life must choose. There is no right or wrong answer, the choice has to be the correct one for your particular student. As you visit colleges, or as your college student chooses her on-campus housing, consider your options. Help your student evaluate what is important to her and what life-style she expects. Try to help her keep housing in perspective with all of her other considerations in her college experience.

## MISSISSIPPI CIVIL RIGHTS MUSEUM

By: Nicole Saunders

On December 9, 2017, the Museum of Mississippi History and the Mississippi Civil Rights Museum opened in celebration of the state's bicentennial. The Two Mississippi Museums is a place where Mississippians tell their own stories of the state's rich and complex history. The Mississippi Civil Rights Museum is the first state-operated civil rights museum in the country, exploring the period from 1945 to 1976, when Mississippi was ground zero for the Civil Rights Movement nationally. The purpose of the museum is to promote a greater understanding of the Mississippi Civil Rights Movement and its impact on the country.

The central hub of the museum is a room entitled "This Little Light of Mine", where a dramatic, 37 foot sculpture glows brighter and the music of the Movement swells as visitors gather around. This is the centerpiece of the entire museum. When one person walks in, it kind of flickers. The more people walk in, the more it starts dancing. And what it's symbolizing is all of the people who came to help bring a change to Mississippi. Surrounding the hub are eight galleries, each focusing on a certain time period and displaying artifacts pertaining to that time frame. Some of the exhibits contained within include historic video footage, Klu Klux Klan regalia, the actual rifle that Byron De La Beckwith used to assassinate Medgar Evers, and a replica of a one-room school house with an interactive chalkboard showing how much more money the state has spent on white students than on black students.

The eye opening museum sheds light on a time period in Mississippi that is said to be dark, racial, and complicated. Mississippi plays a key role in the nation's ongoing struggle for equality, but the state has been slow to acknowledge the racism and violence in its past. The new museum now tells that difficult story and does not attempt to sugarcoat its history. A museum personnel was quoted as saying, "the goal is to take visitors through the darkness of the past into the light they hope for in the future."

The museums tell a story, a story that for a long time Mississippi has refused to acknowledge. The timing is appropriate, as the institution opened just a few months before the 50<sup>th</sup> anniversary of Martin Luther King's

death. This is an important stop for anyone interested in the US' struggle for racial equality. "Now, at a time when our country is more divided than ever," The Washington Post declared, "the state has given all Americans an opportunity to come to Mississippi and reflect on our dark and not-so distant past. The Mississippi Civil Rights Museum is a reason to go — and to learn."





## Some Useful Spring Home Maintenance Tips

By: Karen Smith

Spring is finally here and *now* is the time for homeowners to examine your property. Check your roof shingles to see if any were lost or damaged over the winter months and make any necessary repairs. Also check your gutters to make sure they are not loose or leaky and make sure your downspouts drain away from your foundation. It is also a good time to clean any debris from your gutters and downspouts. If you have a chimney make sure to have it inspected for signs of damage and have the flue cleaned and inspected.

Check outside faucets for freeze damage. Turn on the water and place your thumb or finger over the opening of the faucet. If you can stop the flow of water, it could be likely that the pipe inside the home is damaged and will need to be replaced. Also, check your garden hose for dry rot.

Service your AC unit. Clean and service the outside unit of the air conditioning system. Clean the coils and it will operate more efficiently and an annual service check will keep the system working at top performance. Also make sure you change your filters on a regular basis.

Check your windows for leakage because the windows will admit warm summer air and let cooled indoors air escape. You can caulk or add weather stripping if there is leakage. This is also a good time to clean your windows inside and out and wash your blinds and curtains.

Now that you are done, now is the time to grab a glass of lemonade or ice tea and a comfortable lawn chair, put your feet up and enjoy the beautiful spring weather.

# VETERAN'S BIKE RUN

Proceeds Benefit the New "Veterans Home Repair Initiative"

## FAIR HOUSING

T-Shirts

50/50

Raffle

COST:

\$15 Bike



BANDS:

Blues Chronicles  
&  
Richie Rich and  
the Rotators



## SATURDAY, JUNE 23, 2018

REGISTRATION 10:00 AM | FIRST BIKE OUT 11:30 AM

**Run Starts:** Western Reserve Harley Davidson, 8567 Tyler Blvd., Mentor OH 44060

**Run Ends/Party Starts:** Hickory Lake Inn, 14592 Stone Road, Newbury Twp., OH 44065

**Purchase Tickets at:** Western Reserve Harley Davidson, Catch 22 Tattoo, or from the Hosts!

## Lending Guide for First Time Homebuyer

By: Hollie Rondini

Purchasing a home can be one of the largest investments of your life. It is a purchase which takes a lot of thought and consideration. Often loans can range anywhere between 15-30 years of making payments prior to paying off the home. Researching the market and understanding lending can make a large difference in your effort to purchase a home.

Educating yourself about the lending process can provide guidance with your end goal of purchasing a new home. There are many different lending products available on the market which can provide assistance for your purchasing needs.

Let's start with a conventional mortgage. A conventional mortgage is a homeowners loan that is not insured or guaranteed by the federal government and conforms to the loan limits set forth by Fannie Mae and Freddie Mac. You can get a conventional loan at a fixed rate or an adjustable rate. Meaning you can have an interest rate percentage of 4.5% throughout the life of your loan – fixed rate. Or you can have a variable rate which changes with the market. A conventional loan normally requires a larger down payment, which can show the lender that you have the financial stability to pay back the loan and that you are less likely to default on the loan. Lastly, in order to be approved for a conventional loan most lenders typically require an average of a 680-700 FICO score. To check out the current loan rates there are many reputable websites such as bankrate.com which can help.

Another loan product available is an FHA loan. An FHA loan is insured and guaranteed by the Federal Housing Administration which allows low to middle income families to purchase properties with a low down payment. Also, an FHA loan ensures that the low income-middle class income borrower will not be stuck with a predatory interest rate throughout the life of the loan. When these borrowers enter into an FHA loan, they are required to pay what is called PMI– Private Mortgage Insurance. This insurance is paid monthly with your mortgage payment ensures the bank that you have the ability to make your monthly mortgage payments and if by chance you fall behind the bank is not penalized for your inability to pay. In order to qualify for an FHA loan you can have a minimum credit score of 500 and higher. Individuals with a credit score of 500-579 can qualify, however, they are required to pay a larger down payment. Whereas an individual with a

credit score of 580 or higher only is required to put a 3.5% down payment on a home. FHA will also allow closing costs to be covered by the seller or builder which can decrease the overall out of pocket cost for the buyer.

A USDA loan is another available loan product that can provide assistance to low to middle income borrowers. A USDA loan is a wonderful product that provides these borrowers with the ability to purchase a home in an eligible rural community. The home has to be within the USDA area guidelines and as a borrower your household income cannot exceed their income guidelines. The USDA program has multiple different programs. In order to check your eligibility visit: <https://eligibility.sc.egov.usda.gov>. At this website you have the ability to check your home eligibility, income eligibility as well as receive a list of local lenders who can provide this valuable lending assistance.

There are also loan products available for first time home buyers within the state of Ohio. One valuable tool is the Ohio Housing Finance Agency (OHFA) various homeownership programs. The programs that OHFA has available are as follows: Your Choice! Down Payment Assistance, Ohio Heroes, Grants for Grads, Mortgage Tax Credit, OHFA Advantage, Target Area Loan, RenovateOhio, Next Home, Previous MTC Holders. These programs all have their own set of criteria that the borrower would need to meet in order to qualify. For more information on eligibility visit: [ohiohome.org/homebuyers.aspx](http://ohiohome.org/homebuyers.aspx). These programs are fabulous tools that can assist during your home buying process.

Make sure you research the available programs in your area. Pay attention to whether your loan is fixed or variable, your interest rates and keep in mind that if you do not understand the lending process that there are available pre-purchase home buying courses available to provide you the education you need to make the best decision for your family. When in doubt talk to your lender. Each lender is trained to understand all the loan products available to you. If a lender cannot provide you information on loan products, shop around to find someone who can. This is a life changing purchase that can only enhance your life and create a long term investment. Happy house hunting!



## *Spring Clean— Itis*

By: Nicole Saunders

There is something about a warm, sunny day in April that makes me want to clean the inside of my house from top to bottom. Our winter's seem to last so long and the house is closed up, that when I do get a chance to open up the windows and doors I take it. Unfortunately, that also seems to be when I notice the spots I missed all winter the most! We all know how to spring clean our houses; the normal stuff like washing the curtains, wiping down the walls and cabinets, throwing the bedspreads/comforters and pillows into the wash, and organizing our closet and getting rid of any winter clothing that we never want to ever wear again. But what about the things that we never really think about?

The dishwasher is an appliance that cleans our dishes – but what cleans the dishwasher? In order to clean well, the appliance itself should be clean on the inside. First remove any food particles from the bottom (yuck) and then run a cycle with a specialty cleanser – they sell them in the stores. If you do this about once a month the dishwasher will stay clean and keep washing your dishes!!

Cleaning the tile floors in your bathroom can be a little daunting, but you never really know how dirty they were until you've used a tile cleaner on them! Any home supply store sells tile and grout cleaners, but you can also make your own cleaner mixing 1/2 cup baking soda into 2 gallons water. Apply the liquid with a string mop or sponge mop and watch your tile floors sparkle!

This is also a great time to clean your carpets or your area rugs. Big home good stores like Lowe's or Home Depot allow you to rent out carpet cleaning machines fairly cheaply if

you don't have your own carpet cleaner. You can also find a myriad of coupons for this in your spring coupon book mailer. Not only is it a good idea esthetically, but it's also better for the air in the house!

While you're scrubbing the house to make it summer-ready, you should also clean your cleaning supplies! Dunk your broom into warm, soapy water to get rid of all the dust and debris. You can also vacuum the broom off; however if you do that you should also just keep going and clean your vacuum also!! Your vacuum will appreciate a good wiping down to get rid of all the dust and remnants of the hard work it does all winter.

This is also a good time to wash the outside of your windows, right after you finish wiping down the inside of your windows. The best and easiest way to accomplish this is to clean them on a cloudy day so that the sun doesn't dry them before you're done wiping. It's surprising how much more you can see after wiping down the outside of them!

While you're outside it's also not a bad idea to wash off your patio furniture before you use them for the summer. Rubbing them down with Dawn detergent and water then hosing them off with the garden hose will get the dust off and prepare them for summer barbecue nights under the stars.

While this list barely scratches the surface of a thorough spring cleaning, it can be a good starting point to get you thinking about some things that don't normally get cleaned on a regular, weekly cleaning basis. In my opinion, nothing is ever too clean!

## Lead Poisoning, Protect Your Family, Part One

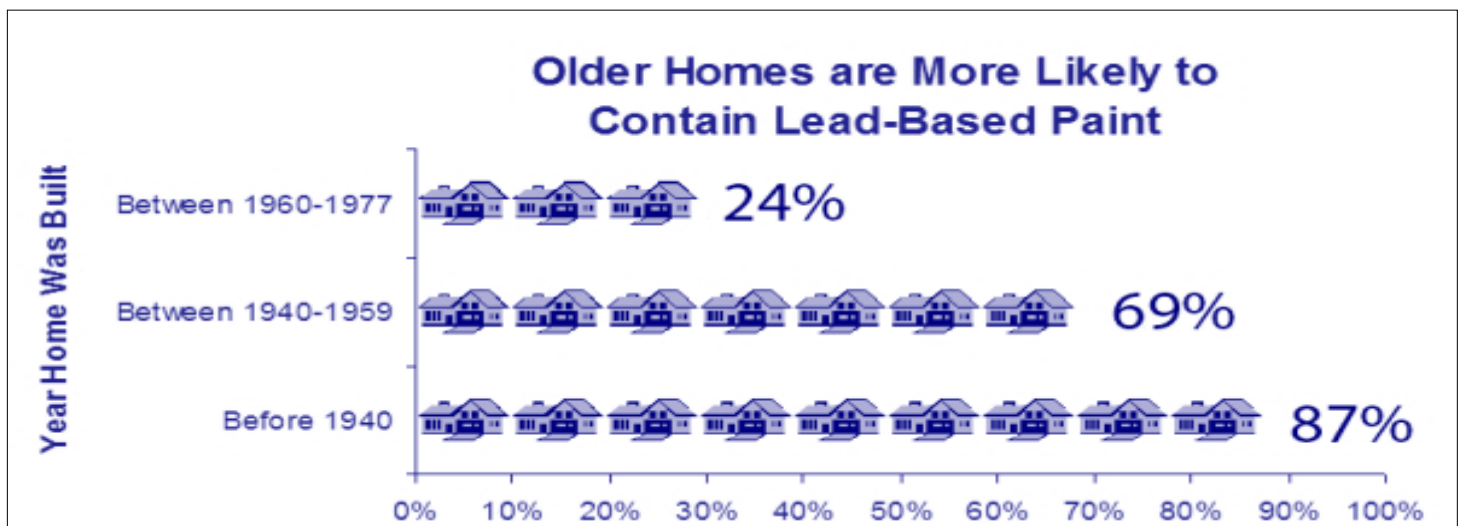
By Lead Experts, a Lead Hazard Training Provider, Mentor, OH / [www.leadexperts.org](http://www.leadexperts.org)

Lead is a naturally-occurring element which is toxic to humans and animals. Much of the lead we are exposed to comes from the past use of leaded gasoline, industrial applications, and the use of lead paint in homes. Lead can be found in ceramics, pipes, plumbing materials, solders, batteries, ammunition, children's toys, toy jewelry, and even cosmetics.

Children are particularly vulnerable to lead because their growing bodies absorb more lead than an adult, and their brains and nervous systems are more sensitive. Children exposed to lead can have learning and behavior problems, slowed growth and development, and/or hearing and speech problems. Lead exposure results in lower IQ, hyperactivity, attention problems and underperformance in school.

Lead paint was not banned until 1978, and then only for residential and consumer paints. Homes built before '78 probably contain some lead-based paint. Lead from paint, including lead-contaminated dust, is one of the common causes of lead poisoning.

Lead paint is present in millions of homes. If the paint is in good shape; the lead paint is usually not a problem. But paint which contains lead is a hazard and needs immediate attention if it is peeling, chipping, chalking, cracking, damaged or damp.



Surfaces that are frequently bumped or rub together can be especially dangerous, windows jambs and window sashes, doors and door frames, floors, and stairways. Any surface that a child chews on is especially dangerous.

There are steps you can take to minimize exposure. **From the United States Environmental Protection Agency's booklet *Protect Your Family From Lead in Your Home*:**

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.

*Continued on Next Page*

## Lead Poisoning, Protect Your Family– continued

- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner.
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state approved Lead-Safe Certified renovation firms.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

**Lead poisoning is 100% preventable.** The Centers for Disease Controls recommends these steps to make your home lead-safe:

Have your children tested if you believe they have been exposed. Discard recalled toys or toy jewelry and stay up-to-date on recalls by visiting the Consumer Product Safety Commission [www.cpsc.gov](http://www.cpsc.gov). Renovate safely, common renovation activities (like sanding, cutting, replacing windows, and more) can create hazardous lead dust. If you're planning renovations, use contractors certified by the Environmental Protection Agency (visit [www.epa.gov/lead](http://www.epa.gov/lead) for information).

**If you believe your child has been exposed have their blood level tested. Talk to your pediatrician, or contact the Lake County General Health District which offers free lead testing to children between the ages of one and six years of age. Appointments are required: 440.350.2554**



### Check this out!

Housing Hollie has been a staple of our newsletter since conception! We are excited to announce that Housing Hollie has gone digital! FHRC will be releasing Housing Hollie's YouTube channel where she addresses common issues that tenants and landlords face within housing. Keep a look out for our very own Program Director making her debut dropping some knowledge to educate our community on Fair Housing!

Visit our Facebook for more details!

# HOUSING HOLLIE

Dear Housing Hollie:

I currently live in an apartment complex. The landlord allows us to have pets if we pay an additional monthly fee. However, my neighbor has a large dog who barks all hours of the day and night. I have spoken nicely to my neighbor to inform him of my frustrations, but he has not even tried anything to prevent his dog from barking. I have told the landlord numerous times of this issue and the landlord said he will take care of it. The landlord has not done a thing!

Sincerely,

Barked out of my Mind



Dear Barked out of my Mind:

I can understand the frustrations of living in multi-family housing and having to consistently deal with the noise from your neighbors. While noise is to be expected, a barking dog can breach what is called peaceful enjoyment of your premises. All tenants have a right to peaceful enjoyment. Peaceful enjoyment requires a tenant to conduct themselves and to require other persons on the premises with their consent, to conduct themselves in a manner that does not disturb his neighbors' peaceful enjoyment of the premises.

If a neighbor is breaching your right to peaceful enjoyment you can write your landlord a letter to resolve this issue. If the landlord fails to resolve the problem you can contact your local city to attempt for force a city ordinance if the neighbor is breaching quiet hours for that specific community.

For additional information contact (440) 392-0147 to speak to one of our housing counselors.

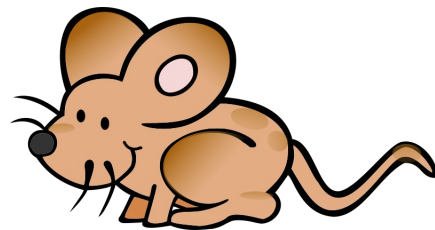
Sincerely,  
Housing Hollie

Dear Housing Hollie:

I live in an apartment. Over the past few weeks I have been finding signs that mice have invaded my home. I have cleaned, purchased mouse traps and have placed them around my unit. I have yet to catch the culprit! I have reached out to my landlord and he explained that it is not his problem and says that I now have to hire an exterminator to treat my home. Is this fair?

Sincerely,

Find the Culprits



Dear Find the Culprits:

I can understand that having mice in your home is frustrating. Mice are considered a health and safety hazard. What that means, is that mice have been linked to possibly carrying communicable diseases. Therefore, the health department considers them an issue of health and safety. I feel as though you have been proactive in taking care of the issue. Yet, it is your landlord's responsibility to have the unit exterminated because of the health and safety issues that it poses to your family. Write your landlord a letter giving him 30 days to repair the issue. If the landlord fails to make the repair within 30 days, then take a copy of your letter and your rental payment up to your local municipal court to put your rent in escrow. In order to place your rent in escrow you are required to be current with your rent and the landlord must own 4 or more dwelling units. If you need guidance call one of our counselors at (440)392-0147.

Sincerely,

Find the Culprits

**Want to ask Housing Hollie a question? Submit your questions to [hollie@fhrc.org](mailto:hollie@fhrc.org).**

# 50

## CELEBRATING EQUALITY THE FAIR HOUSING ACT 1968 - 2018

# fifty years

### Meet The Staff

**Patricia A. Kidd, Esq.**  
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Program Director

**Nicole Saunders**  
Housing Counselor  
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